THIRTY-FIRST ANNUAL REPORT

OF THE COMMISSIONER OF THE

# BANKING DEPARTMENT

OF THE

## STATE OF MICHIGAN

DECEMBER 31, 1919

BY AUTHORITY

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FRANK W. MERRICK.

DEPUTY COMMISSIONER,

ALBERT E. MANNING.

CHIEF EXAMINER,

PHILLIP S. HANNA.

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# COMMISSIONERS OF BANKING

## OF MICHIGAN

[Under Act 205, 1887.]

---

THEODORE C. SHERWOOD,
Appointed January 7, 1889; resigned November 7, 1896.

DANEL 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; term expired January 8, 1903.

GEORGE W. MOORE,
Appointed January 8, 1903; term expired February 19, 1907.

HENRY M. ZIMMERMANN,
Appointed February 19, 1907; resigned January 11, 1911.

EDWARD H. DOYLE,
Appointed January 18, 1911; term expired February 14, 1915.

FRANK W. MERRICK,
Appointed January 13, 1915; qualified February 15, 1915.

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# STATE BANKING DEPARTMENT

## REPORT OF THE COMMISSIONER.

*STATE OF MICHIGAN,*
Banking Department,
Lansing, December 31, 1919.

Hon. A. E. Sleeper, Governor of Michigan:

Herewith is submitted the thirty-first annual report of the Commissioner of the Banking Department for the State of Michigan, as required under the provisions of Section 43 of the General Banking Law, for the year ending December 31, 1919.

During the past year a continued growth is noted in Michigan state banks, as evidenced by a comparison of the total resources as shown by the call of November 1, 1918, and the call of November 17, 1919. The November 1, 1918, call showed total resources of 509 state banks, 2 industrial banks and 9 trust companies were $729,841,920.92, and on the call of November 17, 1919, total resources of the 516 state banks, 2 industrial banks and 10 trust companies were $942,899,109.20, showing a net increase for the year of 29 per cent, or approximately $213,057,188.28.

A review of the calls herewith submitted would indicate that this growth signifies a prosperous condition in Michigan, inasmuch as the principal item of increase was in the deposit account, and also that there was a very large decrease in rediscounts and bills payable.

On all calls made during the year it was shown that reserves were met in a satisfactory manner, and that conservative business methods were adopted in placing the excess funds which have accumulated in our banks through their depositors.

Some two years ago a financial plan was inaugurated in this Department for the purpose of maintaining its accounts in proper condition. The budget system which was adopted July 1 last does not differ materially from the plan heretofore in operation in this Department, consequently it has not been difficult to adjust ourselves to the plan suggested by the budget commission.

Michigan state banks continue to interest themselves in the Federal Reserve System, as is indicated by the increased number of banks securing membership during the current year. According to our report of December 31, 1918, there were at that time 117 member banks, and at this date there are 145 members, an increase for the year of 28 members. So far as we have been able to determine, membership in the Federal Reserve System by our state banks has been generally satisfactory, and we look for a continued increase in membership.

During the year the Attorney General advised that it was the duty of this Department to supervise and examine trust departments of national banks operated under the Federal Reserve System, and the work has been given attention along the same lines as our state trust companies are examined.

At the close of the war considerable activity was shown among dealers in foreign exchange and by steamship ticket agencies which are under the supervision of this Department. There are at present sixty licensed, all of which have been examined according to the provisions of the statute as it applies to agencies of this nature.

With two exceptions I think all of the amendments suggested in our annual report to you in 1918 received favorable consideration from our legislators and are now in effect. Other amendments have also been made to our banking law which materially strengthen the banking situation within our state, and they are all operating satisfactorily.

There have been no failures of Michigan state banks during the current year, and an examination of the reports made by our examiners and reports from banks on calls made would indicate that the conditions in Michigan are entirely satisfactory at this time.

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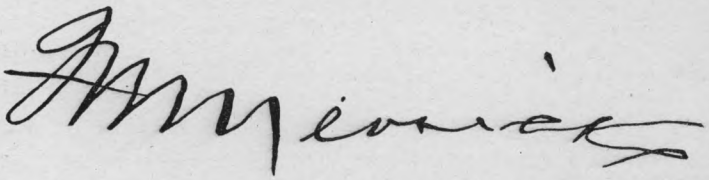
The following schedules, attached hereto, detail the activity of the Department and the condition of Michigan banks during the past year:

1. Miscellaneous reports.
2. Opinions of the Attorney General.
3. Lists of banks examined and fees paid.
4. Comparative abstracts state and national banks:
   a. By state
   b. By county
   c. By city.
5. Reports state banks and trust companies.
6. Reports national banks.

Respectfully submitted,



Commissioner of the Banking Department.

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NUMBER OF STATE BANKS AND TRUST COMPANIES.

There are at the date of this report, under the supervision of this Department, 520 state banks, 2 industrial banks and 10 trust companies transacting business in Michigan.

FINANCIAL CONDITION.

Reports showing the condition of all state banks and trust companies will be found on pages 3 to 541 inclusive. Reports of condition were called for by the Department and made by the banks at the close of business, December 31, 1918, March 4, May 12, June 30, September 12, November 17, and December 31, 1919. The last named report as to each state bank will appear in the Department's annual report for the year 1920. In order that the annual report may be in the hands of the public in time to be of use as a book of reference, this plan of publishing reports has been adopted.

Statements of condition of each national bank in Michigan will be found on pages 541 to 649 inclusive.

Special attention is called to the tables in the text of this report, as evidencing the increasing wealth and prosperity of the people of Michigan since the organization of the Department in 1889. These tables contain abstracts of the annual reports of state and national banks for the past thirty years. Again included are the statisics of the state and national banks located in reserve cities, and statistics of state and national banks by counties.

NUMBER OF EXAMINATIONS.

The examining staff of the Department, during the year 1919, made examinations, as follows:

| | |
|---|---|
| First examinations | 527 |
| Second examinations | 507 |
| Preliminary examinations | 25 |
| Special examinations | 13 |
| Steamship and Foreign Money Order Agency examinations | 56 |
| Examinations of trust departments of national banks | 17 |
| | 1,145 |

All of the banks have been examined twice during the year with the exception of seven of the new banks.

Each of the ten trust companies have been examined once during the year, in accordance with the provisions of the trust, deposit and security law.

Preliminary examinations consist of examinations of new banks under Section 7 of the Banking Law, which is incumbent upon the Department to make precedent to the issuance of certificate of authority to commence business.

Under the ruling of the Attorney General, it is the duty of this Department to examine the trust departments of all national banks which have been granted trust powers under Section 11-K of the Federal Reserve Act. This has been done.

Reports of examiners as to condition of the several state banks have been carefully scrutinized and letters of criticism written the banks. Such letters, as well as replies thereto, are made a part of the directors' records in each bank.

All state banks, with the exception of those organized during the year, have made six reports of condition, two reports of earnings and dividends, one report of actual value of the stock of each state bank in Michigan, two reports showing results of directors' examinations, and also special reports whenever the Department has deemed it necessary to require the same.

Oaths of directors, signatures of officers, and list of stockholders, together with a report as to the number of depositors, are furnished the Department each year by each state bank.

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RESERVES.

The requirements of Sections 24 and 27 of the Banking Law as to cash and legal reserves have been fully met, as is evidenced by the following table:

COMMERCIAL DEPARTMENT.

| | Deposits. | Legal reserve. | Per cent. | Cash reserve | Per cent. |
|---|---|---|---|---|---|
| March 4 | $273,175,759 93 | $69,373,942 81 | 25.395 | $17,248,536 91 | 6.314 |
| May 12 | 305,849,992 62 | 75,680,466 85 | 24.744 | 21,359,400 08 | 6.984 |
| June 30 | 317,493,651 11 | 72,053,264 22 | 22.694 | 19,038,214 64 | 5.996 |
| September 12 | 351,379,069 91 | 79,457,281 06 | 22.612 | ..... | ..... |
| November 17 | 360,142,364 83 | 87,309,306 26 | 24.243 | ..... | ..... |

SAVINGS DEPARTMENT.

| | Deposits. | Legal reserve. | Per cent. | Cash reserve. | Per cent. |
|---|---|---|---|---|---|
| March 4 | $397,121,033 00 | $62,133,794 23 | 15.646 | $14,194,531 46 | 3.574 |
| May 12 | 410,714,365 10 | 68,300,130 32 | 16.629 | 17,167,337 35 | 4.18 |
| June 30 | 398,260,325 23 | 67,429,007 86 | 16.931 | 17,238,810 23 | 4.329 |
| September 12 | 428,202,258 75 | 67,444,768 03 | 15.751 | ..... | ..... |
| November 17 | 450,453,063 53 | 70,842,253 89 | 15.727 | ..... | ..... |

Sections 24 and 27 of the General Banking Law regulating reserve requirements for Michigan State Commercial and Savings Banks were amended by the 1919 Legislature eliminating cash reserve and reducing legal reserve requirements to 12% of total deposits except in cities of over one hundred thousand population, in which cities banks are required to maintain a reserve of at least 20% of their total deposits.

TOTAL RESERVE.

March 4 ..... $131,507,737.04 or 19.619 per cent.
May 12 ..... 143,980,597.17 or 20.093 per cent.
June 30 ..... 139,482,272.08 or 19.487 per cent.
September 12 ..... 146,902,049.09 or 18.843 per cent.
November 17 ..... 158,151,560.15 or 19.510 per cent.

Where reports of conditions have shown low reserves, or other conditions not in harmony with the law, banks have been instructed to place themselves within the law's provisions.

The reserves of the state bank members of the Federal Reserve System are governed by the Federal Reserve Act rather than by the General Banking Law of this state, and with the entrance of the majority of the larger banks into the System a considerable decrease in the amount of cash and legal reserves is noted, as there is no provision for cash reserve in the Federal Reserve Act, and the amount of legal reserve required is considerably diminished.

NEW BANKS.

During the year 1919 the following Michigan state banks have been authorized to commence business.

| No. | Title. | Location. | Capital. | Commenced business. |
|---|---|---|---|---|
| 620 | Hanover State Bank | Hanover | $20,000 00 | Jan. 17, 1919 |
| 621 | State Bank of Levering | Levering | 20,000 00 | Jan. 21, 1919 |
| 622 | Rouge State Bank | River Rouge | 50,000 00 | Mar. 1, 1919 |
| 623 | Stanwood State Savings Bank | Stanwood | 20,000 00 | Mar. 24, 1919 |
| 624 | State Bank of Boyne Falls | Boyne Falls | 20,000 00 | Mar. 28, 1919 |
| 625 | Peoples State Bank | Sheridan | 20,000 00 | Apr. 4, 1919 |
| 626 | Fenwick State Bank | Fenwick | 20,000 00 | Apr. 12, 1919 |
| 627 | Arcadia State Savings Bank | Arcadia | 20,000 00 | May 3, 1919 |
| 628 | Farmers & Merchants State Bank | Sebewaing | 25,000 00 | Aug. 1, 1919 |
| 629 | Farwell State Savings Bank | Farwell | 20,000 00 | Sept. 2, 1919 |
| 630 | American State Bank | Dearborn | 100,000 00 | Sept. 15, 1919 |
| 631 | Dimondale State Bank | Dimondale | 20,000 00 | Oct. 8, 1919 |
| 632 | Marysville Savings Bank | Marysville | 100,000 00 | Nov. 12, 1919 |
| 633 | Moline State Bank | Moline | 20,000 00 | Nov. 26, 1919 |
| 634 | State Savings Bank | Rogers | 25,000 00 | Dec. 1, 1919 |
| 635 | Peoples State Savings Bank | Britton | 25,000 00 | Nov. 25, 1919 |
| 636 | Farmers Savings Bank | Coleman | 25,000 00 | Dec. 1, 1919 |

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INCREASE IN CAPITAL STOCK.

For the purpose of increasing their capital stock the following banks have amended their original articles of incorporation, in accordance with Sections 10 and 10-a of the General Banking Law.

| No. | Bank. | Location. | Former capital. | Present capital. | Increase. |
|---|---|---|---|---|---|
| 245 | New Haven Savings Bank | New Haven | $20,000 | $25,000 | $ 5,000 |
| 109 | First State & Savings Bank | Howell | 50,000 | 75,000 | 25,000 |
| 190 | Orion State Bank | Orion | 15,000 | 30,000 | 15,000 |
| 332 | River Rouge Savings Bank | River Rouge | 25,000 | 50,000 | 25,000 |
| 460 | Farmington State Savings Bank | Farmington | 25,000 | 40,000 | 15,000 |
| 353 | Hopkins State Bank | Hopkins | 20,000 | 25,000 | 5,000 |
| 513 | State Bank of Beaverton | Beaverton | 20,000 | 30,000 | 10,000 |
| 614 | Ecorse State Bank | Ecorse | 25,000 | 50,000 | 25,000 |
| 321 | Monroe State Savings Bank | Monroe | 50,000 | 100,000 | 50,000 |
| 580 | Commonwealth Federal Savings Bank | Detroit | 500,000 | 750,000 | 250,000 |
| 574 | Peoples State Bank | Redford | 50,000 | 100,000 | 50,000 |
| 188 | Greenville State Bank | Greenville | 25,000 | 50,000 | 25,000 |
| 596 | First State Savings Bank | Croswell | 25,000 | 30,000 | 5,000 |
| 573 | Bank of Detroit | Detroit | 500,000 | 1,000,000 | 500,000 |
| 284 | Wayland State Bank | Wayland | 20,000 | 25,000 | 5,000 |
| 291 | State Bank of Caledonia | Caledonia | 20,000 | 25,000 | 5,000 |
| 465 | American State Bank | Highland Park | 100,000 | 200,000 | 100,000 |
| 119 | First State Bank | Petoskey | 50,000 | 60,000 | 10,000 |
| 5 | First State Bank | Detroit | 500,000 | 1,000,000 | 500,000 |
| 149 | Oakland County Savings Bank | Pontiac | 100,000 | 250,000 | 150,000 |
| 148 | Citizens State Bank | South Haven | 50,000 | 100,000 | 50,000 |
| 393 | State Savings Bank | Remus | 25,000 | 26,000 | 1,000 |
| 275 | American Savings Bank | Pontiac | 100,000 | 200,000 | 100,000 |
| 286 | State Savings Bank | Caro | 50,000 | 112,500 | 62,500 |
| 505 | Birch Run State Bank | Birch Run | 20,000 | 25,000 | 5,000 |
| 454 | Bank of Fountain | Fountain | 20,000 | 25,000 | 5,000 |
| 251 | Sebewaing State Bank | Sebewaing | 20,000 | 25,000 | 5,000 |
| 62 | West Michigan Savings Bank | Bangor | 25,000 | 50,000 | 25,000 |
| 608 | Peoples State Bank | Farmington | 20,000 | 30,000 | 10,000 |
| 367 | Lapham State Savings Bank | Northville | 25,000 | 50,000 | 25,000 |
| 324 | Commercial Bank | Menominee | 65,000 | 100,000 | 35,000 |
| 547 | Merchants & Miners State Bank | Ironwood | 50,000 | 100,000 | 50,000 |
| 296 | Manton State Bank | Manton | 20,000 | 25,000 | 5,000 |
| 508 | Empire State Bank | Empire | 20,000 | 25,000 | 5,000 |
| 491 | Farmers State Bank | Montague | 20,000 | 25,000 | 5,000 |
| 235 | Chesaning State Bank | Chesaning | 25,000 | 50,000 | 25,000 |
| 73 | Central Savings Bank | Detroit | 500,000 | 1,000,000 | 500,000 |
| 71 | First State Bank | South Haven | 50,000 | 125,000 | 75,000 |
| 216 | Brown City Savings Bank | Brown City | 25,000 | 40,000 | 15,000 |
| 211 | Pontiac Savings Bank | Pontiac | 200,000 | 500,000 | 300,000 |

The above table shows an increase in capital stock of $3,078,500; adding to this amount $545,000 capital stock of new banks makes a total increase for the year of $3,623,500. After subtracting $425,000, the capital of the banks which have consolidated during the year, there is a net gain in capital of $3,198,500.00.

CHANGE OF NAME.

The following banks have amended their original articles of incorporation for the purpose of changing their corporate name:

"Hopkins State Bank," Hopkins, to "Hopkins State Savings Bank."

"Commonwealth Savings Bank," Detroit, to "Commonwealth-Federal Savings Bank."

"Cheboygan State Bank," Cheboygan, to "Cheboygan State Savings Bank."

CONSOLIDATION.

On February 15, 1919, the First State Bank of Detroit absorbed the assets and assumed the liabilities of the First State Bank of St. Clair Heights.

On February 21, 1919, the resources and liabilities of the Federal State Bank of Detroit were consolidated with and assumed by the Commonwealth Savings Bank of Detroit, forming the Commonwealth-Federal Savings Bank of Detroit.

On March 1, 1919, the resources and liabilities of the Cheboygan County Savings Bank were consolidated with and assumed by the Cheboygan State Bank, forming the Cheboygan State Savings Bank.

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On August 18, 1919, the Gaylord State Savings Bank purchased the assets and assumed the liabilities of the Otsego County State Bank of Gaylord.

On November 6, 1919, the Brown City Savings Bank purchased the assets and assumed the liabilities of the Citizens State Savings Bank.

### EXTENSION OF CORPORATE EXISTENCE.

In accordance with the provisions of Act 143 of the Public Acts of 1899 the stockholders voted to extend the corporate existence of the following banks, for the period specified:

Belding Savings Bank, Belding, thirty years from and after January 7, 1919.

Kalamazoo City Savings Bank, Kalamazoo, thirty years from and after January 12, 1919.

Manistique Bank, Manistique, thirty years from and after April 22, 1919.

Michigan Trust Company, Grand Rapids, thirty years from and after June 1, 1919.

Oxford Savings Bank, Oxford, thirty years from and after June 12, 1919.

Pioneer Bank, North Branch, thirty years from and after July 29, 1919.

Clinton County Savings Bank, St. Johns, thirty years from and after October 2, 1919.

First State Bank of South Haven, thirty years from and after October 12, 1919.

First State Bank of Holland, thirty years from and after October 14, 1919.

Ann Arbor Savings Bank, Ann Arbor, thirty years from and after November 5, 1919.

Commercial Savings Bank of St. Louis, thirty years from and after November 25, 1919.

Farmers & Merchants Bank of Milan, thirty years from and after December 19, 1919.

State Bank of Reading, thirty years from and after December 27, 1919.

### TRUST COMPANIES.

The Northern Title and Trust Company of Bay City was organized with a capital of $150,000.00 and was authorized to commence business May 24, 1919.

### RESERVE CITIES.

As required by Sections 24 and 27 of the General Banking Law, I hereby designate for the year 1920 the following cities as reserve cities for Michigan state banks and trust companies: Adrian, Alpena, Ann Arbor, Battle Creek, Bay City, Benton Harbor, Cadillac, Detroit, Grand Rapids, Jackson, Kalamazoo, Lansing, Marquette, Muskegon, Port Huron, Saginaw, Sault Ste. Marie, Traverse City, Baltimore, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Milwaukee, Minneapolis, New York, Philadelphia, Pittsburgh, St. Louis, St. Paul and Toledo.

The state banks of Michigan have shown an increase in total resources of 124% in the last five years.

The national banks of Michigan have shown an increase in total resources of 98% in the last five years.

Upon October 31, 1914, there were 461 state banks and 6 trust companies. Upon November 17, 1919, there were 516 state banks, 2 industrial banks and 10 trust companies.

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GROWTH OF STATE BANKS.

December 31, 1919, marks the thirty-first anniversary of the founding of the present system of state bank supervision in Michigan. The following table shows the enormous increase in the aggregate footings of the state banks from the close of the first year's existence of this Department to the present time:

| Resources. | 80 banks, Jan. 7, 1889. | 510 state banks, 9 trust companies, 2 industrial banks, Nov. 1, 1918. | 516 state banks, 10 trust companies, 2 industrial banks, Nov. 17, 1919. |
|---|---|---|---|
| Loans | $30,815,697 13 | $616,204,829 08 | $753,488,187 26 |
| Banking house, furniture and fixtures and other real estate | 534,411 76 | 16,504,089 54 | 18,242,970 51 |
| Cash on hand and in banks | 7,550,661 99 | 97,133,022 30 | 171,152,154 03 |
| Totals | $38,900,770 88 | $729,841,940 92 | $942,883,311 80 |
| **Liabilities.** | | | |
| Capital stock paid in | $5,519,425 00 | $43,254,500 00 | $46,008,370 00 |
| Surplus fund and undivided profits | 1,818,835 53 | 39,224,480 23 | 45,058,213 53 |
| Deposits | 31,284,124 39 | 602,695,628 91 | 827,162,867 76 |
| Bills payable and rediscounts | 278,385 96 | 44,667,331 78 | 24,653,860 51 |
| Totals | $38,900,770 88 | $729,841,940 92 | $942,883,311 80 |

In the period 1889-1919, the following approximate increases are shown: deposits, $796,000,000.00; loans, $723,000,000.00; capital, $41,500,000.00; surplus and undivided profits, $43,000,000.00.

The loans have increased between November 1, 1918, and November 17, 1919, $137,283,358.18; the deposits, $224,467,238.85. The increase in deposits is divided as follows:

| | |
|---|---|
| Commercial deposits | $111,318,910.77 |
| Savings deposits | 113,148,328.08 |

EARNINGS AND DIVIDENDS OF STATE BANKS.

The General Banking Law of the State of Michigan does not fix a uniform dividend period for state banks. It provides, however, that each bank shall report to the Commissioner of the Banking Department within ten days after declaring any dividend, such reports showing amount of dividend, amount carried to surplus and any earnings in excess thereof. The custom of the Department in this regard is to call for a report of earnings and dividends as of June 30 and December 31 of each year.

*For Year Ending June 30, 1919.*

| | | |
|---|---|---|
| *Gross earnings* | | $39,259,801 27 |
| Losses, bad debts, premiums charged off | | 1,793,538 84 |
| Expenses, interest and taxes | | 28,796,903 76 |
| *Net profits* | | $8,669,358 67 |

Out of which total dividends of $5,155,127.42 were declared.

| | | |
|---|---|---|
| Total average capital for above period | $43,409,656 57 | |
| Total average surplus for above period | 26,720,345 44 | |
| Total average capital and surplus | | $70,130,002 01 |
| Upon which the net profits were equivalent to | | 12.36% |
| And upon which dividends were paid equivalent to | | 7.35% |
| **Total average undivided profits for above period** | | $11,573,835 42 |

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Total average deposits for above period..... $656,212,676 45
Upon which net profits were equivalent to..... 1.32%

Total average investable funds..... $639,484,612 42
Upon which net profits were equivalent to..... 1.36%

Upon average capital, surplus, undivided profits and deposits, net profits were equivalent to..... 1.19%

NUMBER OF DEPOSITORS.

Reports as to the number of depositors were received from the 519 state banks, 10 trust companies, 2 industrial banks and 110 national banks as of December 1, 1919. An abstract of these reports shows total depositors of 2,257,763, divided into the following classification:

State Banks, commercial deposits..... 488,816
State Banks, savings deposits..... 1,368,522
National Banks, commercial deposits..... 115,872
National Banks, savings deposits..... 284,553

An increase of 72,443 is shown in the number of commercial depositors of state banks for the year, while the increase in number of savings depositors is 178,837, constituting a total increase in number of depositors of state banks 251,280. During the year the number of commercial depositors in Michigan national banks has increased 7,165 and number of savings depositors has increased 18,908, making a total increase for national banks 26,073. The total increase in number of depositors of both state and national banks for the year 1919 is therefore 277,353.

The following table shows the number of commercial and savings depositors in the 519 state banks, 10 trust companies, 2 industrial banks and 110 national banks, the aggregate deposits and per capita of deposits:

| Banks. | Class of deposits. | Number of depositors. | Amount of deposits. | Average to each depositor. |
|---|---|---|---|---|
| 519 State Banks | Commercial | 488,816 | $360,142,364 83 | $736 71 |
| 10 Trust Companies | Savings | 1,368,522 | 450,453,063 53 | 329 15 |
| 110 National Banks | Demand | 115,872 | 205,160,000 00 | 1,770 57 |
| | Time | 284,553 | 106,032,000 00 | 307 26 |
| Totals | | 2,257,763 | $1,121,787,428 36 | $497 01 |

LIBERTY LOANS.

Michigan can well be proud of her record in the recent liberty loan campaigns. Individual subscribers together with the Michigan State and National Banks purchased bonds to an aggregate amount of $619,754,800. This was an over subscription of 26.44%.

This immense total is divided as follows:

LOWER PENINSULA:
(7th Federal Reserve District)

| | Quota. | Subscription. | Over Subscription. |
|---|---|---|---|
| 1st Loan | $50,000,000 | $61,475,100 | 22.95% |
| 2nd Loan | 74,550,000 | 106,179,550 | 42.42% |
| 3rd Loan | 75,600,000 | 98,033,050 | 29.67% |
| 4th Loan | 147,900,000 | 164,784,200 | 11.41% |
| 5th Loan | 110,925,000 | 148,849,100 | 34.19% |
| | $458,975,000 | $579,321,000 | 26.22% |

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| | | | |
|---|---|---|---|
| UPPER PENINSULA: | | | |
| (9th Federal Reserve District) | | | |
| 1st Loan | $6,172,800 | $4,344,650 | 29.16%* |
| 2nd Loan | 8,000,000 | 8,873,500 | 10.92% |
| 3rd Loan | 8,000,000 | 9,472,750 | 18.41% |
| 4th Loan | 4,500,000 | 11,626,250 | 158.36% |
| 5th Loan | 4,500,000 | 6,116,650 | 35.92% |
| | $31,172,800 | $40,433,800 | 29.87% |

* Under subscription.

RECEIPTS AND DISBURSEMENTS OF THE DEPARTMENT.

In accordance with Section 40 of the General Banking Law and Section 19 of the Trust Company Act the Department has collected and turned over to the state treasury the following fees and collections:

| | |
|---|---|
| First examination fees | $79,182 32 |
| Preliminary examination fees | 625 09 |
| Steamship examination fees | 460 00 |
| Federal Reserve copy fees | 4,023 68 |
| Special fees | 674 45 |
| Total checks turned over to State Treasurer for year 1919 | $84,965 54 |
| Franchise and Filing Fees turned over to Secretary of State | $3,271 53 |
| TOTAL DEPARTMENTAL RECEIPTS 1919 | $88,237 07 |

During the year 1919 the expenses of the Department were as follows:

| | |
|---|---|
| SALARIES: | |
| F. W. Merrick, Commissioner | $4,250 00 |
| A. E. Manning, Deputy Commissioner | 3,250 00 |
| P. S. Hanna, Chief Examiner (appointed July 1, 1919) | 1,656 60 |
| EXAMINERS: | |
| J. M. Conway (resigned January 20, 1919) | 133 33 |
| C. F. Spaeth (resigned March 15, 1919) | 575 00 |
| C. I. Norman (resigned April 1, 1919) | 611 54 |
| Harry Hanson | 2,300 00 |
| Carl Wisner (resigned February 1, 1919) | 226 93 |
| H. O. Mohrmann | 2,208 26 |
| L. E. Warner (resigned December 31, 1919) | 2,200 00 |
| F. J. Affeldt (resigned August 31, 1919) | 1,329 10 |
| S. D. Thomas (extended leave of absence May 13, 1918, reappointed examiner January 2, 1919) | 1,994 73 |
| J. T. Mallett | 2,200 00 |
| V. W. Tourje (resigned December 29, 1919) | 2,075 00 |
| L. L. Maxam (resigned August 31, 1919) | 1,303 80 |
| F. W. Lawrence | 2,200 00 |
| L. J. Baker | 1,975 00 |
| C. W. Snowden | 1,975 00 |
| H. A. Millard | 1,900 00 |
| A. E. Gale | 1,900 00 |
| W. C. Griswold | 1,816 29 |
| D. J. Vander Werp, Jr | 1,700 00 |
| L. J. O'Brien | 1,900 00 |
| L. P. Kalahar | 1,900 00 |
| F. L. Olive | 1,700 00 |
| B. P. Greene | 1,800 00 |
| S. E. Lamb | 1,767 20 |
| Harry W. Gross (appointed assistant examiner August 1, 1918, appointed examiner February 15, 1919) | 1,752 38 |
| H. J. McGill (appointed assistant examiner August 28, 1918, appointed examiner February 15, 1919) | 1,636 09 |

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| | |
|---|---|
| J. H. Thurlow (resigned May 15, 1919) | 448 35 |
| D. E. Lawrence (appointed assistant examiner March 3, 1919, appointed examiner September 15, 1919) | 1,142 09 |
| L. J. Kuehnle (appointed assistant examiner March 10, 1919, appointed examiner September 15, 1919) | 1,118 75 |
| Eugene Guillemette (appointed assistant examiner March 10, 1919, resigned March 29, 1919) | 63 33 |
| H. J. Stringham (reappointed examiner March 31, 1919, resigned December 15, 1919) | 1,275 00 |
| ASSISTANT EXAMINERS: | |
| R. H. Larabee | 1,400 00 |
| L. W. Martindale (appointed assistant examiner November 17, 1919) | 149 99 |
| E. Robert Robinson (appointed assistant examiner December 1, 1919) | 126 40 |
| SPECIAL EXAMINER: | |
| Frank J. Battersbee | 1,737 58 |
| STENOGRAPHERS AND CLERKS | 13,938 94 |
| EXPENSES INCURRED IN EXAMINATION OF BANKS | 37,424 75 |
| PRINTING AND BINDING | 4,168 73 |
| STATIONERY | 1,876 53 |
| POSTAGE | 2,051 21 |
| TELEPHONE | 703 79 |
| TELEGRAPH | 165 76 |
| EXPRESS | 241 51 |
| FURNITURE AND EQUIPMENT | 1,497 80 |
| SUPPLIES | 289 54 |
| FIXED CHARGES, RENT, SURETY BONDS, ETC. | 2,071 53 |
| Total expenses | $124,127 83 |
| Total receipts | 88,225 93 |

The net cost to the state in 1919, for its present system of bank supervision, is therefore $35,901.90. As previously stated, 1,145 examinations were made during the year, which exceeds the number made during 1918 by 78, notwithstanding the fact the assets of the banks under the supervision of the Department increased approximately $223,000,000.00, or 29.45%.

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STEAMSHIP BONDS APPROVED BY THE SECURITIES COMMISSION.

The following table shows the steamship bonds which are legal investments for savings deposits of state banks at the date of this report:

| No. | Date of approval. | Name of company. | Name of steamer. | Amount bond issued. |
|---|---|---|---|---|
| 1 | Aug. 9, 1906 | Hawgood Transit Co. | Harvey D. Goulder | $190,000 |
| 3 | Sept. 12, 1906 | Toledo Steamship Co. | Eugene Zimmerman | 160,100 |
| 5 | Sept. 12, 1906 | Tonawanda Transit Co. | Charles Weston | 200,000 |
| 6 | Mar. 26, 1907 | Dearborn Transit Co. | E. L. Wallace | 140,000 |
| 7 | Mar. 26, 1907 | Franklin Steamship Co. | E. J. Earling | 190,000 |
| 8 | Mar. 26, 1907 | Minerva Steamship Co. (*) | Henry A. Hawgood (†) | 205,000 |
| 9 | April 10, 1907 | Chicago Navigation Co. | Wm. E. Fitzgerald<br>Jas. S. Dunham | 280,000 |
| 13 | Oct. 8, 1907 | Midland Navigation Co. | Midland Prince | 130,000 |
| 20 | April 2, 1908 | Jenkins Steamship Co. | Charles O. Jenkins | 150,000 |
| 22 | Aug. 13, 1908 | Postal Steamship Co. | Thomas Barlum | 150,000 |
| 23 | Jan. 13, 1909 | Fremont Steamship Co. | B. F. Berry | 160,000 |
| 24 | Jan. 13, 1909 | Detroit Steamship Co. | Chas. W. Kotcher | 140,000 |
| 26 | Jan. 13, 1909 | Neptune Steamship Co. (*) | Arthur H. Hawgood (‡) | 215,000 |
| 27 | Jan. 13, 1909 | Atlas Steamship Co. (*) | Wm. A. Hawgood (§) | 200,000 |
| 29 | Jan. 13, 1909 | Holmes Steamship Co. | Salt Lake City (‖) | 200,000 |
| 30 | Jan. 13, 1909 | Frontier Steamship Co. | Josiah G. Munro | 210,000 |
| 32 | Jan. 13, 1909 | York Transit Co. | John J. Boland | 165,000 |
| 33 | Jan. 13, 1909 | Shenango Steamship Co. | Wilpen | 210,000 |
| 34 | Jan. 13, 1909 | Wainwright Steamship Co. | Wainwright | 135,000 |
| 35 | Jan. 13, 1909 | Alva Steamship Co. | M. A. Bradley | 155,000 |
| 36 | Jan. 13, 1909 | Croxton Steamship Co. | Caldera | 170,000 |
| 37 | Jan. 13, 1909 | Empire Steamship Co. | Wm. H. Truesdale | 100,000 |
| 38 | Mar. 18, 1909 | Valley Steamship Co. | Alexis W. Thompson | 157,000 |
| 41 | Mar. 18, 1909 | Hawgood Steamship Co. (*) | N. F. Leopold (F) | 215,000 |
| 42 | Mar. 18, 1909 | Farrar Transportation Co. | Collingwood | 135,000 |
| 43 | May 27, 1909 | Pennsylvania Steamship Co. | Jacob T. Kopp | 165,000 |
| 44 | May 27, 1909 | American Steamship Co. | Adam E. Cornelius | 150,000 |
| 45 | May 27, 1909 | Frontier Steamship Co. | James Corrigan<br>Daniel B. Meachem | 420,000 |
| 46 | June 2, 1910 | Stadacona Steamship Co. | Stadacona | 150,000 |
| 47 | June 2, 1910 | Douglas Steamship Co. | G. A. Tomlinson | 140,000 |
| 48 | June 2, 1910 | Kinney Steamship Co. | J. S. Ashley | 150,000 |
| 49 | June 2, 1910 | Postal Steamship Co. | John J. Barlum | 140,000 |
| 51 | June 2, 1910 | Tecumseh Steamship Co. | Andrew S. Upson | 120,000 |
| 52 | June 2, 1910 | Shenango Steamship Co. | Shenango | 230,000 |
| 53 | June 2, 1910 | American Steamship Co. | Theodore H. Wickwire<br>Clifford F. Moll | 320,000 |
| 58 | Nov. 30, 1910 | Wisconsin Transportation Co. | John P. Reiss | 150,000 |
| 61 | Nov. 30, 1910 | North American Steamship Co. | A. M. Beyers | 145,000 |
| 62 | Nov. 30, 1910 | North American Steamship Co. | Peter Reiss | 145,000 |
| 63 | Nov. 30, 1910 | Franklin Steamship Co. | E. H. Utley | 150,000 |
| 64 | Nov. 30, 1910 | American Steamship Co. | Theodore H. Wickwire, Jr.<br>Harry Yates | 320,000 |
| 65 | Jan. 31, 1912 | Shenango Steamship and Transportation Co. | Jas. M. Shoonmaker | 237,000 |
| 66 | Feb. 16, 1912 | Interstate Steamship Co. | Willis L. King | 185,000 |
| 67 | June 26, 1912 | Shenango Steamship and Transportation Co. | Wm. P. Snyder, Jr. | 237,000 |
| 68 | Jan. 23, 1913 | Yale Transportation Co. | Louis R. Davidson | 160,000 |
| 69 | Nov. 17, 1916 | Donner Steamship Co. | Herbert F. Black | 185,000 |
| 70 | Jan. 29, 1917 | Franklin Steamship Co. | Emory L. Ford | 100,000 |

(*) Consolidated with the Commonwealth Steamship Co.
(†) Name changed to C. Russell Hubbard.
(‡) Name changed to Joseph Block.
(§) Name changed to R. L. Agassin.
(‖) Name changed to Chester A. Congdon.
(F) Formerly W. R. Woodford.

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SEGREGATION OF DEPOSITS.

I submit the following table for the purpose of showing that the absolute separation and segregation of savings deposits and investments has not retarded or restricted in any way the commercial business interests of the state.

| Date of report. | Savings deposits. | Total savings investments. | Mortgage and bond investments required. | Total mortgage and bond investments. | Amount of savings deposits permitted to be invested in commercial paper. | Amount of savings deposits actually invested in commercial paper. |
|---|---|---|---|---|---|---|
| March 4..... | $397,121,033 00 | $390,028,425 60 | $200,992,343 26 | $262,626,749 59 | $86,684,560 00 | $65,267,881 78 |
| May 12..... | 410,714,365 10 | 406,979,252 42 | 205,448,540 87 | 275,381,768 74 | 87,244,714 00 | 63,297,353 36 |
| June 30..... | 398,260,325 23 | 422,063,278 25 | 198,498,790 42 | 288,561,090 52 | 87,842,939 00 | 66,073,179 87 |
| Sept. 12..... | 428,202,258 75 | 445,387,896 51 | 216,454,494 43 | 304,203,916 47 | 89,765,811 10 | 73,739,212 01 |
| Nov. 17..... | 450,453,063 53 | 463,270,596 55 | 227,766,485 78 | 318,012,307 16 | 92,016,740 00 | 74,416,035 50 |

An analysis of the above shows conclusively that the commercial needs of the state have not been restricted on account of the operation of the law. The report of November 17, 1919, shows that commercial or business needs were amply supplied. State banks on that date had discounts of this character in the savings department aggregating $74,416,035.50, notwithstanding the fact that they could, if necessary, have availed themselves to the amount of $92,016,740.00.

The segregation of savings investments has not, in Michigan, led to any lack of confidence on the part of either savings or commercial depositors. This is evidenced by the fact that during the year 1919 savings deposits have increased approximately $113,148,328.08, while the commercial deposits show a gain of approximately $94,870,904.27.

MEMBER BANKS OF FEDERAL RESERVE SYSTEM.

There are one hundred forty-four Michigan state banks which are members of the Federal Reserve System at the present date, and others have made application for membership. The Federal Reserve Statute as amended provides that state bank members shall retain their statutory state rights. The reserve requirements of member banks are governed by the Federal Reserve Statute rather than by the provisions of the laws relating to banking of this State. Upon admission to the System those sections of the General Banking Law relating to reserves become inoperative in the case of the member bank. The Federal Reserve Statute further provides that the Federal Reserve Board may accept, in lieu of their own, the examinations of member state banks as made by the State Department having supervision over them, and I am pleased to advise that the examinations of this Department are accepted without question by the Federal Reserve Board.

The state bank members of this State are as follows:
Adrian State Savings Bank, Adrian.
Commercial Savings Bank, Adrian.
Lenawee County Savings Bank, Adrian.
Albion State Bank, Albion.
Commercial and Savings Bank, Albion.
Alpena County Savings Bank, Alpena.
Farmers and Mechanics Bank, Ann Arbor.
State Savings Bank, Ann Arbor.
Armada State Bank, Armada.
Farmers State Bank, Armada.
Bay City Bank, Bay City.
Farmers State Savings Bank, Bay City.
Peoples Commercial and Savings Bank, Bay City.
Farmers State Bank, Bellevue.
Benton Harbor State Bank, Benton Harbor.
Big Rapids Savings Bank, Big Rapids.
Citizens State Bank, Big Rapids.
First State Savings Bank, Birmingham.
State Bank, Caledonia.
State Savings Bank, Caro.
First State Bank, Carsonville.

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Farmers and Merchants State Bank, Carson City.
Cass County State Bank, Cassopolis.
Eaton County Savings Bank, Charlotte.
Farmers and Merchants Bank, Chelsea.
Kempf Commercial and Savings Bank, Chelsea.
State Bank of Coloma, Coloma.
Peoples Savings Bank, Coopersville.
First State Savings Bank, Croswell.
Davison State Bank, Davison.
American State Bank, Detroit.
Bank of Detroit, Detroit.
Central Savings Bank, Detroit.
Detroit Savings Bank, Detroit.
Dime Savings Bank, Detroit.
First State Bank of Detroit, Detroit.
Peoples State Bank, Detroit.
Peninsular State Bank, Detroit.
United Savings Bank, Detroit.
Wayne County and Home Savings Bank, Detroit.
Dearborn State Bank, Dearborn.
Elk Rapids State Bank, Elk Rapids.
Edmore State Bank, Edmore.
First State Savings Bank, Evart.
Farmington State Savings Bank, Farmington.
Commercial Savings Bank, Fenton.
Fenton State Savings Bank, Fenton.
Citizens Commercial and Savings Bank, Flint.
Genesee County Savings Bank, Flint.
Industrial Savings Bank, Flint.
Union Trust and Savings Bank, Flint.
Peoples State Bank, Flushing.
Bank of Fountain, Fountain.
Frankenmuth State Bank, Frankenmuth.
Fremont State Bank, Fremont.
Old State Bank of Fremont, Fremont.
Gladstone State Savings Bank, Gladstone.
Grand Haven State Bank, Grand Haven.
Peoples Savings Bank, Grand Haven.
City Trust and Savings Bank, Grand Rapids.
Commercial Savings Bank, Grand Rapids.
Kent State Bank, Grand Rapids.
Grand Rapids Savings Bank, Grand Rapids.
Peoples Savings Bank, Grand Rapids.
Commercial State Savings Bank, Greenville.
Gwinn State Savings Bank, Gwinn.
Oceana County Savings Bank, Hart.
Hillsdale Savings Bank, Hillsdale.
Highland Park State Bank, Highland Park.
First State Bank, Holland.
Holland City State Bank, Holland.
First State and Savings Bank, Holly.
Hopkins State Savings Bank, Hopkins.
Boies State Savings Bank, Hudson.
Thompson Savings Bank, Hudson.
First State Savings Bank, Howell.
Lapeer County Bank, Imlay City.
Peoples State Bank, Imlay City.
State Savings Bank, Ionia.
Commercial Bank, Iron Mountain.
Central State Bank, Jackson.
Jackson State Savings Bank, Jackson.
Grosvenor Savings Bank, Jonesville.
Lake Odessa State Savings Bank, Lake Odessa.
Lansing State Savings Bank, Lansing.
Lapeer Savings Bank, Lapeer.
Commercial State Savings Bank, Lakeview.
Farmers and Merchants State Bank, Lakeview.

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State Savings Bank, Laurium.
Macomb County Savings Bank, Lenox.
Ludington State Bank, Ludington.
City State Bank, Lowell.
Peoples Bank, Manchester.
Union Savings Bank, Manchester.
Manistee County Savings Bank, Manistee.
G. W. Jones Exchange Bank, Marcellus.
Commercial Savings Bank, Marshall.
Farmers Bank, Mason.
First State and Savings Bank, Mason.
Commercial Bank, Menominee.
Chemical State Savings Bank, Midland.
Milan State Savings Bank, Milan.
First State Bank of Milford, Milford.
B. Dansard & Sons State Bank, Monroe.
Wakefield State Bank, Morenci.
Ullrich Savings Bank, Mt. Clemens.
Isabella County State Bank, Mt. Pleasant.
Exchange Savings Bank, Mt. Pleasant.
Farmers and Merchants Bank, Nashville.
State Savings Bank, Nashville.
Niles City Bank, Niles.
Lapham State Savings Bank, Northville.
Onsted State Bank, Onsted.
Citizens State Savings Bank, Otsego.
Paw Paw Savings Bank, Paw Paw.
H. C. McLachlin & Co. State Bank, Petersburg.
First State Bank of Petoskey, Petoskey.
American Savings Bank, Pontiac.
First Commercial Bank, Pontiac.
Pontiac Savings Bank, Pontiac.
Federal Commercial and Savings Bank, Port Huron.
Redford State Savings Bank, Redford.
Rochester Savings Bank, Rochester.
Presque Isle County Savings Bank, Rogers City.
Romeo Savings Bank, Romeo.
First Commercial State Bank, Royal Oak.
Royal Oak Savings Bank, Royal Oak.
American State Bank, Saginaw.
Bank of Saginaw, Saginaw.
Saline Savings Bank, Saline.
Fruit Growers State Bank, Saugatuck.
Central Savings Bank, Sault Ste. Marie.
Sault Savings Bank, Sault Ste. Marie.
Citizens State Bank, South Haven.
St. Charles State Bank, St. Charles.
Commercial and Savings Bank, St. Clair.
Leelanau County Savings Bank, Suttons Bay.
Lilley State Bank, Tecumseh.
Tecumseh State Savings Bank, Tecumseh.
Traverse City State Bank, Traverse City.
Farmers State Bank, Vicksburg.
First State Bank, Vicksburg.
State Savings Bank of Warren, Warren.
Washington Savings Bank, Washington.
Wayne Savings Bank, Wayne.
Crossman & Williams State Bank, Williamston.
Williamston State Bank, Williamston.

## REPORT OF RECEIVER.

### THE E. JOSSMAN STATE BANK, CLARKSTON.

Elmer R. Webster, receiver, under date of December 1, 1919, reports as follows:

| | |
|---|---|
| Total assets at date of and received since suspension..... | $187,951 43 |
| Amount collected by receiver to date..... | 152,736 37 |

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DISPOSITION OF COLLECTIONS.

| | |
|---|---|
| Loans paid, and other disbursements | 13,944 67 |
| Dividends paid | 125,575 69 |
| Receiver's salary paid | 5,550 00 |
| Legal expenses paid | 500 00 |
| Balance in hands of State Treasurer | 139 11 |
| Balance in hands of receiver | 7,026 90 |
| Total | $152,736 37 |

ABSTRACT OF RECEIVERSHIPS.

The following table is a condensed abstract of seventeen closed and one active receivership since the organization of this Department in 1889:

| | 17 Closed receiverships. | 1 Active receivership. | Total. |
|---|---|---|---|
| Total assets turned over to receivers | $9,910,593 32 | $187,951 43 | $10,098,544 75 |
| Disposition of assets: | | | |
| Offsets allowed and settled | $ 285,573 43 | $ 1,158 12 | $ 286,731 55 |
| Losses on assets compounded or sold under order of court | 847,174 89 | 18,224 00 | 865,398 89 |
| Remaining assets | 3,516,851 75 | 33,641 37 | 3,550,493 12 |
| Collected from assets | 5,260,993 25 | 134,927 94 | 5,395,921 19 |
| Totals | $9,910,593 32 | $187,951 43 | $10,098,544 75 |
| Collected from above assets | $5,260,993 25 | $136,936 37 | $5,397,929 62 |
| Collected from assessments on stockholders | 281,392 45 | 15,800 00 | 297,192 45 |
| Total collections | $5,542,385 70 | $152,736 37 | $5,695,122 07 |
| Disposition of collections: | | | |
| Loans paid and other disbursements | $ 672,921 70 | $ 13,944 67 | $ 686,866 37 |
| Dividends paid | 4,274,990 03 | 125,575 69 | 4,400,565 72 |
| Legal expenses | 296,194 60 | 500 00 | 296,694 60 |
| Receiver's salary and other expenses | 298,279 37 | 5,550 00 | 303,829 37 |
| Balance in hands of State Treasurer | ..... | 139 11 | 139 11 |
| Balance in hands of receiver | ..... | 7,026 90 | 7,026 90 |
| Total | $5,542,385 70 | $152,736 37 | $5,695,122 07 |
| Capital stock at date of failure | $1,021,000 00 | $20,000 00 | $1,041,000 00 |
| Amount of deposits at date of failure | 6,365,896 98 | 215,622 37 | 6,581,519 35 |

STEAMSHIP TICKET AGENCIES.

Under the provisions of Act 271 as amended, the Commissioner of the Banking Department has entire supervision over all persons, firms or corporations that are engaged in the selling of steamship or railroad tickets for foreign transportation, or receive deposits of money for the purpose of transmitting the same, or the equivalent thereof to foreign countries.

Such agent or agency shall give bond to the State of Michigan in the sum of $1,000 in cities of 15,000 or less population; $5,000 in cities of over 15,000 population and less than 200,000 population; and $10,000 in cities over 200,000 population.

The surety company acting as surety on such bond must be approved by the

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Commissioner of the Banking Department before same is accepted and certificate issued.

In lieu of a surety bond such agent or agency may deposit with the State Treasurer first real estate mortgage or mortgages approved by the Commissioner, the face value of which shall not be less than the bond required, or may deposit national, state, or municipal bonds or other securities approved by the Commissioner.

The law requires two examinations a year of these agencies. F. J. Battersbee, special examiner, has had this work in charge.

There are now 59 authorized agencies. An alphabetical list by towns of these agencies follows:

STEAMSHIP AGENCY LIST.

*Miscellaneous.*

A.

| | | | | |
|---|---|---|---|---|
| 47 | Thompson, Edgar C | 718 | Third St | Alpena. |

B.

| | | | | |
|---|---|---|---|---|
| 1 | Matthews, Philip S | 206 | Davidson Block | Bay City. |
| 9 | Higman & Farmer | 105 | West Main St | Benton Harbor. |
| 22 | Bruno, James L | | South Sophie St | Bessemer. |
| 48 | Cammilli, Sebastian F | | South Sophie St | Bessemer. |

C.

| | | | | |
|---|---|---|---|---|
| 41 | Stefanac, Lukas | 428 | Pine St | Calumet. |

DETROIT.

B.

| | | | | |
|---|---|---|---|---|
| 31 | Ban, Thomas | 1152 | Chene St | Detroit. |
| 15 | Belanger, Joseph | 611 | Union Trust Building | Detroit. |
| 35 | Bolla & Son | 2218 | West Jefferson Ave | Detroit. |

C.

| | | | | |
|---|---|---|---|---|
| | Cardiello, Pietro | 381 | Rivard St | Detroit. |

D.

| | | | | |
|---|---|---|---|---|
| | Detroit Steamship & Foreign Exchange Agent | 900 | Dubois St | Detroit. |
| 36 | Detroit Travel Bureau | 88 | Griswold St | Detroit. |
| 46 | DeSmyter, Rene C | 488 | Coplin Ave | Detroit. |
| 7 | Duschinsky, Jacob | 2160 | West Jefferson Ave | Detroit. |

F.

| | | | | |
|---|---|---|---|---|
| 33 | Finn, Matthew | 82 | Griswold St | Detroit. |

G.

| | | | | |
|---|---|---|---|---|
| 14 | Giuliano, Vinceno | 287 | Gratiot Ave | Detroit. |
| 49 | Goldman Bros | 393 | Hastings St | Detroit. |
| 3 | Grzezinski, Anthony G | 1558 | Michigan Ave | Detroit. |
| 54 | Grzezinski, Anthony G | 2408 | West Jefferson | Detroit. |

H.

| | | | | |
|---|---|---|---|---|
| 20 | Halicki, Walter | 1449 | Chene Street | Detroit. |
| 16 | Hirschfeld Bros | 68 | Griswold St | Detroit. |
| 17 | Hirschfeld Bros | 2140 | West Jefferson Ave | Detroit. |

K.

| | | | | |
|---|---|---|---|---|
| 8 | Kronk, John A | 1181 | Junction Ave | Detroit. |

L.

| | | | | |
|---|---|---|---|---|
| 57 | Leidich, Christian | 69 | West Fort St | Detroit. |
| 30 | Lubienski, Andrew S | 1275 | DuBois St | Detroit. |

M.

| | | | | |
|---|---|---|---|---|
| 40 | May, Samuel L | 761 | Milwaukee Ave | Detroit. |

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STEAMSHIPS—Continued

P.

| | | | | |
|---|---|---|---|---|
| 2 | Poloschan, Daniel | 775 | Franklin St | Detroit. |
| 26 | Przybylowski, Joseph, Jr | 1374 | Michigan Ave | Detroit. |
| 53 | Pyle, E. W. & Son | 323 | Hammond Building | Detroit. |

S.

| | | | | |
|---|---|---|---|---|
| 56 | Santa, John G | 1133 | Russell St | Detroit. |
| 59 | Saghy, Egyed | 105 | West End Ave | Detroit. |

V.

| | | | | |
|---|---|---|---|---|
| 32 | Van Coillie, Camiel | 1305 | Lafayette Ave. E | Detroit. |

W.

| | | | | |
|---|---|---|---|---|
| 18 | Weinberger & Zeigler | 268 | Gratiot Ave | Detroit. |
| 19 | Wohl, Sigmond | 1099 | Russell St | Detroit. |
| 39 | Wojcik, Louis F | 894 | Junction Ave | Detroit. |

MISCELLANEOUS.

E.

| | | | | |
|---|---|---|---|---|
| 37 | Peterson, Peter N | 211 | N. Norris St | Escanaba. |

F.

| | | | | |
|---|---|---|---|---|
| 11 | Goldberger, Daniel | 227 | South Saginaw St | Flint. |
| 10 | Goldberger, Daniel | 2811 | St. John St | Flint. |

G.

| | | | | |
|---|---|---|---|---|
| 50 | Ellis, George E | 400 | Bridge St. N. W | Grand Rapids. |
| 45 | Jackowski, Stanley | 635 | Bridge St. N. W | Grand Rapids. |
| 38 | Ranney, John C | 125 | Pearl St. N. W | Grand Rapids. |
| 29 | Doornink, Rudolph | 632 | Hawthorne St. N. E | Grand Rapids. |

H.

| | | | | |
|---|---|---|---|---|
| 42 | Marjama, Matt Wm | | Kauth Building, Quincy St | Hancock. |
| 27 | Orella, Dominic R | 100 | Quincy St | Hancock. |
| 55 | Waara, Edward | 119 | Quincy St | Hancock. |
| 13 | Highland Park Ticket Agency | 3030 | Woodward Ave | Highland Park. |

I.

| | | | | |
|---|---|---|---|---|
| 43 | Kandelin, John | 200 | E. Division St | Ishpeming. |
| 44 | Gunderson, Hans | 108 | Front St | Ishpeming. |
| 6 | Rigassi, Daprato | 108 | W. Ludington St | Iron Mountain. |
| 51 | Coe, Ellsworth S | | Genesee and Third St | Iron River. |
| 24 | A. Lieberthal & Son | 238 | West McLeod Ave | Ironwood. |

J.

| | | | | |
|---|---|---|---|---|
| 23 | Best, Julius J | 212–213 | Carter Building | Jackson. |

N.

| | | | | |
|---|---|---|---|---|
| 12 | Chiabotto, Felix | 602 | Iron St | Negaunee. |
| 28 | Johnson, August R | 388 | Iron St | Negaunee. |

S.

| | | | | |
|---|---|---|---|---|
| 34 | Knaak, Alvin O | 401 | State St | St. Joseph. |
| 5 | Barich & Braun | Corner Trimountain and Champion Ave | | South Range. |
| 52 | Groeschel, Otto G | Lay St | | Stambaugh. |

W.

| | | | | |
|---|---|---|---|---|
| 21 | First Foreign Exchange and Steamship Agency | 42 | Elm Street | Wyandotte. |
| 58 | Joseph S. Lapezynski | 309 | Oak St | Wyandotte. |

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# OPINIONS OF THE ATTORNEY GENERAL.

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# OPINIONS OF THE ATTORNEY GENERAL

## EXCESSIVE LOANS.

On account of the importance of the subject of excessive loans I deem it advisable to again publish the construction of section 52 of the Banking Law in this regard as submitted to this department by the Attorney General in the year 1903:

(1) Lansing, Mich., May 23, 1903.

Hon. George W. Moore, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 19th inst., referring to the General Banking Law of this State, and requesting my opinion upon the following questions:

"First, How much money may the directors of a bank loan to *any person,* or company, or corporation, or firm, by a two-thirds vote of its board of directors?

Second, How much money may any bank loan on any one line of commercial paper?

Third, May a bank increase the first named line by the bond or personal endorsement of the officers or directors of a firm, company or corporation, or by the assignment of value as collateral?"

In considering these questions I desire to call your attention to section 6141 of the Compiled Laws, being section 52 of the General Banking Law of this State, which provides in part as follows: "The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced including in the liabilities of the company or firm the liability of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank; but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: Provided, however, That the foregoing limitations shall not apply to loans on real estate or other collateral securities authorized by this act: Provided, however, That by a two-thirds vote of the directors the liabilities to any bank or any person, or company, or corporation, or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank."

It is evident that this limitation was borrowed from the National Banking Law, section 5200 of the Revised Statutes of the United States, providing as follows: "The total liabilities of any association, or any person, or any company, corporation, or firm for money borrowed, including in the liabilities of the company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in; but the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed."

This provision, as found in our General Banking Law and also in the National Banking Law, has never been construed by the courts in so far as it relates to the particular question submitted by you.

The Supreme Court of Pennsylvania, in the case of O'Hare v. Second National Bank of Titusville, 77 Pa. St., 102 referring to this provision in its application to national banks, makes use of the following language: "Evidently the limitation of the indebtedness to the one-tenth in the 29th section, was intended as a general rule for conducting the business of the bank a rule laid down from experience to regulate its loans for its own best interest and those of stockholders and creditors, not a rule to regulate its customers. It was as remarked in Fowler v. Sculy, a regulation to prevent these associations from splitting on the rock which has ruined so many banks, to wit, *that of lending too much of their capital to one person or firm.* The intention being to protect the association and its stockholders and creditors from unwise banking, we cannot suppose it was meant to injure them by forbidding recovery of the injudicious loans."

In Vol. 29 of the Amer. & Eng. Ency. of Laws, 2nd ed. p. 382, we find the following with respect to the limitation found in the National Banking Law: "The object of this provision of the statute was to guard National banks from the hazard of speculative loans, but it contemplated and permitted to an unlimited amount the discount of paper used and required in facilitating the transfer of property and money in the transaction of the legitimate business of the country." Citing Oswego Second National Bank v. Burt, 93, N. Y. 244.

It was evidently the intent of the legislature, in enacting the provision above referred to, as found in the banking law of this State, to guard the banks organized thereunder from the hazard of speculative loans, and to prevent such banks from advancing or loaning too much of their money to any one person, firm or corporation, and in construing the statute with respect to the exception, it is necessary to keep constantly in mind the purpose of the limitation, and not to construe the provision relating to the exceptions therefrom in such a way as to destroy the force and effect of the limitation itself. The exceptions to which I refer relate to the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper, actually owned by the person negotiating the same, and which, in my opinion, should be strictly construed and should be held to apply to no transaction that did not clearly and fully come within the provisions of the statute in this particular. Black on interpretation of Laws, 275.

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I find that the questions which you submit for my consideration are quite fully considered in Pratt's Digest, pages 93-94-95, in their application to national banks, but I am unable to concur in some of the conclusions reached, which do not seem to be based upon judicial decisions, and which, in my opinion, tend to defeat the very purpose of the limitation. It is an elementary proposition recognized by the courts with respect to statutory or constitutional inhibitions, that you cannot do indirectly that which you are prohibited from doing directly. In their application to commercial paper, the terms "loans" and "discounts" are synonymous. Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. 381. The question who is borrower is not always to be determined from the position of the parties as they appear on the paper. The borrower may be the maker or the endorser. Pratt's Digest, 94. Our statute provides that in the discount of commercial or business paper actually owned by the person negotiating the same, it shall not be considered as money borrowed. The application of this provision, in my opinion, relates exclusively to the person negotiating the paper. The statute contemplates that he alone shall be considered as not receiving a loan from the bank. With respect to the maker of such paper who is primarily liable, if such maker has received credit at the bank to the full limit imposed by law, the bank should not be permitted to discount such paper, as in that event the liability of the maker would exceed the liability permitted by the General Banking Law, and if such a transaction should be permitted, it would indirectly defeat the very purpose for which this limitation was imposed.

In determining the questions submitted by you, I realize that there may be some doubt as to the proper construction of these provisions in the absence of any judicial determination as to their proper meaning. In view of the fact that the several banks of this State organized under the General Banking Law, are subject to State supervision, not only for the protection of the banks themselves, but for the protection of the persons doing business with such banks, the laws relating thereto should be constructed in such a manner as to afford such protection in every possible way, until such time as the courts may determine otherwise.

In answer to your first question, I would therefore say that, in my opinion, the amount which the directors of a bank would be authorized to loan to any person, or company, or corporation, or firm, by a two-thirds vote of its board of directors, would not exceed one-fifth of the capital and surplus of the bank, and it would be immaterial whether such loan was secured or unsecured, excepting, of course, loans on real estate or other collateral securities authorized by the General Banking Law.

In answer to your second question, I would say that the same rule would apply to any one line of commercial paper that would apply to any one person, company, firm or corporation.

In answer to your third question, I would say that, in my opinion, it is immaterial whether such loan is secured by the bond or personal endorsement of the officers or directors of the firm, company or corporation, or by the assignment of value as collateral, except where such loan is made upon real estate or other collateral securities recognized by the General Banking Law. In this connection I call your attention to the rule laid down in the Amer. & Eng. Ency. of Law, Vol. 21, 2nd ed. page 382, to the effect that "Drafts may be bona fide bills of exchange drawn upon actual existing values within the meaning of the statute, though not accompanied by specific bills of lading in each case. It is sufficient if they are drawn against property previously consigned and existing either in its original form or in the shape of proceeds of sales in the hands of the consignees." This rule, of course, applies to the federal statute. The state and federal statute being identical in this particular, unquestionably the same rule would apply to a bank organized under the General Banking Law of this state.

Respectfully yours,
CHAS. A. BLAIR,
*Attorney General.*

The following opinions have been rendered during the years 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915 and 1916 by the Attorney General's Department on questions concerning the construction of the Banking Law.

CORPORATION STOCKS NOT TRUST COMPANY INVESTMENTS.

(2) Lansing, Michigan, March 21, 1907.

Hon. Henry M. Zimmermann, Banking Commissioner, Lansing, Mich.:

Dear Sir—This department has given careful consideration of your inquiry of the 13th inst. as to whether trust companies organized under Act No. 108 of the Public Acts of 1889 have the right to invest in the stocks of Savings Banks; and particularly to the question as to whether section 11 of this act (Compiled Laws of 1897, Section 6166) permits such investment.

It is the opinion of this department that there is no general right under the laws of the State on the part of trust companies to invest in the stock of other corporations; and, further that the clause in Section 11 of the above act, which authorizes the directors to invest in "such real or personal securities as they may deem proper" does not authorize investment in the stock of private corporations.

Respectfully yours,
JNO. E. BIRD,
*Attorney General.*

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AUTHORITY TO SUBSCRIBE ARTICLES OF INCORPORATION AS "TRUSTEE" REQUIRED.

(3) Lansing, Michigan, August 7, 1907.

Hon. Henry M. Zimmermann, Commissioner State Banking Department, "Capitol," Lansing:

Dear Sir—It appears that steps are being taken to organize a bank under the General Banking Laws of this State, with a capital stock of $100,000. From the articles of association which have been prepared, it appears that, approximately, sixty per cent. of such capital stock has been subscribed for by certain persons designated as "trustees"; that such articles do not disclose the names or residences of the cestui que trust in any instance, or the authority of the person subscribing as trustee to act in that capacity.

In this connection, you ask my opinion as to whether or not it would be proper for you to issue the certificate of authority provided for by section 7 of the General Banking Law.

In reply thereto would say that section 2 of the Banking Law requires the persons associating in the organization of a bank to execute articles of incorporation, which shall specify, among other things, "The names and places of residence of the stockholders and the number of shares held by each of them." The latter part of section 4 provides as follows: "No bank shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the Commissioner of the Banking Department to commence the business of banking." The articles of incorporation are required to be executed in triplicate, one to be recorded in the office of the county clerk of the county in which the bank is located; one filed in the office of the Commissioner of the Banking Department; and one filed in the office of the Secretary of State. When such articles of incorporation are properly executed and filed and recorded, as required by law, and the Commissioner of the Banking Department is notified that at least fifty per cent. of its capital has been paid in, and that such bank has complied with all the provisions of the general banking law; before the bank shall be authorized to commence business, the Commissioner is required to examine into the condition of such bank, and if it is found that such organization is in accordance with the statute and that the various provisions of the law have been complied with a certificate of authority to engage in the business of banking is issued by such Commissioner. When the statute is not complied with in any essential particular, it is clearly my opinion that such certificate of authority should be withheld. It seems to me that articles of incorporation which do not fully disclose the name and residence of the cestui que trust, where the stock is subscribed for by a trustee, and which also fails to disclose the authority to subscribe for such stock in that capacity, do not conform to the requirements of the general banking law, and, under such conditions as you have outlined, it would be your duty to refuse to issue the certificate of authority provided for by law.

I do not deem it essential to point out the numerous complications that might arise if stock in a banking corporation should be subscribed for in the manner indicated. It is sufficient to say that it does not conform to the requirements of the General Banking Law.

Respectfully yours,
JNO. E. BIRD,
*Attorney General.*

CERTAIN CERTIFICATES OF INDEBTEDNESS ARE LEGAL INVESTMENTS.

(4) Lansing, Michigan, October 23, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department, "Capitol," Lansing, Michigan:

My Dear Sir—I am in receipt of your communication of the 16th inst., in which you ask whether or not certificates of indebtedness issued in payment for voting machines under the provisions of section 13 of Act 217 of the Public Acts of 1905 are proper investments for savings banks under subdivision (b), section 27 of the General Banking Law, which provides that a certain portion of the savings deposits of such banks shall be invested as follows:

"(b). In the public debt or bonds of any city, county, township, village or school district of any state or territory in the United States, which shall have been authorized by the legislature of such state or territory: Provided the total indebtedness of such municipality does not exceed five per cent. of its assessed valuation, except by a vote of two-thirds of the board of directors, such bonds may be purchased if the total liabilities do not exceed ten per cent. of its assessed valuation."

You also state that it has always been the ruling of the Banking Department that the terms "public debt" and "bond" were synonymous and that an issue of bonds, in order to be a proper investment for savings banks under this subdivision must previously have received the approval of the voters of the municipality issuing the bonds.

For answer to your inquiry I would say it is my opinion that the ruling of your department places too narrow a construction upon the statute. The terms "public debt" and "bonds" are not synonymous. The term "public debt" includes not only a bonded debt, but also other form of public indebtedness.

State v. Hickman, 11 Mont. 541, and cases cited.

The statute under which certificates of indebtedness are issued in payment for voting machines reads as follows:

"The local authorities, on the adoption and purchase of a voting machine, may provide for the payment therefor in such manner as they may deem for the best interest of the locality and may for that purpose issue bonds, certificates of indebtedness or other obligations, which shall be a charge on the city, town or village. Such bonds, certificates or other obligations may be issued with or without interest, payable at such time or times as the authorities may determine, but shall not be issued or sold at less than par."

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The legislature has the undoubted right to authorize debts of this character to be incurred without the vote of the electors of the municipality.

Callan v. The City of Saginaw, 50 Mich. 7.

I am of the opinion that the certificates of indebtedness issued under authority of this section come within the term "public debt" as used in subdivision (b), section 27 of the General Banking Law, and that, consequently, savings banks may lawfully invest their funds in such certificates of indebtedness.

Respectfully yours,
JNO. E. BIRD,
*Attorney General.*

STRICTLY COMMERCIAL BANKS MUST AMEND ARTICLES TO TRANSACT SAVINGS BUSINESS.

(5) Lansing, Michigan, October 28, 1907.

Hon. H. M. Zimmermann, Commissioner of the Banking Department, Lansing, Mich.:

Dear Sir—I am in receipt of your communication of the 16th inst., requesting an opinion upon the question of whether or not a bank organized as a purely commercial bank under the General Banking Law of the State is authorized to advertise for savings deposits and do a general banking business under the exception contained in section 24 of that law, which provides:

"Commercial banks may allow interest on accounts or certificates of deposit, but all deposits in such banks shall be payable on demand without notice, except when the contract of deposit otherwise provides."

For answer thereto, I would say that the General Banking Law in section 1 provides that any number of persons, not less than five, "may associate to establish offices of discount and deposit, to be known as commercial banks, and also to establish offices of loan and deposit to be known as savings banks, or to establish banks having departments for both classes of business," etc.

Under section 2 of the General Banking Law, the articles of incorporation are required to specify the nature of the business to be carried on, whether that of a commercial bank, savings bank, or both. Sections 23, 24 and 25 of the same law contain certain provisions referring to "any bank which, by its articles of incorporation, shall designate its business as that of a commercial bank;" and section 26 and succeeding sections of the same law contain provisions governing "any bank which by its articles of incorporation shall designate its business as that of a savings bank;" and Section 29 contains provisions governing "any bank combining the business of a commercial bank and a savings bank" and provides that "all receipts, investments and transactions relating to each of said classes of business shall be governed by the provisions and restrictions herein specifically provided for the respective kinds of banks."

Reading all these provisions of the General Banking Law together, it is clear that it was not intended to permit a bank organized as a strictly commercial bank to engage in the business of a savings bank, and that the exception contained in section 24, to which reference has been made, was not intended to have that effect. Before a commercial bank, organized as such, can conduct a savings bank business, it must amend its articles of incorporation so as to provide for conducting both classes of business.

Respectfully yours,
JNO. E. BIRD,
*Attorney General.*

BANKS CANNOT EXTEND THEIR CREDIT TO AN INDIVIDUAL OR BANK.

(6) June 10, 1908.

Hon. H. M. Zimmermann, Commissioner, Banking Deparment, "Capitol," Lansing:

Dear Sir—I have your communication of June fifth, enclosing certain correspondence with the.....bank.

It appears from your communication that this bank, by an arrangement with certain private banks, permits the latter to issue drafts payable out of the funds of the former bank on deposit with its correspondent banks at New York and Chicago. You state that you have taken the position that such practice is illegal, and request an opinion as to the propriety of this holding.

Replying thereto would say, any attempt upon the part of any bank to permit anyone or any institution to issue drafts payable out of its deposit with correspondent banks in an attempt to perform an act and permit an arrangement not authorized by law. The bank possesses no authority to extend its credit to any individual or bank in the manner set forth in your communication. Such a practice may operate to the detriment of depositors and may impair the faith and credit of the bank. The practice in question is without authority of law. You possess general power under the statute to prohibit such practice and it is the duty of the officials of the bank to cancel this arrangement.

Respectfully yours,
JNO. E. BIRD,
*Attorney General.*

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SIMILARITY OF TRUST COMPANY TITLES.

(7) June 30, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I am in receipt of yours of the 19th instant in which you state that a certain corporation organized under Act 232, Public Acts of 1903, as the "..... and Trust Company" is engaged in the business of selling various kinds of securities, and request the opinion of this department as to whether it is permissible for such a concern to do business under a name so closely allied to that of institutions organized under Act 108, Public Acts of 1889, under which trust companies are organized.

Subdivision 1 of section 2 of Act 232, Public Acts of 1903, contains this proviso:

"No name shall be assumed already in use by any other existing corporation of this State, or corporation lawfully carrying on business in this State, or so nearly similar as to lead to uncertainty or confusion."

Under the decisions of the courts of this State, it seems to be clear that the question of the right to use a corporate name not identical with that of another existing corporation depends upon whether the names are so similar that persons would be likely to deal with one concern when they believed in good faith they were dealing with the other.

See—

Lamb Knit Goods Co. v. Lamb Glove & Mitten Co., 120 Mich. 159;
Penberthy Injector Co. v. Lee-Penberthy Mfg. Co., 120 Mich. 174;
Supreme Lodge of Knights of Pythias v. Improved Order Knights of Pythias, 13 Mich. 133;
Great Hive L. O. T. M. v. Supreme Hive, 135 Mich. 392, 415.

It would seem also if the similarity of the name of a corporation organized under Act 232, Public Acts of 1903, to the names of corporations organized under Act 108, Public Acts of 1889, which is the trust company act, was such that people dealing with it would be deceived into believing that they were dealing with a corporation which was under the supervision of the Banking Department, that the use of such a name could properly be restrained in a proceeding instituted for that purpose.

Very respectfully yours,
JNO. E. BIRD,
*Attorney General.*

ASSESSMENT IN CASE OF IMPAIRMENT NOT AUTHORIZED.

(8) July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol," Lansing:

Dear Sir—We have carefully examined the letter of ..... cashier of the ..... Bank, of date July 18, 1908, together with the enclosures accompanying same.

Section 42 of the General Banking Law, being section 6131 of the Compiled Laws of 1897, gives the Commissioner of Banking authority when he finds the capital of any bank is impaired or reduced below the amount required by law, to require such bank to make good the deficiency within ninety days after a written requisition is made, and in case the impairment is not made good it becomes his duty, with the concurrence of the Attorney General, to institute proceedings for the appointment of a receiver to wind up the affairs of the bank. The law does not prescribe the method by which this impairment is to be made good. It makes no provision for an assessment upon the stockholders of the bank, nor is there any authority under the statutes of this State for the stockholders or directors to make such an assessment. There being no statutory authority for making the assessment, it follows that an assessment made by the stockholders or directors could not be enforced against dissenting shareholders. The only method of making an assessment against the stockholders of a bank is under section 46 of the General Banking Law, section 6135 of the Compiled Laws of 1897. This assessment can only be made when the bank is in process of liquidation.

It is our view of this statute that it contemplates a voluntary contribution on the part of the shareholders in order to prevent the affairs of the bank being liquidated by order of the Commissioner, and leaves it open to the bank to make good the deficiency in any manner that seems to it feasible. The only alternative in case of the failure of the bank to make good the deficiency is for the Commissioner to proceed as directed by the statute.

We return the letter and enclosure herewith.

Very respectfully yours,
JNO. E. BIRD,
*Attorney General.*

FOREIGN BANKS NOT PERMITTED TO ENGAGE IN BUSINESS IN STATE.

(9) July 29, 1908.

Hon. Henry M. Zimmermann, Commissioner of Banking, "Capitol," Lansing:

Dear Sir—We are in receipt of yours of the 3d instant in which you enclose a letter from Reginald F. Fennell, under date of June 20, 1908, in which he submits the following inquiry:

"Is there any license necessary or other legal form required to be gone through with for banks doing business outside of the State of Michigan, to establish an agency or representative

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in this State? In the event of there being any restriction, kindly advise to what extent."

In reply to this inquiry will say that the legislature has by statute prescribed strict conditions to be complied with by corporations desiring to engage in the business of banking, or in loaning and investing money. There is no statutory provision which permits foreign corporations to come into this State for the purpose of engaging in that kind of business. The fact that the legislature has seen fit to lay down these conditions for domestic corporations desiring to engage in such business and to place them under the supervision of the State Banking Department indicates clearly an intention on the part of the legislature to prohibit foreign corporations from engaging in such business.

In this connection we desire to call your attention to the case of—

New York Mortgage Co. v. Sec. of State, 50 Mich. 197, 202,

which was a mandamus proceeding against the Secretary of State to compel the issuance of a license to do business in this State to a corporation desiring to engage in the business of making "loans secured by mortgages on real estate, to sell such mortgages and bonds of this company secured by mortgages on real estate, but said bonds are not to be sold on the installment plan."

In response to the contention of the relator in that case that it should be admitted to do business under our foreign corporation law, the court said:

"In other words such construction would operate as to such foreign corporations as a repeal of all the beneficial and protective provisions of Act No. 205, Public Acts of 1877. To hold that such was the legislative intent would be contrary to every suggestion that arises to the mind, upon the consideration of the proposition. Our construction of the act is that banking corporations and those corporations which are within the contemplation of our banking laws are not within the provisions of the act authorizing foreign corporations to transact business in this State."

In view of the above, we are of the opinion that foreign banks have no right to engage in business in this State, or to establish an agency or representative in this State for the transaction of business.

We return Mr. Fennell's letter herewith.

Very respectfully yours,

JNO. E. BIRD,
*Attorney General.*

INCREASE OF CAPITAL NOT REQUIRED OF BANKS BY EXTENSION OF CORPORATE LIMITS, BRANCH BANKS PERMITTED IN CERTAIN INSTANCES.

(10) May 27, 1909.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department, Capitol, Lansing, Michigan:

Dear Sir—I am in receipt of your letter of the 29th ultimo in which you state that a bank organized with a capital of $20,000.00 in a village adjacent to a large city subsequently became located within the corporate limits of the city by an extension of the boundaries of the city to include the territory formerly embraced within the limits of the village; the bank thus coming into the city with a capital less than is required by statute of banks organized within the city. You also state that it is now suggested that this bank may establish branches within the city and request an opinion upon the following:

First, Whether or not you have authority to require a bank organized in a village, when it becomes located in a city by the extension of the corporate limits of the city, to increase its capital in accordance with the number of inhabitants of the city.

Second, Whether or not a State bank has authority to establish branches in the city or village in which it is authorized by its articles of incorporation to transact business.

In reply will say that Section 1 of the General Banking Law, (Section 6090 C. L.) provides for the establishment of commercial and savings banks in cities and villages in the State and prescribes the minimum capital that banks may have, based on the population of the city or village in which the bank is to be located.

Section 2 of the act provides that the articles of incorporation shall specify among other things:

"The county and city or village where such bank is to be located and to conduct its business;"

Section 7 provides that upon compliance with the statute the Commissioner of the Banking Department shall give the bank a certificate under his hand and official seal that the bank has complied with the statute and is authorized to commence business.

The contingency arising in the case of the bank to which you refer apparently was not anticipated by the framers of the General Banking Law, as that law contains no provision requiring a bank established within a village which becomes located in a city by reason of the extension of the corporate limits of the city to increase its capital in accordance with the population of that city. Neither is there in the Banking Law any provision requiring a bank after its organization within a city of certain population to increase its capital as the population of the city increases.

The bank upon complying with the provisions of the statute was given the right by the State to conduct its business within the village. It did not voluntarily remove to the city but became located therein by operation of law through the extension of the corporate limits of the city. The provision of the statute, requiring banks to have a certain capital according to the population, evidently has reference to the establishment of banks in the first instance. As heretofore stated, a bank once lawfully established with the required capital according to the population of the city is not required to increase its capital although the population of the city may increase to such an extent that a new bank could not be established therein without having a much larger capital. A careful consideration of the provisions of the General Banking law leads me to the conclusion that a bank once lawfully established in a village with the

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required capital in accordance with Section 1 of the General Banking Law is not required under the provisions of that law to increase its capital when it becomes located within a city by reason of the extension of the corporate limits of the city to include the village.

For answer to your second question I would say that no authority to establish branches is conferred upon banks by any provision of the laws of this State. In the absence of statute a bank has no authority to establish branches at which a general banking business is conducted.

MaGee on Banks and Banking, page 41;
Atty. Gen. v. Oakland Co. Bank, Walk, page 90.

While a bank has no authority to establish branches unless expressly authorized by statute so to do, it seems that it may have an agency for the transaction of some parts of its business in the city or village designated in its charter as the place where the bank is to be located and to conduct its business.

In MaGee on Banking, page 41, are compiled the provisions in force in the different states relating to this subject and of this State it is said:

"There is no law authorizing the establishment of branches. Agencies are permitted which are restricted in their operations to receiving and paying out of deposits and issuing exchange:" and several instances of banks located in the cities of Detroit and Lansing having established agencies of this character are noted.

The agencies established by the banks at the cities indicated have been conducted by the banks for some time and the right of the banks to establish such agencies does not appear to have been heretofore questioned by the banking department or any officer of the State. In view of the foregoing I am of opinion that a bank may establish agencies of the character of those indicated herein within the limits of the city or village in which the bank is located. Inasmuch as a bank originally located in a village, and which becomes located in a city by the extension of the corporate limits of the city, has authority to conduct its business within the city, it would have the same right to establish agencies of this character as a bank originally organized within the city.

Respectfully yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

STATE BANKS ORGANIZED BY STOCKHOLDERS OF NATIONAL BANKS.

(11) June 10, 1909.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department, Capitol, Lansing:

Dear Sir—I am in receipt of your communication of the 29th ultimo requesting an opinion upon the question of whether or not a State bank may legally be organized in this State by the stockholders of a National Bank under a plan substantially as follows:

The stockholders of the national bank enter into an agreement with the officers of the national bank by the terms of which the stockholders agree that the officers may take necessary steps to organize a State bank with a prescribed capital, the shares of which may be prescribed for in the first instance by such persons as may be selected by the officers, but when paid for shall be held in the names of such persons as from time to time shall be the officers of the national bank, as trustees, which said trustees may exercise during the life of the trust all the rights and powers of absolute owners of the stock except to the extent that they may be ordered otherwise by express directions in writing signed by a majority of at least two-thirds in interest of the persons beneficially interested in the stock. The dividends upon said stock are to be received by the trustees and paid by them to the national bank for distribution among the stockholders of the national bank pro rata according to their ownership of record of shares of stock in the national bank, the trust to continue as long as the national bank shall continue to do business unless sooner terminated by a request in writing of a majority of at least two-thirds in interest of the capital stock of said bank. The necessary capital for the State bank is to be furnished, by a special or extra dividend declared by the national bank. It is provided that the stock in the State bank shall be held by the trustees and that no person shall have the right to transfer his interest therein otherwise than by the transfer of the ownership of stock in the national bank upon the books of the latter. The only evidence of the beneficial interest of any person in the stock of the State bank is that given by an indorsement on the back of the certificates of stock of the national bank to the effect that the owner of the shares represented by that certificate is beneficially interested in common with all other stockholders of the national banks in a pro rata amount of the capital stock of the State bank and that said beneficial interest cannot be sold or transferred otherwise than by the transfer of the shares of stock represented by the certificate upon the books of the national bank, and that the beneficial interest in the stock of the State bank shall pass with the transfer of the shares of the national bank represented by the certificate. It is further provided that no person shall be eligible to the office of director of the State bank who is not a director of the national bank.

For reply to your inquiry I would say that the General Banking Law of this State contains no provision that would prohibit the stockholders in a national bank from organizing a State bank upon compliance with the provisions of the General Banking Law. Neither is there in that law any provision expressly prohibiting the stockholders in a State bank from entering into an agreement in substantially the form indicated above. The agreement is not between the national bank and the State bank, but is between the stockholders in those banks. As between the State bank and the State, any agreement of this character between the stockholders of the bank would be wholly ineffectual to prevent the State from exercising a supervisory control over the affairs of the bank, or enforcing the liability of the stockholders in accordance with the provisions of the General Banking Law. It is true that there are cases holding that agreements between stockholders in corporations imposing a permanent restraint upon the alienation of their shares of stock are invalid, but under the terms of this agreement a stockholder may transfer his shares of stock in the State bank provided he also transfers his

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shares of stock in the national bank. It does not seem that there is in that case such a restraint upon the alienation of the shares as would render the agreement invalid.

Upon due consideration of the matter I am of opinion that, so far as the State is concerned, the plan outlined for the organization of a State bank is, in its general features, valid under the General Banking Law of the State. I express no opinion, however, upon the validity of the details of any particular plan for such organization, leaving those questions to be determined when it is sought to organize a State bank upon this plan and details of the proposed plan of organization are before me.

Respectfully yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

BANK EXAMINERS PUBLIC OFFICERS.

(12) June 30, 1909.

Hon. Henry M. Zimmermann, Commissioner of Banking Department, Capitol, Lansing:

Dear Sir—I am in receipt of your letter of June 17th in which you submit the amendment to Section 38 of the Banking Law relative to the salaries of examiners, and request the opinion of this department as to whether the examiners who have already been employed by the Banking Department for three years will be entitled to the increase in their salaries when the amendment becomes operative.

In reply thereto will say that Section 3 of Article XVI of the revised constitution provides, in part:

"Salaries of public officers, except circuit judges, shall not be increased, nor shall the salary of any public officer be decreased, after election or appointment."

In determining the question submitted it is important to ascertain first, whether a bank examiner is a public officer within the meaning of this section of the revised constitution. Mechem defines a public office to be:

"The right, authority and duty, created and conferred by law, by which for a given period, either fixed by law or enduring at the pleasure of the creating power, an individual is invested with some portion of the sovereign functions of the government, to be exercised by him for the benefit of the public." (Mechem on Public Officers, Sec. 1.)

And he points out two essentials: First, The delegation of sovereign functions, Second, Powers created and conferred by law. (Sec. 4 and 5.)

In section 9 he states:

"Any man is a public officer who hath any duty concerning the public, and he is not the less a public officer where his authority is confined to narrow limits; for it is the duty of his office and the nature of that duty which make him an officer, and not the extent of his authority."

Section 38 of the Banking Law provides for the appointment of bank examiners, fixes their salaries and requires them to file a bond of ten thousand dollars. Section 39 authorizes the examiners to examine banks and to examine the officers, agents, clerks, customers or depositors upon oath, and makes false swearing before such examiners perjury. Section 40 requires the examiner to take an oath to keep secret all facts and information obtained in the course of his examinations. Section 41 authorizes the Commissioner to ask for the appointment of a receiver in case of a refusal of a bank to submit to an examination by an examiner.

True, the statute, in Section 38, states that the Commissioner shall "employ from time to time such examiners," but the fact that the appointment of a bank examiner is designated as an employment does not change the nature of the duties prescribed by law. Clearly, the statute in question delegates sovereign functions to the examiner and the powers are created and conferred by law, the two essentials to the creation of an office as pointed out by Prof. Mechem. See also the language of Justice Cooley in:

Throop v. Langdon, 40 Mich. 673, 682.

The amendment to Section 38 submitted by you reads as follows:

"Salaries of the examiners shall be the sum of seventeen hundred dollars per annum during the first year of their employment as such, and shall be increased one hundred dollars each year of such employment until the full sum of two thousand dollars is reached, which sum shall be their annual salary thereafter."

A bank examiner being a public officer as we have heretofore shown, the constitutional provision above quoted would apply. The language of the constitution is plain that the salaries "shall not be increased, nor shall the salary of any public officer be decreased after election or appointment." There are cases holding, as in the case of bank examiners, where the tenure of the office is at the pleasure of the appointing power, that constitutional provision, that the compensation shall not be increased or diminished *during the term which the officer is elected or appointed,* does not apply to officers who have no fixed term.

29 Cyc. 1429,
Gibbs v. Morgan, 39, N. J. Eq. 126,
Somers v. State, 5 S. D. 321,
58 N. W. 804,
id. 5 S. D. 584,
59 N. W. 962.

But an examination of these cases shows that the decisions turn upon the proposition that the constitutional provision could not apply to an officer who had no fixed term. The language of our constitutional provision makes no reference to the term, but prohibits the increase or the decrease of the salary after election or appointment.

I am therefore of the opinion that the amendment to Section 38 of the Banking Law, made by Senate Enrolled Act 42, is void in so far as it provides for an increase of the salaries of bank examiners now in the employ of the department, or who may be in its employ when the amendment takes effect.

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In this connection I call your attention to the fact that the provisions of the statute cannot be evaded by an examiner resigning before the taking effect of the amendment and accepting an appointment after the amendment is in force.

See—

29 Cyc. 1428,
Green v. Hudson Co., 44 N. J. L. 388.

Very respectfully yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

REQUIREMENTS IN CONNECTION WITH INCREASE OF CAPITAL STOCK OF BANKS AFFECTED BY EXTENSION OF CORPORATE LIMITS.

(13)

Nov. 12, 1909.

Hon. Henry M. Zimmermann, Commissioner of Banking, Capitol, Lansing:

Dear Sir—Replying to your letter of the 19th ult., in which you request our opinion as to whether the ..... Bank which was located in the village of ..... recently annexed to the city of ..... may increase its capital stock from twenty thousand dollars to fifty thousand dollars, will say that we held, in an opinion to you under date of May 9, 1909, that this bank could not be deprived of its right to do business under its original incorporation with a capital stock of twenty thousand dollars, by the fact of annexation of the village of ..... to the city of ..... We reached that conclusion by reason of the fact that the bank was lawfully incorporated with a capital of twenty thousand dollars to do business in .....; that the annexation of ..... placed the bank in the city of ..... without its consent, and that it could not be thus deprived of its right to do business under its original incorporation.

Now, however, this bank proposes, by its own voluntary act, to increase its capital stock, thus, in a measure, affecting a re-organization. The whole aim and purpose of the statute, Section 1 of the General Banking Law, is to provide a minimum capital for banks graded according to the population of the city or village in which they are situated. In order to prevent a reduction of the capital below the minimum, it is provided in Section 10 that "no reduction shall be made to a less amount than is required in Section 1 for capital." To permit this bank to substantially re-organize by increasing its capital, without increasing its capital stock to at least the minimum amount required for the city of ..... would in my judgment, do violence to the intent of the legislature, as expressed in Sections 1 and 10 of the Banking Law, to which I have referred. The bank is now a corporation of the city of ..... The law relating to the amount of capital stock in ..... is different than in .....

While I do not think the bank could be deprived of its rights to continue during the period of its corporate existence, with a capital of twenty thousand dollars, by the annexation, I am constrained to hold that in taking advantage of the statute relative to the increase of capital stock, it must be governed by the provision of the statute applicable to the city of ..... and must, therefore, if it increases its capital at all, increase it to at least the minimum amount required for cities having a population of over one hundred and ten thousand inhabitants, as prescribed by Section 1 of the Banking Law.

Very truly yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

CONSTITUENT CORPORATIONS ENTITLED TO TWENTY PER CENT LOAN LIMIT.

(14)

Jan. 20, 1910.

Hon. Henry M. Zimmermann, Commissioner of Banking, Capitol, Lansing:

Dear Sir—We are in receipt of your letter of the 14th instant in which you ask:

"In this State, where a corporation is in operation and control of other corporations by having acquired a majority of the stock of such corporations what would be the limitation of credit lines which might be extended these corporations, both parent and subsidiary, by our State banks, under the Banking Law, exclusive of real estate or other collateral loans authorized by statute?"

Section 6141 C. L. 1897 as amended, being Section 52 of the Banking Law, provides as follows:

"The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabiilties of the company or firm, the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank, but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed: * * * Provided, however, That by a two-thirds vote of directors, the liabilities to any bank of any person or company or corporation or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of bank. * * *"

It will be noted that in the case of a company or firm the line of credit includes the liabilities of the company or firm and the several members thereof, except special partners, while no such restriction appears in the case of the corporation. Corporations are recognized by law as distinct legal entities regardless of the ownership of the stock. While we appreciate the fact that the effect of extending a 20 per cent. line of credit to each corporation might in some

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cases be equivalent in its effect to extending a 40 per cent. line of credit to one corporation, yet we are satisfied that the statute does not authorize interference by the banking Commissioner when the 20 per cent. line to each corporation is not exceeded. The situation is one that might properly be brought to the attention of the legislature.

Very respectfully yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

DIRECTORS' NOTES, IN LIEU OF ASSESSMENT, NOT PERMISSIBLE.

(15) March 16, 1910.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of the 14th ultimo, requesting my opinion on the following proposition:

"If in case of the impairment of the capital of one of our State banks, in lieu of an assessment, a promissory note were given by the directors to the bank, pledging their personal responsibility to its payment, but with the exception that the stockholders will authorize its retirement from the earnings of the bank, could the makers of the note in case of the earnings of the bank failing to satisfy it avoid payment on the ground of no consideration?"

Replying thereto would say that section 6135 of the Compiled Laws, being section 46 of the act providing for the incorporation of banks in this State, in part, reads as follows:

"The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition to the said stock."

As a general proposition the directors of a bank organized under the General Banking Laws of this State are not liable where the capital has been impaired except as stockholders and under the provision above quoted this liability of the stockholders is "equally and ratably, and not one for another." For the purpose of avoiding liquidation under circumstances such as you have outlined, the Commissioner of the Banking Department is clothed with certain discretionary powers to approve of such action on the part of the directors or stockholders as will make good such impairment and fully protect the depositors and creditors of the bank, but such impairment cannot be made good under the law by any transaction in the nature of a loan, as such a transaction would increase the liabilities of the bank to an amount equal to the sum received. In other words, a director or stockholder may make good the impairment of the capital of a State bank in lieu of an assessment or for the purpose of avoiding liquidation, but there can be no contingent liability therefor on the part of the bank. No action should be approved by the Commissioner of the Banking Department which would leave uncertain the capital of a bank in this particular.

It is my opinion that the course suggested in your communication is not in harmony with the spirit and intent of the General Banking Law of this State, and particularly those provisions designed for the protection of depositors and creditors thereof.

Very respectfully yours,
(Signed) JNO. E. BIRD,
*Attorney General.*

REAL ESTATE MORTGAGES NOT TO BE DEPOSITED WITH COLLATERAL DEPOSIT COMPANIES.

(16) October 12, 1910.

Hon. Henry M. Zimmermann, Commissioner of the Banking Department, Capitol, Lansing:

Dear Sir—We have given careful consideration to your letter of September 22d, in which you submit the inquiry as to whether real estate mortgages may be deposited with collateral deposit companies organized under the provisions of Act 240, Public Acts of 1907, and participation notes therein thereby become lawful investments for savings banks. A conference with the representatives of the institutions affected by the question above stated has developed additional questions, namely: If collateral deposit companies may not be the depositories for such mortgages, may domestic trust company be such depository; also may a foreign trust company or a domestic corporation, partnership or individual not subject to supervision of the Banking Department be such depository?

The statutory provisions involved in the questions above submitted are Section 9 of Act 240, Public Acts of 1907, which reads as follows:

"Any corporation organized under this act shall have power to conduct a safety deposit business for the safe keeping of any personal property, and provide proper vaults and premises for the same; and shall also have power to receive or deposit, in trust, any personal property deposited with it by individuals, partnerships or corporations as collateral security for the payment of bonds, or other obligations issued by such individuals, partnerships or corporations, and to enter into and execute any instruments in writing necessary and proper to carry such trusts into effect."

Also subdivision 1 of Section 27 of the Banking Law which authorizes State banks to loan and invest savings deposits as follows:

"Upon notes or bonds secured by mortgage lien upon unincumbered real estate worth at least double the amount loaned; the remainder of such deposits may be *invested* in *notes, bills or evidences of debt* the payment of which is secured by deposit with the bank of *collateral security consisting of personal property or securities* of known marketable value worth ten per cent more than the amount so loaned and interest for the time of the loan; or may be invested

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in *notes, bills or other evidences of debt* the payment of which is secured by *such property or securities* deposited in a collateral deposit company organized under the laws of this State."

Also the proviso of Section 52 of the Banking Law, which is as follows:

"Provided, however, That the foregoing limitations shall not apply to *loans on real estate or other collateral securities authorized* by this act and deposited with the *bank or a safety and collateral deposit company* organized under the laws of this State."

It is apparent that the proviso to Section 52 can furnish no assistance in determining the scope of the provisions of Subdivision 1 of Section 27 by reason of the general rule of statutory construction that a proviso does not enlarge the scope of the enacting section.

Sutherland's Statutory Construction, Sec. 352.

It is also apparent that "notes or bonds secured by mortgage lien, etc.," are not included among the securities which are authorized to be deposited in a collateral deposit company under the terms of said Subdivision 1 of Section 27 above quoted unless it can be said that such "notes or bonds secured by mortgage lien," are also included in "notes, bills or other evidences of debt the payment of which is secured by deposit with the bank of collateral security consisting of personal property or securities of known marketable value, etc." We are of the opinion they are not so included. It is our view that the second clause of Subdivision 1, being that last above quoted, refers to notes, bills or evidences of debt which are secured by the deposit of personal chattels or securities such as promissory notes, bonds or other evidences of debt the title of which passes by the mere act of delivery. This would, of course, exclude real estate mortgages. We therefore hold that real estate mortgages may not be deposited with collateral deposit companies organized under the provisions of Act 240, Public Acts of 1907, and participations therein sold to savings banks as investments.

The first clause of Subdivision 1 of section 27 of the Banking Law authorizes banks to loan savings deposits "upon notes or bonds secured by mortgage lien upon unimcumbered real estate worth at least double the amount loaned." There is nothing in the Banking Law directly requiring real estate mortgages to be taken in the name of the bank when such loans are made. We are constrained, however, to hold that the law contemplates that the bank shall hold the title to such securities. It is essential that the Banking Department in making an examination of the affairs of the bank have an opportunity to examine the mortgages upon which such notes or bonds are predicated in order that the department may know the nature of the instrument, the description of the property and such other facts as will enable it to determine whether the loan is proper under the provisions of the statute.

Where, however, such real estate mortgage is placed in a trust company organized under the Michigan laws and over which the banking Commissioner has adequate supervision, we think the Commissioner would be acting within the spirit of the law if he permitted the mortgage to be taken in the name of such trust company and deposited with it allowing the banks to loan upon participating notes in such mortgage. *We do not,* however, believe that a bank would be authorized to invest in participating notes secured by a mortgage held by a foreign trust company or by a domestic corporation other than a trust company, a partnership or individual for the reason that the banking Commissioner would have no authority under the law to examine the mortgage in such cases and thus determine the *propriety of the loan.*

We are further of the opinion that Section 9 of Act 240, Public Acts of 1907, does not authorize a collateral deposit company to be the owner or trustee of a real estate mortgage, but limits its authority to that of acting as trustee of personal property and collateral such as would pass by manual delivery.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

PRIVATE BANKS NOT DEPOSITORIES FOR PUBLIC FUNDS.

(17) December 7, 1910.

Hon. Henry M. Zimmermann, Commissioner of Banking, Capitol, Lansing:

Dear Sir—In response to your request for an opinion upon the question of whether or not private banks, so-called, may be designated as depositories of county funds, under the provisions of Act 99, Public Acts of 1909, I desire to say that the act in this title and provisions refers to the designation of "a bank or banks" as depositories without specifying whether private or incorporated banks were intended.

I am of the opinion that the statute should not be construed to include private banks. Generally, when reference is made to a bank this means an incorporated bank and not a private bank. For example, when a note is made payable at any bank in a city, this is held to mean an institution incorporated for banking purposes and does not include a private bank.

Way v. Butterworth, 106 Mass. 75;
Way v. Butterworth, 108 Mass. 509.

The legislature has passed a law providing for the incorporation and organization of banks and making them subject to the State supervision. Under that law, as under the federal law providing for the organization of national banks, the stockholders are liable in double the amount of the stock held by them. It seems to me that when reference is made in the statute to a bank, it means an incorporated bank organized under the State or national banking laws. A private banker, so-called, conducts his business under Chapter 133 of the Compiled Laws of 1897, the same being an act relative to brokers and exchange dealers. The law prohibits the private banker from advertising or putting up any sign tending to convey the impression that the place of business is an organized bank. If he advertises, he must use his individual name and may add thereto "bank," "banking office" or "exchange office."

I do not think the place of business of one conducting a private bank is a bank within the meaning of Act 99, Public Acts of 1909.

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A somewhat similar question was before the court in the case of the city of DuQuoin v. Kelly, 176 Ill. 218. An ordinance was passed by the city requiring the treasurer to keep the city funds in a regularly organized bank. It was held that the ordinance contemplated a bank organized under the State or national banking law and not a private bank owned by an individual. The court said:

"We are of the opinion that the term 'regularly organized bank' in the City and Village act means a bank organized under either the State law or the act of Congress, and that it was not intended by the legislature that a city officer who has given bond for the safekeeping of the funds in his hands should be required to deposit them in a private bank. There would seem to be no more reason for that than there would be for turning the funds over to a private individual. It is true, provision is made that such banker or bankers shall give bond; but we do not think this alters the case."

I believe as was said by the court in this case, that there is no more authority for depositing the public funds in a private bank than there is for loaning them out to an individual, and the fact that security is required to be given makes no difference.

I am of the opinion, therefore, that the Board of Supervisors cannot lawfully designate a private bank as a depository of county funds, under the provisions of Act 99, Public Acts of 1909.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

AS TO EXAMINERS' SALARIES.

(18) January, 19, 1911.

Hon. W. Donovan, Deputy Banking Commissioner, Capitol, Lansing:

Dear Sir—We are in receipt of your letter of January 11th, calling our attention to Section 6127 of the Compiled Laws, as amended by Act 103 of the Public Acts of 1909, relative to the salaries of bank examiners and requesting the opinion of this department as to the salaries these examiners will be entitled to receive when they receive commissions from the newly appointed commissioner.

The language of the statute in question is as follows:

"Salaries of the examiners shall be the sum of $1,700 per annum during the first year of their employment and shall be increased $100 each year of such employment until the full sum of $2,000 is reached, which sum shall be their annual salary thereafter."

This amendment took effect on September 1, 1909. It is the general rule of statutory construction that statutes are presumed to be prospective only in their operation and will be retroactive only when the legislative intent is clear. There is certainly nothing in this amendment which indicates a legislative intent to make it retroactive. It is, therefore, our view that no matter what length of time an examiner had served, he was not entitled to an increase in pay until a service of one year after September 1, 1909. Examiners who have been in service continuously since September 1, 1909, would be entitled, upon receiving their new commission, to receive a salary of $1,800 until September 1, 1911, when they would be entitled to receive a salary of $1,900, and so on. Those who have been appointed examiners since that time would, of course, be entitled to an increase based on the time of service, when they have completed a year's service in the department.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

BANK STOCK MAY BE CANCELED AND NEW CERTIFICATES ISSUED.

(19) March 10, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Capitol, Lansing, Michigan:

Dear Sir—In your letter of February 25th, you state that the ..... Bank of ....., Michigan, recently sought to enforce its rights, under Section 6090 of the Compiled Laws of 1897, by a sale of shares of its own bank stock, which is at the present time held by Chicago parties as collateral to a loan made by them. This sale was made by the sheriff, by order of the court and stock bid in by the ..... Bank. The Chicago parties refused to surrender the stock in question, and you inquire by what authority, under the statute, can the officers of the bank cancel the old outstanding issue and a new issue of stock be made, which, when sold, will reimburse the bank for the amount which they have already applied on the stockholders' obligation, as noted above.

Since receiving this communication we have received a copy of the proceedings under which the sheriff's sale, above referred to was made. It appears that this sale was not made pursuant to the authority conferred by the General Banking Law, Section 6090, to which you refer in your letter, but was made pursuant to an agreement confessing judgment, which seems to be in compliance with Section 10299 of the Compiled Laws of 1897. The sale of stock was then made pursuant to authority conferred by Sections 10335 to 10338 of the Compiled Laws of 1897. Section 10338 provides:

"And the purchaser (at such execution sale) shall thereupon be entitled to a certificate or certificates of the shares bought by him, upon paying the fees therefor, and for recording the transfer."

It is clear from the above statutory provision that the bank has authority to issue to itself new certificates to take the place of those sold upon the execution and pursuant to the authority conferred upon it by the General Banking Law would have authority to sell these shares so issued within the statutory period.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

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CORPORATIONS TO INVEST IN OR POSSESS BANK STOCK ONLY ON CERTAIN CONDITIONS.

(20) May 24, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Capitol, Lansing:

Dear Sir—You state in your letter of April 20th that the banking department has ruled that the several sections of the banking law relating to stockholders require the individual ownership of capital stock of state banks; that in recent reports to the department it appears that in numerous instances capital stock of state banks is owned by firms, copartnerships, corporations and two or more individuals jointly. You inquire whether such a holding is legal.

In reply thereto will say that it is our view that two or more individuals have the authority to hold bank stock jointly, also that copartnerships have the same right.

The question of the right of a corporation to take and hold stock in a bank is dependent upon the statute providing for the organization of such corporation and the manner in which the stock is acquired. The rule is thus stated in Clark and Marshall on Corporations, page 523:

"A corporation has no power to subscribe for or purchase shares of stock in another corporation unless such power is *expressly granted* or unless the nature of the corporation and circumstances under which the stock is acquired are such as to render the transaction a necessary or reasonable means of carrying out the object for which it was created or of accomplishing some purpose which is authorized by its charter."

Without making an extensive examination into the acts providing for the creation of the different classes of corporations doing business in this state, will say that in the great majority of cases the act providing for the organization of such corporations does not authorize the purchasing and holding of shares in other corporations, and under the general rule above stated such corporations would have no authority to purchase and hold shares in banks unless such shares were taken in a manner that could be said to be reasonably necessary to the carrying out of the objects for which the corporation was created. No instance occurs to us where it could be said to be necessary for a corporation to purchase and hold shares of stock in a state bank except as such stock might be taken in payment of debts in good faith owing to the corporation.

Section 50 of the Compiled Laws relative to the construction of statutes provides:

"The word 'person' may extend and be applied to bodies politic and corporate as well as to individuals."

Reference must be had to the provisions of the act of incorporation of the corporation holding the bank stock and a determination must be made of the purpose for which such stock was purchased in order to settle the question of the right of the corporation to take and hold such stock.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

BANK ABSORBING ANOTHER CANNOT CONTINUE TO HOLD CERTAIN UNAUTHORIZED INVESTMENTS.

(21) May 24, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Capitol, Lansing, Michigan:

Dear Sir—We are in receipt of your letter of May 20th, in which you state as follows:

A state bank recently purchased the assets of another state bank, among which were certain bonds coming within the provisions of subdivisions (e), (f) and (g), or section 27 of the Banking Law, which had not been approved by the Securities Commission. These assets had been permitted to be held by the selling bank by reason of the fact that they were investments prior to the taking effect of the amendments to Section 27 made by Act 262 of the Public Acts of 1905. The purchasing bank contends that because the department permitted them to be held by the selling bank, it should also authorize the purchasing bank to hold the same until maturity. You submit the inquiry as to whether the purchasing bank should be allowed to carry such securities as legal savings investments.

In reply thereto would say that it is our opinion that the purchasing bank should be held to the plain requirements of Section 27, and that the fact that the securities mentioned were purchased from another savings bank would not justify you in permitting the bank purchasing same to carry them as legal savings investments. In this connection it may be proper to say that Section 27 requires fifteen per cent of the deposits to be kept on hand as a reserve, in cash or reserve banks, three-fifths of the remainder of the deposits are required to be invested in securities mentioned in subdivisions (a) to (i) inclusive of Section 27. You will note that subdivision (i) provides that:

"A portion of said remainder not exceeding the capital and additional stockholders' liability may be invested in negotiable paper approved by the board of directors."

This would authorize a savings bank to carry an amount of negotiable bonds or other negotiable paper up to the amount named in the above quoted provision, even though such bonds or other negotiable paper had not received the approval of the Securities Commission.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

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JOINT TRUSTEESHIP IN CERTAIN BOND ISSUES PERMISSIBLE.

(22) June 29, 1911.

Hon. E. H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—Replying to your letter of June 15th, relative to the first mortgage six per cent bonds of the Oregon-Washington Timber Company, for which the Union Trust Company of Detroit, and the Mississippi Valley Trust Company of St. Louis, are co-trustees, will say that we think this mortgage comes within our ruling of October 15, 1910, to the effect that if the bonds possess the other requisite qualifications for investment for savings banks, you would be warranted in permitting savings banks to invest therein.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

REAL ESTATE MORTGAGE LOANS NOT TO EXCEED FIFTY PER CENT OF CAPITAL OF COMMERCIAL BANK.

(23) September 14, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Capitol, Lansing:

Dear Sir—In your letter of September 11th, you call attention to Section 23 of the Banking Law, Section 6112 C. L., which provides:

"But it (a commercial bank) shall not lend to exceed fifty per cent of its capital stock upon mortgage or any other form of real estate security and then only upon the adoption of a resolution by a two-thirds vote of the board of directors."

You also call attention to Section 52 of the Banking Law, Section 6141 C. L., which provides in part, that:

"The total liabilities to any bank of any person or any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liabilities of the several members thereof except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank....Provided, however, That by a two-thirds vote of the directors the liabilities to any bank of any person or company or corporation or firm may be increased to a sum not exceeding one-fifth of the capital and surplus of the bank."

You submit the inquiry as to whether under the provisions of Section 23 a bank is authorized when it has accumulated a surplus to loan on real estate security not to exceed fifty per cent of the capital and surplus, or whether such real estate loans must be limited to fifty per cent of the authorized capital stock.

In reply thereto will say that it is our view that the word "capital stock" as used in Section 23 of the Banking Law does not include surplus and that the word "capital stock" as used in Section 23 is used in the same sense as used in Section 1 of the Banking Law, and refers only to the authorized capital stock of the bank.

It is therefore our opinion that a commercial bank cannot loan to exceed fifty per cent of its authorized capital stock on real estate security.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

ASSESSMENT ON STOCKHOLDERS NOT LIMITED TO ONE HUNDRED PER CENT.

(24) October 14, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Capitol, Lansing, Michigan:

Dear Sir—In your letter of September 30th you submit the following inquiries:

"In case of an impairment of the capital stock of a state bank to an amount in excess of its total capital, has the board of directors the authority to order, upon the requisition of the Commissioner of the Banking Department, to make good such deficiency, an assessment upon the capital stock of such bank for an amount exceeding 100 percent of such stock?

After having paid an assessment of 100 per cent in accordance with the present Banking Law, in case of an impairment ascertained subsequently by the department, could a further assessment be levied by the directors, upon requisition of the Commissioner, for the purpose of making good such deficiency?

Would the payment by stockholders of assessments such as above indicated, lessen their liability in case of the liquidation of insolvency of the bank?

The statutory provisions involved in these inquiries are Section 46 of the Banking Law, which provides as follows:

"The stockholders of every bank shall be individually liable, equally and ratably, and not one for another, for the benefit of the depositors in said bank to the amount of their stock at the par value thereof, in addition to the said stock; but persons holding stock as executors, administrators, guardians, or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or persons interested in such trust funds would be, if living or competent to act, and the person pledging such stock shall be deemed the stockholder and liable under this section. Such liability may be enforced in a suit at law or in equity by any such bank in process of liquidation, or by any receiver, or other officer succeeding to the legal rights of said bank."

Also Section 42 of Act 1 of the Public Acts of 1911, which provides, in part, as follows:

"Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital of any bank is impaired or reduced below the amount required

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by law, it shall be the duty of the Commissioner and he shall have the power to examine the said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, he shall require such bank to make good the deficiency so appearing within sixty days after the date of such requisition. The directors of every such bank upon which such requisition shall have been made shall levy an assessment upon the stock thereof to repair such deficiency, and shall cause notice of such requisition to be given to each stockholder of the bank and of the amount of the assessment which he must pay for the purpose of making good such deficiency, by a written or printed notice mailed to such stockholder at his last known place or residence or served personally upon him."

These two sections are plainly intended to subserve entirely different purposes. Section 46 refers only to cases where the bank is in process of liquidation and limits the amount of the assessment which may be made upon the stockholders for that purpose to 100 per cent. Section 42, above quoted, is for the purpose of preventing the bank from going into liquidation and maintaining it as a going concern. The language used is equivalent to saying to the stockholders, "The capital of your bank is impaired, you must make it good or it will be obliged to go into liquidation at the hands of a receiver."

It is our view that the two sections have no relation to each other and that under Section 42 of Act 1 of the Public Acts of 1911, the Commissioner has a right to order the bank to make good an impairment of any amount, whether less than or in excess of 100 per cent. I am also of the opinion that in case an assessment had been levied pursuant to Section 42 to make good an impairment, a further assessment or assessments could be made to meet future contingencies. I am further of the opinion that payment by stockholders of assessments under Section 42 would in no way lessen their liability to an assessment by the receiver in case of the liquidation or insolvency of the bank.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

TRUST COMPANIES IN ORDER TO QUALIFY AS TRUSTEE IN OTHER STATES MAY DEPOSIT SECURITIES.

(25) October 28, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—We have had under consideration your letter of October 13th, in which you submit the following inquiries:

"Can a corporation organized under Act No. 108 of the Public Acts of 1889, as amended, acting as trustee under an issue of bonds covering property located in part in Michigan, and in part in one or more other states, deposit its bonds or mortgages with a state department or official, in either one or all of the states in which the property is located in order therein to legally qualify and act as such trustee? Would the depositing of such assets be considered as giving preference to one creditor over another, as mentioned in Section 34 of said act?"

You have also submitted a letter of Louis H. Withey embodying his views relative to the question involved. Under date of October 17th a letter from Messrs. Butterfield & Kenney, attorneys-at-law, Grand Rapids, Michigan, containing a discussion of these questions was received by this Department.

The statute of Illinois regarding this deposit is Sections 129 to 147 of the Revised Statutes of Illinois for 1909. It is clear under the decision of the United States Supreme Court in Blake v. McClung, 172 U. S. 239, that the deposit of securities made with the State Auditor of Illinois could not be used for the purpose of giving preference to creditors of a trust company residing in Illinois. On the other hand, a Michigan trust company could not be admitted to do a trust company business in Illinois even to the extent of enforcing an active trust partially in Illinois and partially in Michigan without making this deposit.

Farmers' Loan Company v. Elevated Ry. Company, 173 Ill. 439.

Section 6179 of the Compiled Laws of 1897 provides as follows:

"All transfers of notes, bonds, bills of exchange, or other evidences of debt owing to any such corporation, or of deposit to its credit, all assignments of mortgages or other security on real estate, or judgments, or decrees in its favor, or deposits of money, bills or other valuable things for its use, or for the use of its stockholders or creditors, all payments of money, either after the commission of an act or insolvency, or in contemplation thereof, with a view to prevent application of its assets in the manner prescribed in this act, or with a view to the preference of one creditor over another, shall be held to be null and void."

The interest upon deposits of securities made pursuant to the Illinois statute is paid to the depositing company as long as it remains solvent. We are unable to see how the making of this deposit under the statute of Illinois and the decision of the Supreme Court of the United States, hereinbefore referred to, constitute any preference to Illinois creditors in violation of the provisions of Section 6179 of the Compiled Laws.

We are of the opinion that it would not be in violation of the provisions of Act 108 of the Public Acts of 1889 for a Michigan trust company to make a deposit of securities with the Auditor of the State of Illinois under the provisions of the statutes now in force in that state, in order to permit such trust company to carry out the provisions of an act of trust in that state.

Very respectfully,
(Signed) FRANZ C. KUHN,
*Attorney General.*

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LAND CONTRACTS NOT EVIDENCES OF INDEBTEDNESS AS CONTEMPLATED BY BANKING LAW.

(26) December 7, 1911.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of November 23rd in which you ask whether or not land contracts evidencing the sale of real estate are legal investments for savings banks under subdivision (i) of Section 27 of the General Banking Law, which reads as follows:

"The remainder of such deposits may be invested in notes, bills or other evidences of debt, the payment of which is secured by the deposit with the bank of collateral security consisting of personal property or securities of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan."

It appears from your statement that certain savings banks in the state invest savings deposits in these contracts, taking an assignment thereof from the vendor who also transfers to the bank the legal title to the real estate contracted to be conveyed. In some instances the legal title to the property is transferred and the assignment made as collateral security for a loan to the vendor and I do not understand that your inquiry relates to the legality of this practice, it being conceded that this may lawfully be done, but that your inquiry relates to the right of a savings bank to so invest its savings deposits in these contracts when no loan is made to the vendor. The savings banks claim that these contracts are "evidences of debt" within the meaning of the subdivision quoted and that the investment of savings deposits therein in the manner outlined is permissible and legal.

For reply thereto would say that when a contract of this character for the sale of real estate is made, the vendor holds the legal title only as trustee for the vendee and equitable title vests in the vendee. The vendor remains the legal title as security for the proper performance of the contract on the part of the vendee.

Hooper v. Van Husan, 105 Mich. 592;
City of Marquette v. Iron & Land Company, 132 Mich. 130, 132.

In the case last cited the court held that there was no legal distinction between these obligations and credits secured by mortgages.

While these contracts may under our decisions be "evidences of debt," I do not believe that they are such within the meaning of the statute under consideration. By the terms of that statute it is only evidences of debt "the payment of which is secured by the deposit with the bank of collateral security consisting of personal property or securities of known marketable value, worth ten per cent more than the amount so loaned and interest for the time of the loan," in which savings deposits may lawfully be invested.

This statute, as I read it, treats of "loans" by the bank upon bills, notes and other evidences of debt, secured by the deposit with the bank of collateral. As I understand it, the bank in dealing in these contracts makes no loan to the holder of the legal title to the land, but the land contract and the security of the legal title are purchased outright by the bank. The transaction is one of dealing in credits secured by the legal title to the real property. I do not believe that transactions of this nature are within the contemplation of the statute and consequently am of opinion that savings banks may not lawfully invest their savings deposits in these contracts.

Very respectfully yours,
(Signed) FRANZ C. KUHN,
*Attorney General.*

TRUST COMPANIES MAY OWN AND OPERATE ABSTRACT DEPARTMENT.

(27) February 16, 1912.

Hon. Edward H. Doyle, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—Your letter of February 2d, calling attention to parts of sections 9 and 10 of Act 108 of the Public Acts of 1889, as amended, (Compiled laws of 1897, Sections 6164-6165) relative to the power of a trust company organized under said act to acquire and hold as personal estate abstract books of title used by it in its business of guaranteeing or insuring the validity of title to real estate, and requesting an opinion thereon, has been received.

In reply thereto would say that under the provisions mentioned which give to a trust company organized under the act power to guarantee or insure to grantees the validity of titles in real estate transfers, at a rate of compensation, and upon such terms and conditions as may be agreed upon. (Section 9), and which makes it lawful "for any such corporation to lease, purchase, hold and convey such personal estate as may be necessary to carry on its business." (Section 10), a trust company is lawfully entitled to acquire and hold any system of abstract books necessary to enable it to engage in the business of guaranteeing or insuring titles to real estate. The sections of the law quoted have not been amended or modified in any way and the ruling of your Department in accordance with the above should therefore be continued.

Yours respectfully,
(Signed) FRANZ C. KUHN,
*Attorney General.*

BANKS INCORPORATED IN AN UN-INCORPORATED VILLAGE CANNOT LEGALLY MAINTAIN BRANCHES IN ANOTHER UN-INCORPORATED VILLAGE.

(28) February 17, 1912.

Hon. E. H. Doyle, Banking Commissioner, Lansing, Mich.:

Dear Sir—We have yours of the 7th instant enclosing map of Greenland Township, showing the town sites in Greenland and Mass villages.

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You ask whether your department will have the right or authority to permit the Miners & Merchants State Bank of Greenland to establish an agency in Mass.

I gather from your communication that the Miners & Merchants State Bank of Greenland was recently incorporated under authority of your department, and that Greenland is an unincorporated village. I also infer that Mass or Mass City is also an unincorporated village. I note what you say relative to one of the officers of the bank claiming that to all intents and purposes Mass City and Greenland is one village and that there are no defined boundaries of the unincorporated village of Greenland. Nevertheless the plat submitted shows two settlements, and I presume a similar plat is in accordance with the laws of this State, on file with the Register of Deeds of the county, and while the limits of Greenland Township may not be defined, still, it could hardly be claimed that Greenland Village would or could include the settlement known as Mass.

The articles of incorporation of the Miners & Merchants State Bank undoubtedly confers upon the bank the authority to do business within the unincorporated village of Greenland, and I am inclined to the opinion that said bank could not legally establish a branch agency outside of the unincorporated village of Greenland and that the settlement known as Mass or Mass City would be outside of the boundary lines of the unincorporated village of Greenland consequently an agency could not be established in Mass.

I am returning herewith map of Greenland Township.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

BANKING CORPORATIONS MUST INCORPORATE UNDER GENERAL BANKING LAW.

(29) March 27, 1912.

Honorable Frederick C. Martindale, Secretary of State, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of March 19 in which you state that recently articles of association organizing "The Citizens Banking Company, Limited," and drafted under the provisions of Chapter 160 of the Compiled Laws of 1897 (The Partnership Association Limited Act), were presented for record; and that the purposes of organization set up in these articles of association are as follows:

"This association is organized for the following purposes: To own and operate a bank in Wakefield, Gogebic County, Michigan, and to transact a general banking business, the location of said bank and of the transaction in said business being at said Wakefield."

You wish to be advised whether or not you should accept for record articles of association under Chapter 160 of the Compiled Laws of 1897, in which the purposes of organization stated are to own and operate a bank and to transact a general banking business.

Act No. 191 of the Public Acts of 1877 (Chapter 160, Section 6079 et seq. Compiled Laws of 1897), is entitled:

"An act authorizing the formation of partnership associations in which the capital subscribed shall alone be responsible for the debts of the association, except under certain circumstances."

Section 1 of this Act provides that these associations may be formed "for the purpose of conducting any lawful business or occupation within the United States or elsewhere." The members of such associations are liable only to the extent of their subscription and for labor debts. The legislature has expressly recognized associations organized under this Act as corporations, as is shown by Section 36 of Act 232 of the Public Acts of 1903, the general corporation law, which excepts from its operation "the corporations provided for in the following statutes: Chapters 160 to 164 both inclusive * * *" Chapter 160 being Act 191 of the Public Acts of 1877, the partnership association limited law.

And the Supreme Court of this State has held that partnership associations limited, organized under Act 191, are to be governed by the general rules governing corporations.

Rouse Hazzard & Co. v. Detroit Cycle Co., 111 Mich. 251,
Staver etc. Mfg. Co. v. Blake, 111 Mich. 283.

Act 191 provides that partnership associations limited may be formed for the purpose of conducting any lawful business or occupation. As these partnership associations limited are governed by the rules relating to corporations it follows that under this general blanket clause a partnership association limited cannot be organized to transact a business around which the legislature has thrown special restrictions and for which it has provided special incorporation laws. It has been held that where a statute authorizes incorporation for any lawful purpose, and another statute provides for the incorporation of certain kinds of corporations—such as railway, telegraph or telephone companies—no company can be incorporated under the more general statute for the purposes which are covered by the other statute. The legislature is taken to have intended that, notwithstanding the general language of the one statute, no corporation should be formed for the purposes mentioned in the other without subjecting itself to the provisions of the other and more restrictive statute.

Machem's Modern Law of Corporation, Vol. 1, Sec. 63.

The legislature of this State has provided by the General Banking Laws for the incorporation of companies proposing to do a banking business, has fixed the liability of stockholders in such corporations in excess of the capital stock, and has placed special restrictions around such corporations. The passage of these General Banking Laws, providing for the organization of corporations under conditions quite inconsistent with those prescribed by the partnership association limited law, seems to be a strong legislative declaration that banking companies cannot be organized to acquire a corporate existence under acts such as the latter, and shows a clear legislative intent to separate banking corporations from other corporations, or from partnership associations limited which might lawfully be organized and promoted under such

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broad and general language as is contained in the partnersip association limited law. The General Banking Laws have placed upon banking corporations special restrictions and limitations not applicable to other corporations or to partnership associations limited, and have imposed upon stockholders of such corporation a special and increased liability. These special restrictions and limitations cannot be evaded by the simple device of incorporation under the partnership limited law or other general incorporation laws.

In my judgment the legislature has clearly expressed its intention that no corporation or partnership association limited shall acquire or exercise the right to do a banking business without subjecting itself to the statutory provisions of the General Banking Laws by incorporating under such laws, and it is, therefore, my opinion that an association or partnership limited cannot be organized under Chapter 160 of the Compiled Laws of 1897, for the purpose of owning and operating a bank or conducting a general banking business.

Your communication calls attention to a previous ruling of this department to the effect that "There is no legal objection to a partnership association limited, formed under and pursuant to Chapter 160 of the Compiled Laws of 1897, doing a private banking business, but that such business would have to be conducted pursuant to and in accordance with the requirements of Chapter 133 of the Compiled Laws of 1897." The opinion herein given is contrary to and reverses this ruling.

I have carefully examined Chapters 160 and 133 to determine their possible relation to each other. Chapter 160, the partnership association limited act, appears to attach no liability to members of such associations other than for labor debts and to the extent of their stock subscriptions, while Chapter 133, which is an act relating to the business of bankers, brokers, and exchange dealers, creates no restriction or limitations upon the common law liability of members of a partnership carrying on a business pursuant to its requirements.

It is true that under Chapter 133 individuals or partnership associations may engage in a private banking business, but it by no means follows that partnership associations organized under Chapter 160, the partnership association limited law, may therefore also engage in the same business. The liability incurred by members of a partnership acting under the former law is clearly inconsistent and irreconcilable with that imposed upon and incurred by members or stockholders of a partnership incorporated and acting under the latter law, and it would therefore be impossible for a partnership association limited, organized under Chapter 160 to come under the provisions of Chapter 133 and to conduct a private banking business under that act.

Yours very truly,
(Signed) FRANZ C. KUHN,
*Attorney General.*

EXECUTOR NOT TO SUBSCRIBE FOR STOCK IN BANK IN HIS REPRESENTATIVE CAPACITY.

(30)

June 6, 1912.

Hon. E. H. Doyle, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of May 21st, in which you ask whether or not the Department should accept articles of incorporation for a state bank which discloses that one of the proposed incorporators is an executor of an estate and subscribes for shares in his representative capacity as executor.

For reply thereto would say that section 1 of the General Banking Law authorizes the organization of commercial banks by any number of persons not less than five who may associate together for that purpose. The persons so associating are required to execute articles of incorporation which are approved by the Commissioner of the Banking Department. The act is silent upon the subject of who may become the original incorporators. By other provisions of the act each stockholder is liable for the benefit of the depositors to the amount of his stock at the par value thereof in addition to the stock, but it is expressly provided that persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders but the assets and funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust funds would be if living and competent to act.

This provision, while recognizing that stock in state banks may come into the hands of executors, administrators, guardians or trustees, does not in my judgment, authorize an executor or administrator to take part in the organization of a state bank and subscribe for stock therein as one of the original incorporators. It seems to me that in principle an executor or administrator would not have authority to bind the estate in this manner and I am of opinion consequently that under the provisions of the General Banking Law you should not accept articles of incorporation for a state bank which discloses that one of the proposed incorporators is an executor of an estate and subscribes for shares in his representative capacity.

Yours respectfully,
(Signed) FRANZ C. KUHN,
*Attorney General.*

BUILDING AND LOAN ASSOCIATION NOT REQUIRED TO REPORT ESCHEATED DEPOSITS.

(31)

July 31, 1912

Mr. Albert E. Manning, Deputy Commissioner of the Banking Department, Capitol, Lansing:

Dear Sir—I am in receipt of your letter of July 29th, with reference to the right of the Commissioner of Banking Department to demand of the Northern Michigan Building and Loan Association a report of deposits with the association which may have escheated to the State of Michigan in accordance with the provisions of Act 238 of the Public Acts of 1897. It

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appears from a communication of Mr. C. D. Hanchette, Secretary of the association, which accompanies your letter, that the Northern Michigan Building and Loan Association does not accept deposits and the secretary for that reason claims that the association is not required to make this report to the Commissioner of Banking.

For reply to your communication I would say that section 6 of the act referred to, same being section 1218 of the Compiled Laws of 1897, provides in part that:

"On the thirtieth day of June, eighteen hundred ninety-seven and thereafter on the thirtieth day of June in every third year as hereinafter set forth, it shall be the duty of each person, co-partnership, company or corporation who shall be engaged in the trust business or the business of banking within this State, and as a part of such business, receive in any manner whatever moneys or securities of persons upon deposit, to make a report as hereinafter provided of all such deposits which have escheated to the State of Michigan and also report all such deposits where the person making the same has not had any dealings with such person, copartnership, company or corporation in relation to such deposits within three years before making such report, and the person, co-partnership, company or corporation receiving such deposits shall have good reason to believe that the depositor is dead and that such deposit should escheat to the State of Micigan."

The law provides that the report shall be made to the Commissioner of the Banking Department and shall contain a statement in detail of the matters and things set forth in the statute. You will note from this provision and other provisions of the law relating to escheated estates, that the report of deposits is required only from persons, co-partnerships, companies, and corporations engaged in the trust business or the business of banking and as a part of such business receiving moneys or securities upon deposit. In view of the foregoing I am of the opinion that building and loan associations do not come within these provisions and cannot be required to make this report to the Commissioner of the Banking Department.

Yours respectfully,
(Signed) FRANZ C. KUHN,
*Attorney General.*

NATIONAL BANKS NOT REQUIRED TO REPORT ESCHEATED DEPOSITS.

(32) October 9th, 1912.

Hon. Edward H. Doyle, Commissioner State Banking Department, Capitol, Lansing, Michigan:

Dear Sir—I have your communication of September 10th in which you ask that I indicate to your department my opinion upon the question of whether or not national banks can be required to make report of escheated deposits as required by Section 6 of Act 238, Public Acts of 1897, (Section 1218, Compiled laws of 1897).

For reply thereto would say that this section makes it the duty of every person or corporation who shall be engaged in the trust business or the business of banking within this State and as part of such business receiving moneys or securities of persons upon deposit, to make a report of all such deposits which have escheated to the State of Michigan, and also to report all such deposits where the person making the same has not had any dealings with such person or corporation with relation to such deposits within three years before making such report, and the bank receiving such deposit shall have good reason to believe that the depositor is dead and that such deposit would escheat to the State of Michigan. The report is required to be made to the Commissioner of Banking, and to contain a truthful statement in detail of the matters referred to in the act. The succeeding section of the act provides that if any person or corporation shall after being required so to do by the Commissioner of Banking, fail to make, sign and swear to and file such report in the manner and time fixed by the act, he or it shall become liable to and shall forfeit to the People of the State of Michigan the penal sum of three hundred dollars, and an additional penal sum of ten dollars for each and every day while said report shall remain unfiled, the penalties to be recovered in an action of debt at the suit of the Attorney General.

Section 9 of the act makes it the duty of the Attorney General to see that such reports are properly made at the proper time and manner, and if they are not so filed and made, to take the proper steps to secure the making and filing of the same, and provides that if he has good reason to believe that a proper disclosure has not been made by any person or corporation in any of the reports provided for by the act and that there are moneys and securities in their custody which have escheated to the State, to apply to the Circuit Court of the proper county by special motion for leave to file a bill in chancery, and upon leave granted to file such a bill in behalf of the people against such person or corporation, to compel a full, complete and truthful statement regarding the matters required to be contained in the reports.

It is claimed that reports of this character cannot be required of national banks, by reason of the provisions of Section 5241, Revised Statutes of the United States, which forms a part of the national banking act, and is as follows:

"No association shall be subject to any visitorial power other than are authorized by this title, or are vested in the courts of justice."

The scope of this provision of the act of Congress is discussed by the Supreme Court of the United States in the case of Guthrie v. Harkness, 199 U. S. 148, where Mr. Justice Day, after referring to this provision of the national banking act, and the definition of the term "visitorial powers" said:

"The right of visitation being a public right existing in the State for the purpose of examining into the conduct of the corporation with a view to keeping it within its legal powers, Congress had in mind in passing this section that in other sections of the law it had made full and complete provision for investigation by the Comptroller of the Currency and examiners appointed by him, and authorizing the appointment of a receiver, to take possession of the business with a view of winding up the affairs of the bank. It was the intention that this statute should contain a full code of provisions upon the subject, and that no State law or enactment should undertake to exercise the right of visitation over a national corporation. Except in so far as such corporation was liable to control in the courts of justice, this act was to be the full measure of visitorial power."

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In view of this provision of the national banking act as thus construed by the Supreme Court of the United States, I am inclined to the opinion that the Michigan act relating to reports by banks of escheated deposits would if construed to apply to national banks be held to be in violation of the national banking act. I conclude, therefore, that the Michigan escheated estate, so far as it relates to reports of escheated deposits by banks, should be construed as not applying to national banks.

Respectfully yours,
(Signed) ROGER I. WYKES,
*Attorney General.*

TRUST COMPANIES MAY RECEIVE DEPOSITS AND ISSUE CERTIFICATES THEREFOR.

(33) December 31, 1912.

Hon. Edward H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—In your communication to this department of November 26th, 1912, you present for consideration the following questions:

"Referring to Act No. 108 of the Public Acts of 1889, as amended, known as the Trust, Deposit and Security Company Law, we would appreciate your opinion as to whether or not a trust company has the right to issue certificates of deposit; and whether or not such certificates of deposit must be restricted as evidencing the receipt of money in trust.

Also advise whether or not a trust company can issue its certificates of deposit for money received in any other manner than in trust."

The specific inquiry is, whether a trust company in Michigan can receive moneys otherwise than in trust and issue certificates of deposit as evidence thereof.

All authority which a trust company possesses must be conferred upon it by law. As in the case of any other corporation, the act of incorporation which constitutes the charter is the measure of its powers. Unless that charter (with other statutes of the State, which may properly be termed a part of the charter) confers the authority, the trust company does not possess it.

The law for the incorporation of trust companies in Michigan is Act No. 108 of the Public Acts of 1889, being Sections 6156 to 6189 (C. L. 1897) inclusive. Under the terms of this act, a trust company possesses the specific authority;

(a) To act in various capacities as a trustee.

(b) To act as and to conduct a depository for the safe keeping of certain personal property and the renting of safety deposit receptacles, and

(c) To act as surety and guarantor under certain circumstances.

In addition to these specific authorities, Section 9 of said act confers upon the trust companies organized thereunder the following authority:

"Any corporation organized under this act shall have power in and by its corporate name to take, receive, and hold, and repay, reconvey and dispose of any effects and property, both real and personal, which may be granted, committed, transferred or conveyed to it with its consent, upon any terms."

The language last above quoted, is sufficient to confer upon trust companies the authority to receive money on deposit and as incident to that authority there would exist the right to issue notes, certificates or other evidences of the indebtedness or relation thereby created.

This general language, however, is limited by the exception contained later in the same section (Section 9) which is:

"But nothing herein contained shall be construed as giving the right to issue bills to circulate as money, or buy or sell bank exchange, or to do a *general* banking business."

It may be taken for granted that the issuance of certificates of deposit is not the issuing of bills to circulate as money or buying or selling of exchange; the question therefore resolves itself into whether the issuing of such certificates is doing a *general* banking business as to be within the limitation upon the powers of trust companies and thus beyond their authority.

The general structure of the act in question indicates that the authority of trust companies in receiving effects and property is not to be limited to the receipt of those which it receives and holds as trustee. It is unnecessary to point out all of the provisions of the act, which lead to this conclusion: It is sufficient to refer to the general provision above quoted (Section 9) which was unnecessary if the authority of the corporation was to be limited to the taking and receiving of effects and property (which would include money) to be held in trust, as full authority is, by other provisions of the act, conferred upon the company to act as trustee. This conclusion is further borne out by the state of the law and the changes made therein the passages of said Act No. 108 of the Public Acts of 1889. Previous to the passage of that act, the act for the incorporation of trust companies being section 3237 and 3251 (Howell's Statutes) inclusive, conferred quite full authority upon trust companies to act as trustees for any lawful purpose and the extension of their authority, by the use of language designed to include other than powers of trusteeship, indicates a purpose to so enlarge the powers permitted to be exercised by trust companies as to go beyond the usual functions of a trustee and to permit them to receive effects and property upon other terms than as trustee, and in fact, as the statute as amended provides, "upon any terms."

We come then to the real question presented for solution, namely, whether in the receiving of deposits and issuing certificates therefor, a trust company would be doing "a *general* banking business."

Unquestionably, the receiving of deposits and the issuing of certificates therefor, is one of the many functions ordinarily and usually performed by a bank, but it does not appear that such function has been exercised alone by banks, or that it is such as to be inseparable from the banking business, or that its exercise would fix the dividing line between being a bank or not, or between exercising or not exercising "general banking business."

In the inception and growth of the banking business there have been three types of banks—banks of issue, banks of deposits and banks of discount. The modern banking institution, however, usually combines two or more of these authorities and has many ramifications in the plan and method of carrying out its function. The general banking authority as is exercised

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in Michigan, by state banks at least, will be best described in the language of the General Banking Law (Section 4, 6093, C. L. 1897) which authorizes:

"All such powers as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange or other evidencesof debts, by receiving deposits, by buying and selling exchange, coin and bullion, and by loaning money on personal and real security as provided hereinafter."

If a trust company sought to exercise all or a principal part of the authorities above conferred upon banks, or even a single one of the important functions usually exercised only by banks, it would be within the inhibition of the statute. The exercise, however, of a single authority which a bank in the course of its business exercises but which is open to others than bankers, namely, the borrowing of money and issuing in evidence of the debt, would not constitute the doing of a general banking business. To do a general banking business, trust companies must exercise those functions which are primarily banking functions and which fix the character of the institution doing them as a bank. A trust company does not receive money in the same manner and in the same relation that a bank receives it. A trust company receives the money which the depositor places with it as a trust company and not otherwise. This is the only power that is given to such company to receive money. It is not incorporated as a bank, nor authorized as a bank, to receive money, but as a trust company. And having received said money as a trust company, the only implied authority that such trust company would have to repay it would be to repay it as a trust company and not as a bank. When a deposit is made in a bank, no understanding, no contract, no arrangement, nothing is necessary to authorize the depositor to draw his check on such bank and such bank is by operation of law alone compelled to honor such check. Without this characteristic no institution is usually a bank; with it, any institution is doing a banking business.

In *Corwin v. The Urbana and Champaign Mutual Insurance Company* (14 Ohio 6) the charter contained a provision prohibiting the exercising of banking powers and it was held that the receiving of deposits was not within the prohibition against banking. It did, however, appear that certificates of deposit were not issued. The Court there said:

"It does not appear to us this finding is within the prohibition against banking; and, if not, it is a lawful pursuit, in which a corporation, as well as an individual, may engage; and it is well said by the defendant that, although receiving deposits is a part of the business of banks, it is no *exclusive privilege of theirs*, nor is the discounting of notes."

In Dietrich v. Rothenberger (75 S. E. [Kentucky] 271) it was held that the borrowing of money by a title company and the issuance of a certificate of deposit therefor did not constitute the doing of a banking business, the Court saying:

"The distinction between such a transaction and the business of banking is plain, for any one may borrow money, and may put in such form as he pleases the evidence of his indebtedness. An express company is not a bank, although it draws and sells bills of exchange. Wells Fargo & Co. v. Northern Pacific Railroad Co. (C. C.) 23 Fed. 469. Nor is a corporation a bank, which borrows for its own use on bonds. Barry v. Merchants' Exchange Company, 1 Sandf. Ch. 280. In 3 American & English Ency. of Law, 791, it is said: 'The distinction between a bank and a trust company is well defined. The powers of the trust company depend upon the terms of its charter, of course, but they are not banking powers. The trust company, like the savings bank, pays interest upon deposits, but its deposits are strictly loans, not subject to check. It may not issue its own notes for circulation, nor does it buy or sell exchange in the ordinary course of its dealings. In directions that are not akin to banking, its powers are much broader, and extend outside the monetary realm into real estate transactions, trusteeships, and the conduct of property interests of all kinds. The exercise by a trust company of some of the functions of a bank does not make the company a banking institution, nor lay its officers liable to prosecutions for violating the banking laws. Banks receive deposits subject to check. They are public agencies created for the public service, and are required to serve the public. The money in this case was simply lent for 12 months. It was not subject to check. There was nothing in the transaction that might have been done, and is not in fact done, by many individuals throughout the State. It was not exercise by the corporation of any banking privilege, nor beyond the powers of the corporation under its charter."

See State ex inf. Crow, Attorney General v. Lincoln Trust Company, 144 Mo. 562, 588.

The practical construction which has been given to the statute in question should be given some weight. It is claimed that the act in question has been constructed by those operating under it as permitting the receiving of moneys for safe keeping, and the issuance of certificates of deposits therefor, and that this practice has been followed without successful opposition or objection, from the passage of the act of 1889, until the present time. Where the language of the act is doubtful, the long continued practice under it is often permitted to turn the scale in favor of the construction evidenced by the practice under it, and this, we think, is an influence, to be considered in determining that trust companies may receive deposits and issue evidence thereof.

In other states, it has been quite common to confer upon trust companies the authority to receive deposits and to issue certificates thereon, and at least twenty-three of the states have such provisions. There is evidently, therefore, nothing inconsistent in the idea of trust companies receiving money on deposit for safe keeping, and the question is not to be viewed in the same light as though a well defined public policy pointed to the exclusion of this power from trust companies.

In *Bank of Saginaw v. Title & Trust Company* (105 Fed. 491, 492), a Pennsylvania trust company issued six certificates of deposit, which were negotiated at the Bank of Saginaw, and the bank brought its action in the United States Circuit Court in Pennsylvania to recover upon the certificates. The certificates issued by the trust company were in form as follows:

"500.00 $500.00 No. 2.

Title & Trust Company of Western Pennsylvania.

Connelsville, Pa., Feb. 5, 1900.

J. F. Barrows has deposited with this company five hundred dollars, payable to the order of J. F. Barrows on return of this certificate properly endorsed.

W. M. RUTH,
Treasurer.

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Certificate of Deposit. Not subject to check.
Indorsed: J. F. Barrows."

The question arose respecting the right of the Trust Company to issue certificates and Circuit Judge Acheson said:

"That the defendant company is authorized to receive deposits of money is conceded, but it is denied that it had lawful authority to issue such certificates as those in suit. There is, however, no statutory or other inhibition of such certificates. These certificates are in the form commonly used everywhere in the commercial world by bankers and companies receiving money deposits and the defendant's right to issue them in the course of its business and as an incident thereto is not be doubted."

In Michigan, as well as in many other states, a certificate of deposit is considered to be a promissory note subject to the same rules and conditions. This we believe to be the law in all but three of the states, namely, Massachusetts, Pennsylvania and Texas.

The authority to receive money would carry with it the authority to give an evidence of its receipt in the form of a note, and this would extend to and permit the issuance of a certificate of deposit.

There has been some question as to whether a demand certificate could be given, and whether if the right to issue certificates exists it is not limited to time certificates. We think, however, that the authority to issue a certificate carries with it the authority to issue it either payable at a stated time, or upon demand.

"It will be noted that trust companies are not expressly required to maintain a reserve as is required to be maintained by state banks in that they are expressly required to maintain as reserve only 20% of their matured obligations, while state banks are required to maintain 15 to 20% of all obligations. We doubt somewhat the policy of permitting a trust company to do a deposit business without maintaining at least the same reserve that is maintained by state banks. To this question we wish to direct the attention of the legislature to the necessity of express legislation requiring the maintaining of sufficient reserves by trust companies in case the authority which the present law gives them to receive deposits is to be continued."

We concur in the above opinion.

(Signed) GRANT FELLOWS,
ROGER I. WYKES.

VACANCY ON BOARD THROUGH FAILURE OF STOCKHOLDERS TO ELECT CANNOT BE FILLED BY BOARD.

(34)

Lansing, January 8, 1913.

Hon. Albert E. Manning, Deputy Commissioner of Banking Department, Lansing, Michigan:

Dear Sir—I am in receipt of your communication of December 30th enclosing copy of letter received by your department from Mr. William V. Moore, of Detroit, relative to amending the articles of association of a certain state bank organized in the year 1871 under what is known as the old banking law, and asking for an opinion from this department with reference to the same.

Mr. Moore's letter states that in the original articles filed by the Wayne County Savings Bank in 1871, the first directors were named and their number was fixed by Article 7; that subsequently by amended articles filed February 12, 1885, the number of directors was fixed at 9; and later, after certificate had been filed under the new banking law bringing the bank within its provisions, the number of directors was fixed at 11 by a resolution of the stockholders adopted January 11, 1900. It is now proposed to amend the articles of association by providing that the board of directors shall be elected at the regular annual meeting in January of each year, that the number of directors to be elected shall be regulated by a by-law prescribed by the board of directors, and that such by-law may provide for the filling of any vacancy on said board arising through a failure to elect at the regular annual meeting or through the death, resignation or incapacity of any director duly elected. You wish to know whether or not such an amendment will be legal.

Section 4 of the old banking law (Section 2185 of the Laws of 1871), under which the Wayne County Savings Bank was organized, provides for a board of directors of not more than nine members. The present banking law under which that bank is now operating by virtue of having filed the certificate required by section 60 thereof (Section 6149, Compiled Laws of 1897 does not limit the number of directors. Section 4 of the law (Section 6093, Compiled Laws of 1897) provides in part that a bank, upon filing its articles shall be a body corporate, and as such shall have power:

"Fifth. To elect or appoint directors * * *"

"Sixth. To prescribe by its board of directors, by-laws not inconsistent with law, regulating the manner in which its stock shall be transferred, its directors and officers elected or appointed, its stockholders convened for special meetings, its property transferred, its general business conducted and the privileges granted to it by law exercised and enjoyed."

Section 12 of the present law (Section 6101, Compiled Laws of 1897 as amended) provides in part that "the affairs of each bank shall be managed by a board of not less than five directors who shall be elected by the stockholders."

As the certificate filed by the Wayne County Savings Bank under section 60 (since repealed) of the present banking law brought it within its provisions, it is now governed by the provisions above set forth with reference to the number and manner of election of its directors. Under these provisions there are no limitations as to the number of directors, except that there cannot be less than five. The directors must, however, be elected at the annual meeting of the stockholders in January, and if "for any cause an election is not had at that meeting it may be had at a subsequent meeting called for that purpose." Vacancies in the board of directors shall be filled by the board, but I am of the opinion that this does not mean such vacancies as are created by failure of the stockholders to elect at an annual meeting.

The proposed amendment to the original articles of the Wayne County Savings Bank, above referred to, provides for the election of a board of directors at the regular annual meeting in

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January, provides that the number of directors to be elected shall be regulated by a by-law prescribed by the board of directors, and provides further that said by-law may provide for the filling of any vacancy on the Board arising through a failure to elect at the regular annual meeting, or through the death, resignation or incapacity of any director duly elected. None of these provisions, except the one relating to the filling of a vacancy on the board caused by failure to elect at an annual meeting, is inconsistent with the provisions of the present banking law, and it would therefore be entirely proper and legal to incorporate them into the original articles by the proposed amendment. I am of the opinion, however, that the provision relative to the filling of a vacancy on the board caused by failure to elect at the annual meeting is inconsistent with the terms of section 21 of the present banking law above set forth, and such provisions would therefore be illegal. As hereinbefore stated, a vacancy caused by the failure to elect at an annual meeting is not such a vacancy as can be filled by the board of directors itself.

It may be suggested, that the provisions which can be incorporated into the articles of association of the Wayne County Savings Bank by amendment, and which are not already a part of its charter because contained in the banking law, can be made just as legal and efficacious by a by-law adopted by the board of directors under subdivision 6 of section 4 of the banking law, which gives the board of directors power to make by-laws not inconsistent with law, regulating the manner of election or appointment of its directors and officers.

Very respectfully,
GRANT FELLOWS,
*Attorney General.*

STATE BANKS MAY OPEN ON LEGAL HOLIDAYS WITH CERTAIN RESTRICTIONS.

(35) March 15, 1913.

Hon. Edward H. Doyle, Banking Commissioner, Capitol, Lansing:

Dear Sir—I have yours of the 12th inst. in which you state:

"We have had several inquiries of late from state banks asking whether or not a state bank could keep open on all holidays for the transaction of a general business except such business which relates to the presentation for payment or acceptance or protesting of promissory notes and other obligations.

We have always taken the position that there was nothing in the law to prohibit a bank from keeping open on any of the holidays mentioned in Act 124 of the Public Acts of 1865 as amended and transacting business except that relating to presentation, acceptance or protesting of notes, etc."

In reply thereto would state that the language of the Act in question is somewhat confusing. The title of the Act being as follows: "An Act designating the holidays to be observed in the acceptance and payment of bills of exchange and promissory notes, in holding of courts and relative to the continuance of suits." While Section 1, as amended by Act 246 of the Public Acts of 1909, provides, in part, as follows: "Provided, further, That nothing herein contained shall be construed to prevent or invalidate the entry, issuance, service or execution of any writ summons or confession of judgment for other legal process whatever, holding courts or the transaction of any lawful business except banking on any of the Saturday afternoons herein designated as half holidays, nor to prevent any bank from keeping its doors open or transacting its business on any of the said Saturday afternoons, if by a vote of its directors it elects to do so."

From a reading of the last section it might be implied that there was a legal restriction against keeping a bank open upon a legal holiday. I do not believe, however, that this was the legislative intent; but that on the contrary the intent was, as is set forth in the title of the act itself, namely: the prevention of the acceptance and payment of bills of exchange and promissory notes. Consequently, I am of the opinion that to keep a bank open for purposes other than the ones stated would not be a violation of the law, and that your ruling in the matter has been right.

Very respectfully,
A. B. DOUGHERTY,
*Deputy Attorney General.*

COMMISSIONER MAY REQUIRE INFORMATION TENDING TO SHOW BANK'S CONDITION.

(36) March 24th, 1913.

Hon. Edward H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—I have your communication of March 17th calling attention to sections 21, 39 and 55 of the General Banking Laws relating to reports to be made by state banks and the furnishing of information to the Banking Commissioner. You state:

"We would appreciate your opinion as to whether or not a state bank has the right to withhold information of any character from the Commissioner, his deputy, or one of the bank examiners, upon being requested to furnish same. To what extent could the Department go in case of refusal to furnish any information affecting the condition of the bank?"

In reply thereto would say section 21 of the general banking law requires every bank to make certain reports according to the forms which he (Commissioner of Banking) shall prescribe and furnish. This section also provides that "Such reports shall exhibit in detail, and under appropriate heads, the resources, assets and liabilities of the bank at the close of business of any past day by him specified," etc. Also that "Such Commissioner shall also have the power to call for special reports from any bank or banks whenever, in his judgment, the same are necessary to inform him fully of the condition of such banks." Section 39 provides:

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"It shall be the duty of the Commissioner of the Banking Department, and he shall have power for himself, his deputy, or any examiner he may appoint for that purpose, to examine two or more times in each year, the cash, bills, collaterals or securities, books of account, condition and affairs of each bank under the law, and also when requested by the board of directors of any bank. For that purpose he may examine on oath any of the officers, agents, clerks, customers or depositors of such bank, touching the affairs and business of such bank. Any wilful false swearing in any examination shall be deemed perjury. He shall also ascertain whether each bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law."

Section 55 of the general banking law provides among other things, that if the commissioner shall become satisfied that a bank "is conducting its business in an unsafe or unauthorized manner, or if any bank shall refuse to submit its books and papers and concerns to the inspection of the commissioner, his deputy or any examiner, or if any officer of such bank shall refuse to be examined under oath touching the concerns of the bank, or if from any examination made or report here provided for, the commissioner shall conclude that such bank is in an unsound or unsafe condition to transact the banking business, so that it is unsafe and inexpedient to continue same," he shall in the manner therein prescribed make application for the appointment of a receiver for such bank.

The foregoing sections are the only provisions of statute to which my attention has been called expressly bearing upon your question. The language of the statute seems clearly to confer upon the Banking Commissioner the right and authority to demand, receive and procure any and all such information as he may require or deem necessary in order to fully understand the condition of a bank, the character or amount of its obligations and the affairs thereof. The commissioner is expressly charged with the duty of determining whether or not a bank is conducting its bank in an unsafe or unauthorized manner. He must also determine whether the bank is in an unsound or unsafe condition to transact the banking business so that it is unsafe and inexpedient to continue the same. He has the right to secure information upon forms prescribed by him, and he may examine on oath any of the officers, agents, clerks, customers or depositors of the bank touching its affairs and its business. The Commissioner of Banking, and not the bank, is the judge of the information necessary for him to have to place him in a position where he can perform his statutory duty. It will be assumed that the Commissioner of Banking, or his deputy, or any assistant duly authorized, will not demand or require any information other than such as it is deemed expedient to have in order to determine the exact condition of a bank and its affairs. When information is demanded, it is the duty of the bank to furnish it, and the Commissioner's demands are not open to question by the bank. It would be indeed an anomalous condition if notwithstanding all the duties devolving upon the Banking Commissioner, the bank could determine for itself the character or amount of information it should disclose.

It is therefore my opinion that the bank has not the right to withhold any information which the Banking Commissioner shall in the exercise of his discretionary authority determine is necessary in order to furnish him with the knowledge to perform his duty.

Said section 55 is very clear and explicit in its terms. When any such condition as is therein referred to exists, it is clearly the duty of the Banking Commissioner to make application for a receiver. The Banking Commissioner has no right to assume that because of the failure or refusal of the bank to furnish the information he desires, the bank is in a safe or sound condition. The very fact that information which the Banking Commissioner may determine is necessary is refused by a bank is in itself some reason for suspicion. If, therefore, through the refusal of a bank to furnish such information as you may deem necessary you are unable to determine whether it is proper for the bank to continue in the banking business, it is my judgment that you would be clearly authorized to proceed in the manner outlined in said section 55 of the general banking law.

Very respectfully,
GRANT FELLOWS,
*Attorney General.*

BOARD OF DIRECTORS CANNOT INCREASE OR DECREASE THEIR NUMBER.

(37) April 3, 1913.

Hon. E. H. Doyle, Banking Commissioner, Capitol, Lansing:

Dear Sir—I have your communication of March 27th, in which you state that, "The Department has always held that the board of directors could not increase or decrease the number of stockholders' constituting the board, that the only authority delegated to the directors in this regard was that they could indicate the manner in which the members of the board should be elected, and in case of a vacancy occurring on the board between the annual meetings of stockholders, the directors have the right to fill such vacancy?" You state, "We would appreciate your opinion as to whether or not the board of directors of a state bank has the right to increase or decrease the number of members constituting the board."

In reply thereto would say it is my opinion that, at least between stockholders' meetings, the number of directors cannot be decreased or increased by the board of directors. Section 12 of the banking law provides in part that, "any vacancy in the board of directors shall be filled by the Board, and the director so appointed shall hold office until the next election." The above quoted language clearly implies a duty devolving upon the board of directors to fill any vacancy that may occur. It is not a discretionary duty with the board of directors. It is a positive requirement that the vacancy "shall be filled by the board." This is a mandatory provision, and the law clearly contemplates a strict compliance therewith.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

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DIRECTORS MUST HAVE FULLY PAID FOR TEN SHARES OF STOCK AT ORGANIZATION.

(38) April 3, 1913.

Hon. Edward H. Doyle, Commissioner of Banking, Capitol, Lansing:

My Dear Sir—I have your communication of March 22nd in which you inquire whether as a condition precedent of the right of a person to be elected and act as a director of a bank he must actually pay in full for at least ten shares, or if he subscribes for ten shares of stock and only pays for fifty per cent if he thereby becomes eligible as a director.

In reply theerto would say section five of the banking law requires that at least 50% of the capital stock of every bank shall be paid in before it shall be authorized to commence business. Section 12 of the banking law, which relates to directors, provides in part that: "Every director must own and hold in his own name not less than ten shares of the capital stock of such bank."

The fact that a bank may be authorized to commence business with only 50% of the capital stock thereof paid in has absolutely nothing to do with the statutory provision requiring every director to own and hold in his own name not less than ten shares of the capital stock. The language above quoted means exactly what it says: It means that every director must actually own, that is, that he must have fully paid for at least ten shares of the capital stock of the bank and not that he may actually pay for 50% of the ten shares and subsequently have the right of ownership in the balance thereof when he makes payment therefor.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

TAXATION OF BANK STOCK.

(39) April 26, 1913.

Hon. Edward H. Doyle, Banking Commissioner, Capitol, Lansing:

Dear Sir—I have before me your communication of April 18th, in which you request an opinion upon the following proposition:

"First. Has the board of directors of an incorporated bank by proper procedure, the power to authorize the total stock of the bank, to be assessed to the bank by the supervisor where the bank is located, and have the taxes on stock paid by the bank, regardless of where the stockholders are located?

Second. Has the village assessor a legal right to assess the total bank stock to the bank in the village where the bank is located, where a portion is located on one side of the county and a portion outside of the village?"

In reply thereto would say the answer to your inquiries seems to be contained in the language of the 3rd subdivision of section 14 of the general tax law as found on pay 27 of the pamphlet of general tax laws, revision of 1907. This subdivision provides that, "All shares in banks shall be assessed to their owners in the township, village or city where the bank is located: Provided, That the shares owned by a person residing in the county where the bank is located shall be assessed in the township or city where he resides."

My attention has not been challenged to any provision of the law that would authorize either the board of directors or the village assessor to change the method prescribed in the above statute. Accordingly, I am inclined to believe that each of the inquiries which you submitted should be answered in the negative.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

STATE BANKS CONTEMPLATED IN CITIES OR VILLAGES ONLY.

(40) May 10, 1913.

Hon. Albert E. Manning, Deputy Commissioner of Banking, Capitol, Lansing:

Dear Sir—I have your communication of May 1st in which you state that you are in receipt of an application to organize a state bank with its office and place of business to be located in "the township of Springwells," County of Wayne and State of Michigan, with a capital of $25,000.00. You ask:

"First. Can the Department legally accept the articles of incorporation with the location designated, and business to be carried on, as in a township rather than in a city or village?

Second. If so what construction on the law can be placed with reference to the capital stock requirements?

Third. In other words, would the capital stock be based upon the population of the township as a whole (inclusive, of course, of incorporated cities and villages), or would the capital stock be based upon the population of the settlement, or community, in which the bank actually transacts business?"

In answer to your first inquiry, would say that section 1 of the General Banking Law seems to recognize only cities and villages as the place where a banking business may be conducted. We have, however, held that a bank may be established in an unincorporated village. (See Attorney General's Report for 1905, page 98.)

Section 2 of the General Banking Act requires the persons associating to execute articles of incorporation which shall specify: "2nd. The county and city or village where such bank is to be located and to conduct its business." It is my opinion that it was clearly the intent of

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the legislature to limit the place where a banking business may be conducted to either a city or village (including unincorporated villages) and that your department would have no authority to accept an application which shows upon its face that the place of business is a designated "township" rather than a city or village.

In answer to your second and third inquiries, would say if a bank is established in an incorporated village the amount for which it may be capitalized depends upon the population of the village. The same rule is applicable in the case of an unincorporated village. I have heretofore held that where a state bank is authorized to do business within an unincorporated village, that it cannot legally establish a branch agency outside of such unincorporated village and in another settlement or unincorporated village. (See opinion to Hon. E. H. Doyle, Banking Commissioner, under date of February 17, 1913.)

It is therefore my opinion that the capital stock in the case you suggest would be based upon the population of the settlement, community or village, incorporated or otherwise, in which the bank is actually authorized to transact business.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

PROPER RECORD OF REPORT OF DIRECTORS' EXAMINATIONS.

(41) June 30th, 1913.

Edward H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—I have your communication of June 25th, which reads in part as follows:

"We desire to call your attention to Section 15 of the law. We have recently been asked by a state bank whether they would be complying with the provisions of this section of the law if they permitted the report of directors' examination to be read at board meeting, and have the minutes of such meeting show as follows: 'The committee appointed on the 8th day of October to make the second examination of the year submitted report of such examination. On motion of Mr. C. report was accepted and order placed on file, and report made a part of these records.'"

In reply thereto would say section 15 of the Banking law to which you refer requires the board of directors to appoint an examining committee. The section provides that:

"The examining committee shall report to the board, give in detail all items included in the assets of the bank, which they have reason to believe are not of the value at which they appear on the books and records of the bank, and give the value of each of such items as in their judgment they may have determined. The board shall make a proper record of said report in the minute books of the bank, etc."

The material requirement is that the report of the examining committee shall be made to the board, and that the board shall make a proper record thereof. The statements set forth in the minutes as indicated by your letter, show that the report was submitted, accepted, placed on file and made a part of the record. The statute requires the report to be recorded in the minute books of the bank. It is believed, however, that the action in question is a substantial compliance with the law.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

AMOUNT OF BONDS OF OFFICERS AND EMPLOYEES MUST BE COMMENSURATE WITH SIZE OF BANK, ETC.

(42) August 21, 1913.

Hon. Edward H. Doyle, Commissioner of Banking, Capitol:

Dear Sir—I have your communication of the 20th in which you submit an inquiry under the Fifth subdivision of Section 4 of Act 205 of the Public Acts of 1887, as amended. Your inquiry is as follows:

"Where the directors of a bank accept bonds from officers and employes at a nominal amount only when compared to the cash and securities in their control, would the Department have the right to require bonds of a greater amount which would be more commensurate with the size of the bank, and the opportunity for defaulting or manipulating?

Will you also advise whether or not under said amendment the Department has the right to reject personal bonds of bank officers and employees where officers and bank directors become sureties thereon?"

The amendment to the Act in question is found in Act No. 11 of the Public Acts of 1913. The Fifth subdivision thereof reads as follows:

"To elect or appoint directors, who shall choose from their members a president and one or more vice-presidents, and shall have power to appoint and employ a cashier or treasurer, and other officers, define their duties, dismiss such officers so elected or appointed, or any of them, at pleasure and elect or appoint others to fill their places, and the board of directors shall require every officer and every clerk concerned in the handling of moneys, accounts and securities of the bank to be bonded either by a surety company authorized to do businss in the State of Michigan or by a personal bond in such an amount as shall be determined by the board of directors: Provided, That the bank shall pay for any surety bonds required of its employees."

It will be observed from the foregoing quotation that it is a mandatory duty devolving upon the board of directors to require every officer and clerk concerned in the handling of moneys, accounts and securities to give a bond. The law clearly contemplates that the amount of the

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bond shall be for a reasonable amount and for an amount reasonably proportionate to the size of the bank, the character of employment and the opportunities afforded for wrong doing. A board of directors would not be performing its statutory duty if it approves a bond for an amount which clearly shows the action to be a mere subterfuge. It is probably true that a board of directors would be liable for failure to require a bond in a proper and reasonable amount. I am inclined to believe that the Banking Commissioner has authority to require a board of directors to perform its statutory duty in approving and accepting a bond for a reasonable amount.

Relative to the second portion of your inquiry, the above quoted language authorizes any such officer or clerk to be bonded either by a surety company authorized to do business in the State of Michigan, or by a personal bond. It needs no argument to support the proposition that the legislature never intended that the personal bonds referred to in the above quoted law should have as sureties thereon the officers and dirctors of the bank.

It is my opinion that the board of directors would have no authority to accept or approve any such bond, and that you would be acting well within your rights if you reject personal bonds of bank officers and bank employes where the sureties thereon are officers and directors of the bank.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

AS TO EXAMINERS' SALARIES.

(43) September 12, 1913.

Hon. O. B. Fuller, Auditor General, Capitol:

Dear Sir—You have recently requested this Department for an opinion as to the construction to be placed upon Section 38 of the Banking Law, as amended by Act 43 of the Public Acts of 1913, such amended section relating to the salaries of banking examiners. The question is presented as to whether or not an examiner holding such position at the time of the amendment of 1913 became operative is entitled to receive the increase of $200.00 provided for by the amended section. In other words, whether services rendered in such employment previous to the time that the amendment took effect can be considered in determining the right to increased compensation.

The clause that is in question reads as follows:

"Salaries of the examiners shall be in the sum of $1,700.00 per annum during the first year of their employment as such, and shall be increased not to exceed $200.00 each year of such employment until the full sum of $2,200.00 is reached, which sum shall be their annual salary thereafter."

It was undoubtedly the belief of the legislature that experience and service in the employment in question would operate to render a bank examiner more proficient in the discharge of his duties, and that he should in consequence of such increased proficiency receive a salary commensurate therewith. In view of the underlying reasons prompting the passage of this amendment as suggested above, it does not occur to me that it is material whether the employment upon which the increased compensation is based shall have been rendered prior to the taking effect of the amendment of 1913, or subsequent thereto. In other words, it is my opinion that such increase may be based upon services rendered prior to August 14th, 1913. I do not think that this construction gives to the Act in question retroactive effect, the purpose thereof being, not to reward the incumbents of the positions affected for past services, but rather to compensate them for future employment in accordance with their proficiency attained through actual experience in the line of work involved.

It follows in consequence that any examiner who under the provisions of Section 38 of the Banking Laws, as amended at the session of 1909, would at the present time be entitled to an increase of $100.00 per annum were such amendment still in force may receive the increase of $200.00 as indicated in said section, as amended by Act 43 of the Public Acts of 1913.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

DISCRETIONARY AUTHORITY VESTED IN COMMISSIONER IN CAPITAL STOCK IMPAIRMENT.

(44) October 2, 1913.

Hon. E. H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—I have your communication of September 11th, which reads as follows:

"We respectfully request your opinion as to whether or not, in case of an impairment of capital stock, the Department could permit a state bank to accept, in lieu of case, stockholders' notes pro rata to make good the deficiency of capital stock in said bank on account of bad or doubtful assets, required by the Department to be eliminated?"

In reply thereto, would say the matter of making good a deficiency as a result of the impairment of capital stock in a bank seems to be governed by section 42 of the Banking Law, being compiler's section 52 of the pamphlet of laws relating to banking, revision of 1911. This section provides in part that:

"Whenever it shall appear from the report of any bank, or the Commissioner shall have reason to believe that the capital stock of any bank is impaired or reduced below the amount required by law, it shall be the duty of the Commissioner, and he shall have the power to examine the said bank and ascertain the facts, and in case he finds such impairment or reduction of capital, he shall require such bank to make good the deficiency so appearing within sixty days after the date of such requisition."

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The same section makes it the duty of the directors of the bank upon such requisition to levy the necessary assessment and prescribe the method for the sale of the stock in case the assessment is not paid.

It will be observed from the foregoing quotation that there is a mandatory requirement that the Commissioner of Banking shall require the bank to make good the deficiency. I am unable to find any provision which is controlling in the particular manner in which the deficiency shall be made good. In the absence of a statutory requirement prescribing whether the impairment may be remedied either by the payment of cash, note or collateral security, it is somewhat difficult to outline a hard and fast rule, to be generally and universally applicable, unless the particular bank, the character of the impairment and the ability of the stockholders, thereof to pay, is taken into consideration. The statutory provision which makes it the duty of the Commissioner of Banking to require the bank to make good the deficiency so appearing vests in him a large discretionary authority. It is his duty to see that the deficiency is made good. He must be satisfied, any action or approval of the board of directors to the contrary notwithstanding. Cash or its equivalent should be required. A stockholders' note would not necessarily in every instance be a compliance with the law, while in a particular case you might be warranted in approving a note, with or without collateral security in determining whether there has been a compliance with the law and your requisition.

It is therefore my opinion that it is for the Commissioner of Banking to determine whether his requisition requiring a bank to make good the deficiency so appearing is obeyed; that there may be a compliance with the law without the payment of cash; that cash or its equivalent should be required and that in determining whether there has been a compliance with the law a note, or a note accompanied by collateral security may in the discretionary authority of the Banking Commissioner be approved in determining whether there has been a compliance with your requisition.

Very respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

LOANS TO MUNICIPAL CORPORATIONS LIMITED TO TWENTY PER CENT OF CAPITAL AND SURPLUS.

(45) November 24, 1913.

Hon. E. H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—I have your communication of November 19th, directing attention to Sections 27 and 52 of the Banking Law. Your letter reads, in part, as follows:

"The latter provides that a loan to any person, firm or *corporation* shall not exceed twenty per cent of capital and surplus; and then only upon the two-thirds authorization of the board of directors. Under said section we desire to be informed whether or not a municipal corporation can borrow on its note, signed by proper officials, an amount in excess of twenty per cent of capital and surplus. It is maintained upon the part of some banks that the limitation in said section does not apply to loans to municipal corporations; that such loans are in the nature of a public debt, as mentioned in subdivision (b), section 27 of the law, and thereby are subject to such limitations."

In reply thereto would say it is believed that the banks referred to in your letter are placing an erroneous construction upon the statute. Section 52 provides in part:

"The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including the liabilities of the company or firm, the liabilities of the several members thereof except special partners, shall at no time exceed one-tenth part of the amount of the capital and surplus of such bank, etc."

The same section authorizes a loan of not to exceed twenty per cent capital and surplus upon the authorization of two-thirds of the board of directors.

Section 37 refers to entirely different matter. This section prescribes a direction concerning deposits or investments, while Section 52 prescribes a limitation on loans which may be made.

Wedemeyer v. Hindelang, 161 Mich. 600 (603).

In the absence of express authority authorizing a greater loan to a municipal corporation than to any other person, firm or corporation, no good reason suggests itself to me requiring the application of a different rule. Instances might arise when it might be hazardous to a bank to overstep this limit in making loans to a municipal corporation as to any other crporation.

It is my opinion that a municipal corporation is bound by the strict terms of section 52, and that the bank has no authority to loan money to a municipal corporation on a note signed by the proper officials in an amount in excess of twenty per cent of the capital and surplus.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

RENEWALS WITH PROPER SIGNATURES TO BE PROCURED.

(46) March 14, 1914.

Hon. E. H. Doyle, Commissioner of Banking, Capitol, Lansing:

Dear Sir—You have recently forwarded to this Department a letter from Charles D. Thompson of Bad Axe, Michigan, asking my opinion upon the inquiry therein made. This letter reads in part as follows:

"To avoid the objectionable practice of country banks in extending their power from time to time because of the inability to get all signers to join in new notes, it has been suggested

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to me that a note for the original loan with the guarantors signing under a guaranty clause of 'for value received, I hereby guarantee the payment of the within note at maturity, or at any time thereafter, including any renewal of same, waiving a demand, notice of nonpayment and protest' could safely and properly be handled by permitting the maker to execute a new note and retaining the old note with the endorsement under the above guaranty.

This would give the banker new paper and avoid the question of extension, yet would not inconvenience his customer."

You desire to know whether there are any objections to the method outlined in the above communication.

In reply thereto would say that the principal idea contained in the suggestion seems to be that such a contract would lessen the work of the bank in procuring renewals of unpaid notes by having the renewals signed only by the parties primarily liable. It is entirely possible that such a contract would be binding upon the makers were the matter tested in court, but it occurs to me that it would establish a bad practice for banks. As a matter of practice I do not think customers of banks should be encouraged in the idea that the status of their paper is more a matter for the banks to look out for than the borrowers themselves. It is unquestionably the duty of borrowers to see that their paper is renewed as often as necessary. Regardless of the exact legal question involved I am impressed that you should not countenance the suggestion made by Mr. Thompson.

Respectfully yours,
A. B. DOUGHERTY,
*Deputy Attorney General.*

I return herewith Mr. Thompson's letter.

PURCHASE PRICE OF LEASES MAY BE CARRIED AS BANKING HOUSE.

(47) Lansing, March 17, 1914.

Hon. E. H. Doyle, Banking Commissioner, Capitol, Lansing:

Dear Sir—Your communication of recent date, relative to long term leases by banks for banking houses, received and contents noted. In your first communication you state the following:

"As you are probably well aware, in the large cities in Michigan state banks are establishing a number of branches or agencies, and in some instances procure banking office and real estate under a long time lease, in some instances for 99 years, carrying purchase price of the lease in banking house account.

In view of the fact that we are advised that certain banks may erect expensive buildings on leased grounds with the expectation of carrying same in their banking house account, we respectfully ask your opinion as to whether or not the Department has the right, under the law and all the circumstances, to permit banking house and land so held where the fee of the property is not in the bank."

The particular question is presented as to whether a certain lease entered into by the ..... Bank, a copy of which you have procured and forwarded to me, is valid so far as the bank is concerned; and also whether buildings erected upon the ground so leased by the bank should be carried as "banking house."

I have examined this lease, which was originally made between the ..... Company and the ..... Company, parties of the first part, and ..... party of the second part. I assume that the lessee's rights have been assigned to the bank. Under the terms of this lease, which runs for 99 years, the lessee is required to pay $20,000.00 a year ground rent for the first ten years, and $25,000.00 a year thereafter. The lessee also agrees to construct on part of the ground a building of not less value than $50,000.00. Permission is also given in the lease by which the lessee may construct a building of not less than $100,000.00, to take the place of any buildings now or hereafter constructed. The lease contains the usual provisions for forfeiture and security for performance and provides in case of forfeiture before the end of the term and also upon the termination of the lease by expiration of time, all the buildings erected by the lessee shall become the property of th lessor. During the term, however, the lessee is given the right to sublet, make improvements, assign or sell his interest in the lease, or use it as security for loans, etc. The intent of the instrument apparently is that the lessee shall exercise all the rights of ownership in the building or buildings incident to ordinary ownership with the exception that the lessor has the right of entry for inspection or exhibition, and with the further reservation that the lessee may not incumber the property in such a manner as to impair the lessor's interest therein.

The first question presented by your inquiry is as to whether under the Michigan Banking Laws it is within the power of a State Bank to enter into such a lease.

On this proposition I think we are agreed that State Banks may under Section 6100 of the Compiled Laws of 1897 enter into a lease of the nature indicated. This section provides, in part, as follows:

"A bank may purchase, hold and convey real estate for the following purposes, but no other: First, such as shall be necessary for the convenient transaction of its business, including with its banking offices other apartments to rent as a source of income, but which shall not exceed 50% of its paid in capital * * * *"

The National Banking Act (Revised Statutes, Section 5137) contains a very similar provision, namely:

"A National Banking Association may purchase, hold and convey real estate for the following purposes and for no others: First, such as shall be necessary for its immediate accommodation in the transaction of its business. * * * *"

Under this provision of the National Banking Law, the Supreme Court of the United States held in several instances that National Banks possessed the power to purchase and hold long term leases, provided such leases are bona fide. See Brown v. Schleier, 194 U. S., 18, affirming the decision of the Circuit Court of Appeals in the same case, reported 118 Fed. 981. I think this decision is conclusive upon the proposition, and that therefore it is intra vires of our State banks to enter into such a lease in preference to obtaining the fee.

Your second inquiry is as to whether under such a lease the investment of the lessee bank should be carried under the head "Banking House."

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Upon this proposition so far as I have been able to find the authorities do not throw any light. If the bank had obtained the fee in the land upon which the building is erected it would be carried in its accounts as "Banking House." Having less than a fee, and an interest which might be forfeited through non-performance on the part of the bank, and the terms of the lease itself imposing a continuous liability upon the lessee bank, there is some question as to whether this lease is an asset or a liability. It is a liability to the extent that the bank must pay its rent whether it obtains any income from the building or not, and it has the further liability that it must erect a building worth not less than $50,000 upon the land, and it must at all times after the erection of such building maintain the new building and older buildings at a value not less than $100,000. Undoubtedly if the plans of the bank do not miscarry the lease will be a valuable asset.

Independent of such considerations, however, and which are largely speculative, the fact remains that the bank has invested, or will invest, a specified amount of money in the erection of a building or buildings for its own use as a bank. I do not see how such an investment can be treated differently from the investment in a fee, both being for the same purpose. The only difference would be as to actual value. I understand that National Banks owning thir banking houses under similar leases are permitted to carry the same in "Banking House" account. I am therefore of the opinion that the same rule should apply to State Banks. The amount which should be carried as "Banking House" account should not exceed the actual value of the buildings erected by the bank under the lease, and should not include the annual rental paid for the ground or buildings erected by the landlord.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

Lansing, June 5, 1914.

Hon. E. H. Doyle, State Banking Commissioner, Capitol:

Dear Sir—Your communication of the 1st inst. received, in which you request my opinion on a proposition submitted to you by the ..... Bank. This proposition is as follows:

"The ..... Bank has outgrown its present quarters and it is absolutely necessary that we obtain a larger site or go to practically the same expense of rebuilding on the present site, and then not have a desirable building on account of the narrow lot which we now occupy, it being only 21 feet.

"There is a building adjacent to our present location of 28 feet, the title of which stands as follows: The property was willed by a Mr. ..... to his two daughters, a Mrs. ..... and a Miss ....., who have the use thereof for their natural lives. At the death of either one, the title is to go to her heirs. Miss ..... is a maiden lady, 60 years old. Mrs. ....., the other tenant, is married and is now of the age of 56 years. She has three children, who will be the remaindermen of her interest in the property, and undoubtedly the remaindermen of the maiden lady, unless Mrs. ..... should survive her.

"These life tenants are willing to sell to the bank, but the remaindermen do not wish to sell, claiming the money is well invested and that they would rather the investment would stand until the death of the life tenants.

"The question arises as to whether the bank would have the right to take over the parties' interests by all of them joining in a lease, coupled with an option to purchase on the death of the life tenants, so that they could go on and erect a bank building, and pay the life tenants a rental during their lives, and at the end of the lease period, or at the death of the life tenants, have the option to purchase become operative and they convey their interests in fee to the present bank or its successor."

In reply thereto would say that this proposition is similar to that involved in my opinion given you March 17th, 1914, relative to banks buildings on leased property. In this particular case the lease and option would necessarily have to include both the life tenants and all the possible remaindermen.

GRANT FELLOWS,
*Attorney General.*

TREASURER OF MUNICIPALITY NOT TO DEPOSIT FUNDS IN BANK WHERE HE IS STOCKHOLDER OR OTHERWISE.

(48) April 29th, 1914.

Hon. Edward H. Doyle, Commissioner of Banking, Capitol:

Dear Sir—Your oral communication on the following proposition has been considered. You hand in a communication from Mr. Leon J. Navarre, of Essexville, Michigan, as follows:

"The writer, who is a stockholder and director in the State Savings Bank of Essexville, has been elected treasurer of the village of Essexville.

"An opinion has been handed me this morning which concerns the deposit of money which I may handle as such treasurer. The opinion is from the law firm of Coumans & Gaffney, of Bay City, and is enclosed herewith for your inspection.

"The writer talked over phone this morning to Mr. Manning, who stated that if the village designated this bank as a depository everything would be all right.

"I do not wish to do anything contrary to the rules of the department and wish you would write me in this regard, so that your decision may be submitted at the directors' meeting and settle any question with regard to your office."

Accompanying this was also an opinion given by Messrs. Coumans & Gaffney, of Bay City, bearing upon the proposition, the conclusion of which is as follows:

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"Therefore, we conclude that by the provisions of Sections 892, 893 and 895, the treasurer of any municipality is forbidden to deposit moneys in any bank in which he is a stockholder or otherwise."

The references are to Howell's Michigan Statutes (new).

In reply thereto would say that it has heretofore been the position of this department that the treasurers of the various municipalities can not deposit the funds which they hold as such trasurers in banks in which *they are interested as stockholders, directors or officers.* This, however, is modified by the provisions of Acts 99 and 305, Public Acts of 1909. Act 99 applies to counties, and 305 applies to townships. Both of these Acts provide for the deposit of public funds in banks to be designated by Boards of Supervisors, County Auditors and Township Boards, as the case may be. Under either Act the treasurer is relieved from his responsibility in case of the failure of the banks in which the deposits are made where the depositories are designated in accordance with the terms of the Acts. I think it would also follow that where the Board of Supervisors or the Township Board as the case may be, has undertaken to designate a depository for the funds, the treasurer would not be violating any law following the directions of those having the right to designate such depositories. This, however, is by virtue of express statutes. As to such officials as do not come within the terms of the above Acts, I think the old rule would fully apply. The general school law also contains a provision by which the electors of a primary school district may designate the depository of the school district funds. Where this is done, I am of the opinion that it would relieve the treasurer of any liability for depositing funds in a bank in which he might be interested in the same way as in the case of Counties or Townships. In the absence of express statute I think the opinion given by Coumans & Gaffney is correct.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

SIGNER ON FACE OF NOTE CONSIDERED MAKER UNLESS OTHERWISE DESIGNATED.

(49) April 29th, 1914.

Hon. E. H. Doyle, State Banking Commissioner, Capitol:

Dear Sir—Replying to your oral request for an opinion as to the liability of the signers of a promissory note for the following form:

"$100.00. ....., Michigan, Jany. 1, 1914.

Sixty days after date I promise to pay to the order of THE FIRST STATE BANK OF ..... ..... MICHIGAN, One Hundred Dollars at its office, value received, with interest at 7 per cent per annum after due, waiving notice of demand, dishonor and protest.

Due.....

JOHN SMITH,
WILLIAM JONES."

I wish to advise you as follows:

It will be noted that the instrument is signed by two parties on its face, neither party having been required to sign on the back. What you desire to know in particular is as to the liability of William Jones, the second signer, who claims to have signed the note as an accommodation party and not as a beneficiary.

In reply thereto, I call your attention to the following provisions of Act 265 of the Public Acts of 1905:

"Section 2. The person primarily liable on an instrument is the person who by the terms of the instrument is absolutely required to pay the same. All other parties are secondarily liable."

"Section 26. Every negotiable instrument is deemed prima facie to have been issued for a valuable consideration; and every person whose signature appears thereon to have become a party thereto for value."

"Section 31. ACCOMMODATION PARTY, *Liability of*—An accommodation party is one who has signed the instrument as maker, drawer, acceptor, or endorser, without receiving value therefor, and for the purpose of lending his name to some other person. Such person is liable on the instrument to a holder for value, notwithstanding such holder at the time of taking the instrument knew him to be only an accommodation party."

"Section 65. *When Person deemed endorser*—A person placing his signature upon an instrument otherwise than as maker, drawer, or acceptor, is deemed to be an endorser unless he clearly indicates by appropriate words his intention to be bound in some other capacity."

In view of the above provisions and the numerous authorities, there can be no doubt that in an instrument executed in the above form William Jones would be prima facie deemed to be maker of the note, there being nothing on the face of the instrument to show that he signed the same in any other capacity.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

STATE BANKS NOT TO PLEDGE ASSETS IN LIEU OF BOND TO SECURE COUNTY FUNDS.

(50) April 29th, 1914.

Hon. Albert E. Manning, Deputy Banking Commissioner, Capitol:

Dear Sir—I have your communication of the 28th inst. requesting my opinion as to whether or not a State bank can pledge its bonds with the County Treasurer in order to secure or guarantee county deposits. You have also forwarded to me the communication from the .....

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Bank, in which the question is raised.

In reply thereto would say the only direct authority for the deposit of county bonds with banks is found in Act 99 of the Public Acts of 1909. Before the passage of this Act, and even now in the absence of affirmative action by the Board of Supervisors or Board of County Auditors, the County Treasurer was held absolutely responsible for all county funds. There was no direct authority for his depositing the county moneys with banks or other depositories unless as in some cases by local legislation. Under the provisions of Act 99 of the Public Acts of 1909, above referred to, the Board of Supervisors may designate a depository for county funds under certain conditions. Your attention is called particularly to Section 3 of this Act, which provides as follows:

"Before any deposit shall be made with any bank or banks as aforesaid, such bank or banks shall execute and deliver to the Board of Supervisors or the Board of County Auditors, as the case may be, a good and sufficient bond in an amount at least equal to the maximum amount to be deposited in such bank, and with such sureties as shall be approved by such board and the Prosecuting Attorney of the county. Said bonds shall be made to the county and shall be conditioned for the safe keeping and repayment of such moneys or any part thereof on demand and the payment of said interest, and shall contain such other conditions as may be required by the Board of Supervisors or the Board of County Auditors, not inconsistent with the provisions of this Act."

The condition prescribed in Section 3 is, in my opinion, an absolute one and for which there would be no authority to make a substitution. The depositing of collateral securities would not, in my opinion, fulfill the conditions prescribed in the Act.

I am assuming for the purpose of this opinion that the Board of Supervisors or the Board of County Auditors of Wayne has undertaken to designate the depositories for their county funds either under the provisions of the above Act or some other similar law.

Respectfully yours,

GRANT FELLOWS,

*Attorney General.*

CERTAIN MUNICIPAL PUBLIC UTILITY BONDS NOT LEGAL SAVINGS INVESTMENTS.

(51) October 26, 1914.

Hon. E. H. Doyle, State Banking Commissioner, Capitol:

Dear Sir—You have referred to me a communication from a public committee in the City of Ypsilanti, requesting an opinion as to whether a proposed issue of utility bonds would come within the class of investments permitted to be made by savings banks organized under the Michigan Banking Law. The City of Ypsilanti has recently authorized the purchase of the Ypsilanti gas plant and has authorized an issue of one hundred thirty thousand dollars of mortgage bonds to pay for this plant, the bonds not being a liability upon the general credit of the city but being secured solely by a trust mortgage covering the property and revenues of the gas plant, including a twenty-year franchise in case of foreclosure.

Section 27 of the State Banking Law prescribes the class of investments which may be made by savings banks of the savings money on deposit. There are several classes which are described in sub-sections (a) to (i) of this section. There are two classes of public bonds: (a) Bonds of the United States, of any State or Territory of the United States; (b) The public debt or bonds of any city, county, township, village, or school district of any State or Territory in the United States, which shall have been authorized by the legislature of such State or Territory.

The action of the City of Ypsilanti in purchasing the gas plant from a private corporation was evidently based upon the permission given in Section 4 of Act 279 of the Public Acts of 1909, as amended by Act 5 of the Public Acts of 1913. This section provides in part as follows:

"Each city may in its charter provide:

(b) For borrowing money on the credit of the city in a sum not to exceed eight per centum of the assessed value of all real and personal property in the city * * * * when a city is authorized to acquire or operate any public utility, it may for the purpose of acquiring the same borrow money on the credit of the city in a sum not to exceed two per centum of the assessed value of all the real and personal propertyof the city, and the city may also, for the purpose of acquiring such public utility, issue mortgage bonds therefor beyond the general limit of bonded indebtedness prescribed by law: Provided, That such mortgage bonds issued beyond the general limits of bonded indebtedness prescribed by law shall not impose any liability upon such city, but shall be secured only upon the property and revenues of such public utility, including a franchise stating the terms upon which, in case of foreclosure, the purchaser may operate the same * * * And provided further, That the charter shall provide for the creation of a sinking fund by setting aside such percentage of the gross or net earnings of the public utility as may be deemed sufficient for the payment of the mortgage bonds at maturity."

The question arising from your inquiry is, whether bonds of the class described and issued by the City of Ypsilanti come within the provisions of sub-section B of Section 27 of the Banking Law above quoted.

Section 27 of the banking law was last amended by Act 44 of the Public Acts of 1913 and was therefore re-enacted in its present form subsequent to the passage of Section 4 of the City Home Rule Law and under the ordinary rules of statutory construction must therefore be deemed to have ben enacted in view of the provisions of the City Home Rule Law. The precise question under consideration involves the definition of the term "in the public debt or bonds of any city." The banking law does not attempt to define this term any more than is implied in the language used, and so far as I have been able to discover, the Supreme Court of this State has never been called upon to pass upon the question. It is also one of first impression so far as this department is concerned.

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The purpose of the provisions of Section 27 is to throw proper safeguards around the investment of savings deposits and like other similar provisions of our banking law, and the banking laws of other states and of the United States, must be strictly construed to give it its intended effect.

In order that savings banks may invest in such debts or bonds, they must correspond to all of the requirements of the statute, that is, they must be public debts or bonds and must pertain to the city, county, township, village or school district as the case may be and must have been authorized by the Legislature. So far as the particular bonds under consideration are concerned, I have no hesitation in saying that they are, strictly speaking, public bonds, and may be assumed to have been authorized by the Legislature of this State, at least for the purposes of this opinion. Whether or not they are the bonds of the City of Ypsilanti is, however, another question. It is true these bonds are authorized by the City of Ypsilanti and they are to be paid and redeemed by funds belonging to the City of Ypsilanti. They are not, however, secured by the faith and credit of the city as a whole.

It is a general rule of law that where special funds are created for the payment of a particular class of claims, those funds cannot be used for any other purpose. People vs. Bay City, 36 Mich. 186; Claims payable out of a special fund are usually not payable out of any other fund, and hence the municipality is not liable outside of such fund. Brooks vs. San Luis Obispo, 109 Cal. 50; Directors Chicago Public Library vs. Arnold, 60 Ill. App. 328; Wiek vs. Wausan, 143 Wis. 645; Rhode Island M. & T. Company vs. Spokane, 19 Wash. 616; Loudenslager vs. Atlantic City, 80 N. J. L. 658. This being the law independent of statute, we may consider our own statute as not only laying down a rule already adopted but as absolutely controlling of the proposition. These bonds are not, therefore, chargeable against the City of Ypsilanti as a whole.

Again, it will be noted that Section 4 of the City Home Rule Act makes a distinction between bonds issued on the faith and credit of a city, and bonds secured by a publicly owned utility and this distinction is not, as I understand it, disturbed by the decision rendered by our Supreme Court in Attorney General vs. Lindsay, 20 D. L. N. 1167, where this provision was under discussion and interpreted. It therefore follows the public debt and bonds of a city are subject to a very pronounced classification to the extent that one class is designated as the debt of a city and the other class is recognized as of an opposite description, although still a public debt.

I have been unable to find any decision which is exactly in point. In this connection, however, the case of Smith vs. Smith, 30 Ky. 238, is of interest. In that case a suit was brought in chancery for settlement between a guardian and his wards, the question presented being whether the guardian should be held responsible for a sum of money received by him for the wards and by him invested in the purchase of shares in the Bank of Kentucky, which stock had become greatly depreciated. Under a rule that such moneys could only be invested in public funds, and holding the guardian liable in case of loss where other investments were made, it was held by the Court as follows:

"We are of the opinion that the defendant (guardian) should be charged with the full amount of the fund invested by him in bank stock, whether his liability be tested by common or statutory law. We cannot consider stock in the bank of Kentucky as 'public funds,' or in other words government stock, depending for its credit and security on the faith, solvency and stability of the Government."

The Bank of Kentucky was, however, a Government bank (Briscoe vs. The Bank of The Commonwealth of Kentucky, 11 Pet. 257), but inasmuch the faith and credit of the State of Kentucky was not pledged as security for the bank stock, the stock was not considered "public funds."

So in the present case I am impressed that while the proposed bond issue is to meet a public expenditure, and is authorized by the City of Ypsilanti, the bonds are not "bonds of the City of Ypsilanti" within the meaning of the banking law. The object of Section 27 of the banking law is to provide the highest kind of security, but the City of Ypsilanti has not provided the highest kind of security. On the contrary it has expressly refused to pledge its faith and credit as a city to meet the bond issue and has pledged only a particular property belonging to the city. I am therefore of the opinion that these bonds do not meet the requirements of the section of the banking law above quoted.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

EXECUTOR OF AN ESTATE CANNOT BE DIRECTOR OF STATE BANKS IN THAT REPRESENTATIVE CAPACITY.

(52) January 4, 1915.

Hon. E. H. Doyle, Commissioner of State Banking Department, Capitol:

Dear Sir—Your communication of the 31st ult. received as follows:

"An executor of an estate desires to become director in a state bank where the deceased held a large block of the stock, the executor as director wishing to hold stock of the bank in his representative capacity rather than as an individual.

The Department has always taken the position that a director, to meet the provisions of Section 12 of the law, must own the stock individually. We would appreciate your opinion in the matter, and citing the following authorities handed us by the executor in support of his contention that he could qualify in his representative capacity as a director.

21 E. G. L. 838.
15 L. R. A. 665.
2 Cook Cors. 623, page 1889.
4 N. Y. Sup. 174.
101 Ky. 570.
42 Conn. 560.

Will you kindly let us hear from you in re. the above at your earliest opportunity?"

In reply thereto would say that the qualifications of directors are fixed by Section 12 of

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the General Banking Laws of the State. Among others, the following qualification is prescribed, "Every director must own and hold in his own name not less than ten shares of the capital stock of such bank."

I have carefully examined the citations you have referred to and am of the opinion that the rules there laid down, while applicable to general corporations, are not controlling as to banks organized under the Michigan Bank Act, where personal responsibility, based upon beneficial ownership of stock, is plainly contemplated as a qualification for directorship. This position has heretofore been assumed by this Department and I see no reason for not adhering to the same. I am clearly of the opinion that an executor of an estate, whose only interest in a bank results from such office, would not be qualified to be a director of a State Bank.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

BANKS CANNOT LEGALLY SELL STEAMSHIP TICKETS.

(53) April 12, 1915.

Hon. Frank W. Merrick, Commissioner of Banking Department, Capitol:

Dear Sir—I have your communication of the 7th inst. as follows:

"We are in receipt of several letters from a state bank desiring to be informed whether or not it can legally transact the business of selling steamship tickets.

This bank is located in a community thickly populated by foreigners, and could transact more or less business in the direction of acting as agent for the various ocean steamship companies."

In reply thereto would say that the general powers of banks incorporated under the Michigan Bank Act are prescribed in Section 4. Attention is particularly directed to the seventh subdivision of this section, reading as follows:

"To exercise by its board of directors or duly authorized officers or agents, subject to law, all such power as shall be necessary to carry on the business of banking by discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debts, by receiving deposits, by buying and selling exchange coin and bullion, and by loaning money on personal and real security as provided hereinafter."

These are the usual powers granted to banks in carrying on a banking business. It is a general rule, laid down by all authorities, that the charter of a bank determines the limit of its powers, and that it can exercise no powers excepting those expressly conferred by statute, or necessarily implied and incidental to general banking powers. Michie, Section 87, page 647. I am of the opinion therefore that the business of selling steamship tickets by a bank in this State would be ultra vires and therefore unauthorized.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

STOCKHOLDERS MUST BE PRESENT OR REPRESENTED BY PROXY AT ANNUAL MEETING.

(54) April 21, 1915.

Hon. Frank W. Merrick, State Banking Commissioner, Capitol:

Dear Sir—Your communication of the 13th inst. received, enclosing a form of notice of a meeting of stockholders of a State bank which contains also a form of ballot, upon which stockholders may express their preference as to the directors to be chosen at such meeting. This form of ballot is as follows:

"Below you will find a list of the stockholders eligible to Directorship:

| | | |
|---|---|---|
| ( ) ..... | ( ) ..... | ( ) ..... |
| ( ) ..... | ( ) ..... | ( ) ..... |
| ( ) ..... | ( ) ..... | ( ) ..... |
| ( ) ..... | ( ) ..... | ( ) ..... |
| ( ) ..... | ( ) ..... | ( ) ..... |

The present Directors are.....
.....

If you cannot be present please make a cross opposite the names of any five that you would like to have act as Directors for the ensuing year and send or bring to this Bank on or before the above mentioned date, January ....., 191....

You are entitled to vote ..... shares.

(Signed) ....."

You desire to know whether or not such a ballot would be legal.

In reply thereto would say that it does not appear from your letter or from the notice that the so-called ballot is used for any other purpose than obtaining an expression of opinion from stockholders who cannot attend the annual meeting. If this ballot is used for no other purpose, I cannot see how any possible harm or wrong could result from its use.

On the other hand if this ballot is used for the purpose of actually electing directors, and as marked by an absent stockholder is cast in the ballot box of the meeting along with the ballots of stockholders who are present, I am clearly of the opinion that such ballot is invalid. I know of no principle of corporation law which would permit the election of directors in any other manner than at a meeting lawfully called and duly assembled. Cook on Corporations, 7th Edition, Sections 588, 595, 596, 604, 605 and 610. It is possible that under a proper

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charter provision and by-laws enacted under the authority thereof, or by statutory provisions, such a method of electing directors could be legalized, but I am of the opinion that under our present banking law a stockholder must be either personally present or present by proxy before his ballot can be cast in the election of directors.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

STATE BANK CANNOT BECOME SURETY OF PUBLIC OFFICER.

(55) April 27, 1915.

Hon. Frank W. Merrick, Commissioner of Banking, Lansing, Michigan:

Dear Sir—Your communication of the 22nd instant received as follows:
"Recently the directors of a state bank passed a resolution authorizing the bank to assume all liabilities of certain directors who were sureties on bonds of city treasurer. Can a state bank assume any such liability by vote of directors or by unanimous vote of stockholders? We will appreciate your opinion in this regard.

In reply thereto would say that banks are authorized to give bonds to secure city moneys deposited with them in certain cases, as for instance, under Section 3033 of the Compiled Laws of 1897, as amended by Act 156 of the Public Acts of 1901, and under the provisions of some of the Home Rule charters and legislative charters. This, however, must not be confused with the bond given by the city treasurer when he qualifies for his office.

I do not know of any statute authorizing a bank organized under the Michigan Banking Law to become surety upon the bond of any public officer. In the absence of an express statute upon the subject, I am clearly of the opinion that a state bank cannot lend its credit in this way or enter upon any such obligation, either with or without consideration. A bank can lend its credit and assume the obligations of third parties only in cases where the bank is directly interested and in the ordinary course of banking.

Michie on Banks and Banking, page 681.
Thomas v. City National Banks, 24 L. R. A. 263 (Neb.).
First National Bank v. Am. National Bank, 173 Mo. 153.
Bowen v. Needles National Bank, 94 Federal Rep. 925.
Thilmany v. Iowa Paper Bag Co., 79 N. W. 68.
Mine Supply Co. v. Stock Growers Bank, 173 Federal 859.

If the bank cannot become the direct surety upon a city treasurer's bond, it cannot assume the liabilities of directors who have become sureties. Neither the directors nor the stockholders have the power to bind the bank for this purpose and I am, therefore, of the opinion that your question should be answered in the negative.

Respectfully yours,
GRANT FELLOWS,
*Attorney General.*

GENERAL BANKING LAW NOT AFFECTED BY ACT TO MAKE UNIFORM LAW OF TRANSFER OF STOCK.

(56) Lansing, June 4, 1915.

Hon. Albert E. Manning, Deputy Banking Commissioner, Lansing, Michigan:

Dear Sir—Your letter of the first instant received, containing the following inquiry:
"I call your attention to Act 106, Public Acts of 1913, and would appreciate your opinion as to whether or not this in any way supersedes the provisions of the banking law with reference to the statutory lien upon bank stock as provided in Section 9. We have recently had several inquiries as to whether or not said Act No. 106 related to the stock of state banks, and will appreciate your opinion in regard thereto."

In reply would say that the Act to which you refer is entitled "An Act to make uniform the law of transfer of shares of stock in corporations." The evident purposes of this Act as expressed in its title and in the various provisions made with respect to the methods of transferring stock, is to adopt a uniform set of rules, most of which are already recognized as settled corporation law.

With regard to the question as to whether this Act is applicable to shares of stock in banks, I am inclined to the opinion that insofar as bank shares may be treated as transferable personal property, the Act would apply to them as well as to the shares of other corporations. Insofar, however, as this act may be in conflict with express provisions of the general banking law of the State as to the methods of transferring bank shares and the lien on the same created by any provision of the banking act, quite a different question is presented.

Banks, as corporations, are controlled and regulated by the general banking law of this State. To that extent they are separate and distinct corporations. Section 9 of Article 12 of the Constitution provides:
"No general law providing for the incorporation of trust companies or corporations for banking purposes, or regulating the business thereof, shall be adopted, amended or repealed except by a vote of two-thirds of the members elected to each house of the legislature ....."

As partially insuring the strict observance of this Constitutional provision, the legislature has adopted rules as follows:
Rule No. 27. "The question on the final passage of all bills, which by the Constitution, require the assent of two-thirds of the senators-elect, shall be taken by yeas and nays, and

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entered on the journal, and unless two-thirds of all the members-elect vote in the affirmative, the bill shall be declared lost. And, whenever such bill shall receive such assent of two-thirds as aforesaid, the fact thereof shall be certified upon said bill."

House Rule No. 64. "No bill appropriating the public money or property for local or private purposes, or providing for the incorporation of trust companies, or corporations for banking purposes, or regulating the business thereof, or amending or repealing any law providing for such incorporation or regulation shall be passed unless two-thirds of the members elected to the House shall have voted in favor of the passage thereof."

The legislative history of Act 106 of the Public Acts of 1913 is contained on page 96 of the "Index and History" of Senate Bills, this Act being Senate Bill No. 28. The bill was introduced January 13, 1913, by Senator Smith, and was on the same day referred to the Committee on Banks and Corporations. It was passed on third reading in the Senate March 18th, 1913, and the journal entry is as follows:

"Senate Bill No. 28 (file No. 30), entitled "A bill to make uniform the law of transfer of shares of stock in corporations;" was read a third time and passed, a majority of the Senators-elect voting therefor by yeas and nays, as follows:

| Yeas | Nays |
|---|---|
| Names of Senators (26) | Names of Senators (2) |

The title of the Bill was agreed to."

I refer to the legislative history as merely showing that the bill was not evidently regarded in the Senate, where it was introduced, as an amendment to the banking laws, inasmuch as the Senate rules applicable to such bills were not observed in the passage of this measure. Of course, it is not a direct amendment to any law and only repeals or amends other laws by implication. Repeals by implication are not favored, and I do not think the provisions of this Act were intended to repeal or modify the express provisions of the general banking law.

In view of these facts and principles, I have no hesitation in advising you that no provision of the general banking law is affected by the Act under consideration.

Very respectfully,

GRANT FELLOWS,

*Attorney General.*

VENDOR'S LIEN NOTES NOT PERMISSIBLE AS SAVINGS INVESTMENTS.

(57) Lansing, July 6, 1915.

Honorable Frank W. Merrick, Commissioner of the Banking Department, Lansing, Michigan:

Dear Sir—I have before me your communication of the 30th ult., in which you request my views as to the construction to be placed upon certain provisions found in Section 27 of the general banking law. As I understand the situation, a certain savings bank in this state desires to invest a certain amount of its deposits in so-called "vendor's lien notes" executed in the State of Texas, and by the terms of which a lien is created upon real estate. The question presented is as to whether or not such investment may be made under the law.

Insofar as it is material to the determination of this question, the section of the statute above referred to provides:

"A savings bank shall keep on hand at least fifteen per cent of its total deposits, one-third of which reserve shall be in lawful money in its own vaults, and the balance on deposit payable on demand, with banks, national or state, in cities approved by the Commissioners as reserve cities, or invested in United States bonds; three-fifths of the remainder of the savings deposits shall be invested by the board of directors as follows: .....

(h) Said banks may loan the same upon negotiable paper, or other evidences of indebtedness secured by any of the above mentioned classes of security; or

(i) Upon notes or bonds secured by mortgage lien upon unencumbered real estate worth at least double the amount loaned....."

The answer to the question upon which you have requested my views must depend upon the construction to be given to the expression "mortgage lien" as used. It appears from the correspondence submitted with your inquiry that the land upon which the lien stated in the notes exists has been sold at prices ranging from $25 to $35 per acre. One-third of the purchase price has been paid in cash and the remainder in the notes referred to. Said notes were issued in series, the obligations in each series maturing at different times, varying from one to four years. The deed of the property refers expressly to the vendor's lien created by virtue of the clause in the notes. This deed has, it is stated, been recorded.

Although it is not expressly so stated, I infer that the investment is sought to be made out of the 51% of deposits that may be loaned upon negotiable paper or other evidences of indebtedness secured by mortgage lien upon unencumbered real property. The requirement that such property be unencumbered necessarily implies that there shall be no other lien thereon prior to, or equal in rank to, the mortgage by which the obligations taken by the bank are secured. If, therefore, a savings bank were to be permitted under any circumstances to invest moneys out of the fund in question in vendor's lien notes, all of such notes outstanding against a particular description must necessarily be taken. Otherwise, if a number of such notes were owned by others, the objection would be encountered that the property was not unencumbered because there would exist thereon a lien equal in rank to that held by the savings bank.

Quite possibly, however, in the case to which you refer, it is desired to buy all of such outstanding notes so that the objection above suggested would be avoided. This brings us to a consideration of the principal point at issue; that is, whether or not the lien created by these notes can be said to be a "mortgage lien" within the meaning of the Michigan statute here involved. The so-called "vendor's lien" is expressly recognized by statute in the State of Texas. The provisions with reference thereto are analogous in many rspects to the enactments of the legislature affecting mortgages upon real property. The decisions of the court at last resort of Texas, construing these legislative enactments and involving the nature and necessary incidents pertaining to the vendor's lien, proceed upon the theory that such lien is analogous to the lien that exists by virtue of a mortgage or deed of trust. It is significant to note, how-

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ever, that the statute does not treat the vendor's lien in connection with mortgage liens, nor does it declare that such liens shall be regarded as identical and subject in all respects to the same considerations. Likewise, the decisions of the courts, while recognizing the analogy do not go to the extent of declaring that for all practical purposes, the vendor's lien and the mortgage lien are identical. The comparatively recent case of Busch v. Broun, 152 S. W. 683, may be cited as suggesting the attitude of the Supreme Court of Texas. It was there held that an assignment of a vendor's lien note should be registered upon the ground that, under the terms of the statute and prior decisions of the courts, an assignment of a mortgage must be recorded, in order to protect the rights of the assignee as against third parties and that the assignment of a vendor's lien note was subject to similar considerations because such note conveyed "the same character of lien." It is obvious from the reading of this opinion of the court that in the use of the words quoted it was meant to imply that the note like the mortgage created a lien upon the land within the meaning of the laws relating to registration of instruments affecting the title to land. It was not indicated that in the opinion of the court the same lien was created by the notes as is created by a mortgage.

It is also of interest to note in this connection that the statutes of the State of Texas relating to certain mutual insurance companies permit the investment of the funds of such companies, in national, state, county and city bonds, and also in first mortgages upon real estate, subject to the restriction that the amount secured by such mortgages should not exceed 50% of the value of the land. Permission is not given to such companies to invest in vendor's lien notes. Had it been the intention to grant such permission, it may, I believe, be assumed that the terms of the statute would have been so expressed. This inference would seem to be fully warranted because of the various statutory provisions by which mortgages and vendor's lien notes are recognized as separate and distinct undertakings, although analogous in many respects, and of the same character in that each creates a lien on real property.

As I view the matter the reasons that may have prompted the legislature of Texas in not including vendor's lien notes in the list of securities in which mutual insurance companies might invest are not difficult to ascertain. As suggested by the correspondence submitted by you, many such notes may be issued, each imposing a lien upon the same property. If, as is usually the case, these notes are held by different parties, it follows necessarily that no one of such holders has what may be termed a prior lien. Rather, all of such liens are of equal rank. It should be noted also in this connection that each of such notes imposes a lien, while in the event that a mortgage is executed, securing an indebtedness, there is, of course, but the one lien, even though such indebtedness may be evidenced by a number of notes, bonds, or other obligations. It was unquestionably the view of the Texas legislature that first mortgages were preferable to vendor's lien notes. Undoubtedly reasons of public policy were deemed to exist that warranted the apparent discrimination.

I am impressed that similar reasons of public policy obtain in the construction of the provision of the Michigan statute that is here involved. A reading of Section 27 is sufficient to indicate conclusively that the legislature deemed it wise to carefully safeguard the investment of the funds of savings banks. I challenge your attention specifically to subdivisions (e), (f), and (g) thereof. It was clearly intended that every precaution should be observed in order to prevent even a possibility of loss. Undoubtedly the history of banking, as conducted prior to the passage of supervisory and regulatory statutes, explains in large measure the extreme care with which this act was drawn. In permitting investments in notes or bonds secured by mortgage, it was provided, in accordance with the general spirit of this act, not only that the real estate must be unencumbered, but that it must be worth at least double the amount loaned. It occurs to me that this last provision might operate to prevent investment in the specific notes referred to in your communication, for it appears that such notes were given for two-thirds of the purchase price of the land. Assuming that such price may be taken to indicate the actual value of the land, it is patent that the liens created by such notes exceed in the aggregate one-half the value of the property. If, therefore, all of the notes outstanding against any particular description were acquired by the bank to which you refer, there might still be involved the question as to whether or not such investment is in contravention of this clause. However, I regard this feature as of minor importance unless it is sought to purchase notes secured by a trust mortgage, to which more specific reference will hereafter be made.

The significant feature of the clause to which attention has been directed lies in the fact that the legislature has seen fit to refer only to mortgage liens rather than to liens generally that may cover real property. Had it been the intention to include liens other than those existing by virtue of a mortgage, within the purview of the act, it is, I believe, fair to assume that this particular clause would have been enacted accordingly. I am strongly impressed that the intention of the legislature cannot be carried out unless the restrictions imposed are carefully observed in accordance with the letter of the law. Precisely the same reasons of public policy that prompted the inclusion of these provisions in Section 27, require that in construing the same, there shall be no exception permitted and no practice allowed that will open the door to a modification of the requirements deemed to be necessary to safeguard the rights and interests of the depositors in savings banks. In accordance with these suggestions, I am constrained to the opinion that the savings bank to which you refer may not properly invest in vendor's lien notes covering property in the State of Texas on the theory that the lien created by such notes is a "mortgage lien" within the meaning of Section 27 of the general banking law. This, I believe, covers your first question.

With reference to your second inquiry as to whether or not a loan secured by trust deed on realty in the State of Texas may be made the subject of an investment made by a savings bank out of its deposits, it would seem that no feasible objection may be made thereto. This so-called "deed of trust," a copy of which is submitted, is to all intents and purposes a mortgage and in consequence the lien created thereby may fairly be said to be "mortgage lien." In making investment in obligations secured by such lien, it must be borne in mind that the aggregate of such obligation may not exceed one-half the value of the property and that such lien must be prior in character to all other liens outstanding. The fact that it is deemed necessary to execute this instrument in certain cases may in itself be taken as an indication that the so-called vendor's lien notes are not as ample security as is the lien created by a mortgage or deed of trust. In case of any default under the latter, the trustee is, of course, charged with

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the duty of protecting the rights of all of the holders of the obligations that are secured by such lien. As stated, there seems to be no objection to an investment in obligations secured in this manner providing, of course, the necessary restrictions and limitations imposed by the statute are observed.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

STOCK IN BUILDING COMPANY CANNOT BE CARRIED AS BANKING HOUSE UNDER SECTION 11.

(58) October 29, 1915.

Hon. Frank W. Merrick, Commissioner Banking Department:

Dear Sir—Your communication of the 28th inst. received as follows:

"I desire to call your attention to Section 11 of the banking law, which provides that a bank may purchase and hold real estate such as shall be necessary for the convenient transaction of its business, including with its banking office other apartments to rent as a source of income, but which shall not exceed fifty per cent of its paid in capital. Under this provision of said Section I desire to inquire whether or not in your opinion it would be legal for a State bank to carry as an asset stock of a Building Company up to fifty per cent of capital? The Building Company is one organized for the purpose of erecting a bank and office building for the State bank, which bank heretofore held a ninety-nine year lease of the property. The capital stock of the Building Company is $250,000, all held by the directors of the bank, and the Building Company will also have a bond issue of $250,000, retirable at the end of twenty-seven years from the income of the building.

Trusting that this will have your early attention....."

It is my understanding from your inquiry that this particular bank contemplates carrying the stock in the Building Company as an asset under its banking house account.

The authority of a State bank to invest in real estate is limited by the provisions of Section 11 of the General Banking Law to which you refer. Unquestionably this section contemplates direct ownership either by way of a fee or, as we have heretofore held, a long term lease. See Attorney General's Report for nineteen-fourteen at page 578. I do not think that the provisions of this section can be further extended by construction.

Moreover the authorities are uniform in holding that unless expressly authorized by statute, State and National banks can not hold stock in other corporations and where they are authorized to hold such stock they can only do so in the manner and for the purposes prescribed. Upon this proposition you are respectfully referred to Attorney General's Report for nineteen-fourteen at page 434.

Further discussion of this matter I think is unnecessary, and your inquiry is therefore answered in the negative.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

THE WORD "CAPITAL" CONSTRUED TO MEAN CAPITAL STOCK.

(59) December 28, 1915.

Hon. Frank W. Merrick, Banking Commissioner, Lansing, Michigan:

Dear Sir—Answering your communication of recent date as follows:

"Section 11 of the banking law limits the investment by a state bank in real estate for banking purposes to 'fifty per cent of its paid in capital.' The question is asked whether the phrase 'paid in capital' means 'capital stock' or does it mean the entire assets of the bank, viz: money paid in for stock, surplus, undivided profits, or other property in the bank. We will appreciate an opinion from your Department on this question."

In reply thereto would say that the provision of section 11 of the State Banking law to which you refer reads in part as follows:

"The bank may purchase, hold and convey real estate for the following purposes, but no other:

First, such as shall be necessary for the convenient transaction of its business, including with its banking office, other apartments to rent as a source of income but which shall not exceed fifty per cent of its paid in capital....."

The meaning of the phrase "paid in capital" as it appears in this section is doubtless made clear by reference to the provisions of section 5 of the same act in which it is provided:

"At least fifty per cent of the capital stock of every bank shall be paid in before it shall be authorized to commence business, and the remainder of the capital of such bank shall be paid in monthly installments of at least ten per cent on the whole of the capital, payable at the end of each succeeding month....."

Other provisions of the banking law clearly distinguish between paid in capital and other assets of the bank, such as surplus, undivided profits, etc. This, as I take it, is the view held by Michie in that part of his work devoted to a discussion of capital stock and dividends from which I wish to quote as follows:

"Section 36. Amount of Capital and Shares. The capital of a bank is not an ideal, fictitious, arbitrary sum of money set down in the articles of association, but is composed of substantial property and is that which gives value and solidity to the stock of the institution. It is the foundation of its credit in the business community. Capial used in the business of banking is none the less so because it is borrowed. The mere fact that the money permanently invested in the business is borrowed does not alter its character as capital but a temporary loan obtained to meet an emergency is not capital.

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The capital stock of a bank is the whole undivided fund paid in by the stockholders, the legal right to which is vested in the corporation to be used in trust for the benefit of the members. If a large surplus be accumulated and laid up that does not become a part of it. (Citing Fireington v. Tenn., 95 U. S. 679.)

"Capital" and "capital stock" of a bank, while sometimes used interchangeably, are not one and the same thing. "Capital" includes the entire assets of the bank, whether represented by money paid in for stock, surplus, undivided profits, or other property of the bank; while capital stock represents only the total amount derived from the issuance of the shares of stock." (West v. Newport News, 104 Va. 21; Michie Banks and Banking, pages 75 and 76.)

The term "paid in capital" as used in section 11, therefore, must be taken to refer only to money paid in for stock, which amount is fixed by statute as distinguished from reserve capital, undivided profits, etc., which are more or less under the control of the directors of the bank and may vary with the fortunes of the business.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

BUILDING AND LOAN ASSOCIATIONS MAY NOT ADVERTISE FOR DEPOSITS; BANKS ARE NOT PREFERRED CREDITORS OF SUCH ASSOCIATIONS.

(60) January 17, 1916.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—I have your communication of the 14th inst. as follows:

"I am enclosing herewith letter from one of our State banks, as well as advertisements attached, upon the subject matter mentioned in the letter. Will you kindly advise us as to whether or not a building and loan association can legally advertise for deposits; and also advise us, whether or not, in the event of an individual or bank loaning a building and loan association money, would the person or bank become a preferred creditor as against the stockholders of the building and loan association."

In reply thereto would say that domestic building and loan associations are governed by the provisions of Act 50 of the Public Acts of 1887, as amended by Act 17 of the Public Acts of 1901. The purpose of such associations is stated in section 1 of the above act as follows:

"Any number of persons * * * desiring to organize a building and loan association for the purpose of building and improving homesteads, removing incumbrances therefrom, and loaning money to the members thereof, may, by complying with all the provisions of this act and entering into articles of association, become a corporate body. * * * *"

Section 5 provides, in part, as follows:

"The authorized capital stock of such association shall be divided into shares having a par value of not less than twenty-five dollars, nor more than two hundred dollars each, payable in periodical installments, called dues, not exceeding two dollars per month on each share: Provided, That the by-laws may provide for the advance payment of installment dues and for which there may be issued an advance payment certificate. The shares may be issued in series, or at any time as the by-laws shall determine, and subscriptions therefor shall be made payable to the association."

Under the provisions of section five and six of the act most building and loan associations in this State make provision for investment in their capital stock on the installment plan. This, however, must be distinguished from receiving deposits as banks do business.

I have examined the advertisement to which you refer and do not think it is open to the objection that the building and loan association in question is holding itself out to be a bank. I am of the opinion that were they doing so it would constitute a misuse of their charter.

With reference to the second question which you ask as to whether a bank loaning money to a building and loan association would be preferred in case of insolvency over stockholders in the association, I am of the opinion that the same rule would apply as in ordinary corporations. The members of a building and loan association are mutually liable for its obligations and the funds of the association and its assets in case insolvency results, may be used for the payment of debts. In this connection I call your attention to Thornton and Blackledge on building and loan associations, Sections 376 and 377.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

BANKING HOUSE.

(61) April 10, 1916.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing:

Dear Sir—We have had under consideration for some time the proposition submitted to your Department by one of the State Banks in Detroit relative to the proposed building of a banking house where the cost of the land and the building will be approximately two million dollars, which amount equals the capital of the bank. Inasmuch as section 11 of the general banking law only permits 50% of the capital to be invested in a banking house, this bank has submitted several propositions for your approval. These propositions are as follows:

(1) A state bank with $2,000,000 paid in capital desires to invest $1,000,000 in a banking office and office building as a source of income, as follows: To obtain a site and erect an 18 story banking and office building at a total cost of not exceeding $2,000,000 using therefor one-half of its paid in capital, viz: $1,000,000 and issuing building bonds for the remaining $1,000,000, the principal and interest of which bonds shall be payable solely from the net

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income of the property, and which bonds shall be, according to their terms, solely payable from such net income as may be derived and not a claim or debt against the bank, not a claim against any of its property nor assets nor against the building, but merely against the net income until the principal and interest of the bonds are paid. Is this permissible?

(2) Instead of the issuance of the bonds by the bank, may an independent corporation or an individual or individuals procure title to the site, erect the building, sell it absolutely to the bank for $1,000,000, reserving the title to the net income until the amount received from such net income shall reimburse it or him or them for the balance of the cost plus 5% per annum until paid?

(3) May an independent corporation, individual or individuals owning building and site worth $2,000,000 sell to the bank an undivided one-half interest therein for $1,000,000, they holding as tenants in common, and then lease the remaining undivided one-half interest therein to the bank for a rental equal to the net income of the whole building, with the proviso that when the bank has paid from such net rental an amount sufficient to cover the value of the undivided one-half interest plus 5% interest, the whole title thereto shall vest in the bank?

(4) If an independent corporation, individual or individuals procured the site and erected the building at a cost of $2,000,000, and gave a trust mortgage on the property to secure the payment of $1,000,000 construction bonds at a rate of $100,000 a year inclusive of interest, could a state bank of $2,000,000 paid in capital buy the property for banking offices and apartments as a source of income for $1,000,000, subject to such trust mortgage, on the express stipulation, however, that the bank does not assume and agree to pay the mortgage or bonds secured thereby, but that, so far as the bank is concerned, the holders must look to the property for liquidation, and payment?

(5) Can a state bank invest one-half of its paid in capital in a building and site as co-tenant in common with another corporation, individual or individuals, and later by an increase of its capital paid in, buy out its co-tenant?

Proposition No. 1, I think, should be answered in the negative. Under this proposition the net income from rentals, etc., would be used in discharging the principal and interest on the bonds. Such rentals are assets of the bank and the bank would, therefor, use its assets in paying off the mortgage bonds, thus increasing its investment in the banking house. The proposition is clearly an evasion of the restrictions imposed by section 11 and should not be approved.

Proposition No. 2. This is subject to the same objections as the first proposition and should likewise be disapproved.

Proposition No. 3. This proposition is subject to the criticism that the bank has already invested up to its limit in the banking house and then proceeds to lease the other undivided half interest from the other tenant in common for an amount equal to half the value of the building. This proposition is so clearly an evasion of the law that it should be given no further consideration.

Proposition No. 4. I do not see how a distinction can be made between the bank being liable for a debt and property of the bank being liable. In any event failure to meet the terms of the mortgage lien would involve the assets of the bank, especially since the bank would propose to invest one million dollars of its capital in the real estate. This proposition is an evasion of section 11 and possibly of section 45, which provides that a bank cannot pledge its assets as collateral security so as to give a preference to the creditor.

Proposition No. 5. This proposition is governed by a separate opinion this day rendered to you and in short may be answered as follows: that there is nothing in the banking law to prohibit a State bank from being a tenant in common with another corporation or individual provided it does not involve as a necessary consequence a partnership agreement. My fear would be that a partnership agreement would be necessary, and that would be especially true where the parties as tenants in common contemplate from the beginning that one of the parties should purchase the other's interest and that in the meantime one of the parties would be acting as a trustee or agent for all in the collection of rents, payment of taxes, insurance, etc. I would suggest, as I did in my other opinion, that any contract made between the tenants in common under this proposition should be submitted to the banking department before taking effect.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

BANKING HOUSE.

(62) April 10, 1916.

Hon. Albert E. Manning, Deputy State Banking Commissioner, Lansing, Mich.:

Dear Sir—Your communication of the 13th ult. received as follows:

"I am directed by the Commissioner to ask for an opinion from your department on the following questions:

First. As to whether or not a State bank can own and carry as Banking House an undivided half interest in same when the total cost of the Banking House exceeds fifty per cent of capital, the other undivided interest being owned by a Building Company consisting of bank directors.

Second. We will also appreciate your opinion as to whether or not a State bank can carry as Banking House a building with title to upper story or stories in other corporations, fraternal or otherwise."

In reply thereto would say that the answer to your communication has been delayed because of the suggestion that the banks which are interested in this question proposed to submit a brief. Since that suggestion was made the interested parties have for some reason concluded not to submit a brief and you now desire a reply.

Answering your first question, would say that the right of a bank to purchase, hold and convey real estate is governed by Section XI of the General Banking Law, which provides, in part, as follows:

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"A bank may purchase, hold and convey real estate for the following purposes, but no other:

First. Such as shall be necessary for the convenient transaction of its business, including with its banking office other departments to rent as a source of income, but which shall not exceed fifty per cent of its paid in capital; * * *"

This section does not attempt to define the character of the title to the real estate which a bank may purchase; nor does it prescribe any limitations except such as may be inferred from the words themselves "purchase, hold and convey real estate." We have held that under this provision a bank may obtain less than a fee, as for instance a ninety-nine year lease.

Section 8825 of the Compiled Laws of 1897 provides as follows:

"Estates, in respect to the number and connection of their owners, are divided into estates in severalty, in joint tenancy, and in common; the nature and properties of which, respectively, shall continue to be such as are now established by law, except so far as the same may be modified by the provisions of this chapter."

Section 8826 provides:

"All grants and devises of lands, made to two or more persons, except as provided in the following section, shall be construed to create estates in common, and not in joint tenancy, unless expressly declared to be in joint tenancy."

It has been held that a corporation can not take an estate in joint tenancy, either jointly with another corporation or with a natural person. 10 Cyc. Page 1132. But it can take and hold as a tenant in common with another corporation or with a natural person. See Dewitt vs. San Francisco, 2 Cal. 289; Estell vs. Southern University, 12 Lea Tenn. 476; Haven vs. Mehlgarten, 19 Ill. 91; Hackett vs. Railway Company, 12 Ore. 131; 10 Cyc. 1132. It is a general rule that corporations can not enter into partnership agreements, and this rule would prohibit a corporation from holding lands in partnership or under partnership agreements; but the rule as to partnerships would not prevent a corporation from holding an estate in common with another corporation or with a private person.

Answering your first question, therefore, I would say that a bank might hold title in common with another corporation or private individual, to real estate to be used as a banking house, provided there does not follow as a matter of necessity the entering into of a partnership agreement relative to the use of the property. This I think would not prevent the tenants in common from agreeing by contract as to which portion of the proposed property should be used by either party, but would prohibit any agreement by which the one tenant in common should permit the other tenant in common to bind the entire property for obligations of a single tenant in common. In this connection I would suggest that any agreements made between the tenants in common as to the use of the property should be submitted to the Banking Commissioner so as to avoid ultra vires acts on the part of the bank.

Answering your second question your attention is called to an opinion rendered by me to Mr. Leland F. Bean on pages 427 and 428 of the Attorney General's Report for 1915, in which the question was raised as to whether a township could own the fee in a second story of a building. In that opinion I said:

"It does not occur to me that the township could own the second story of a building in fee. Such an attempted purchase of a building or a portion thereof apart from the realty would in all probability be construed as a severance in legal effect, and an estate in fee can exist only in land, and applies to buildings or other structures only insofar as the same are regarded as attached to and a part of the land. It would be impossible for the land to be held in fee by one person and a building on such land to be held in fee by another."

I am clearly of the opinion that the title to upper stories of a building can not be held in fee by any person other than the owner of the land upon which the building stands.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

BANKING HOUSE.

(63) July 18, 1916.

Hon. Frank W. Merrick, Commissioner of Banking Department, Lansing, Michigan:

Dear Sir—You have recently submitted to me copy of a tentative agreement entered into by a State bank with certain persons mentioned therein and have asked that I give you my views upon the matter. Insofar as the bank is concerned, the essential parts of the agreement provide for the conveyance to a corporation to be hereafter formed of certain real estate for a stipulated consideration; for the leasing to the bank for a period of ninety-nine years of land on which is to be erected a building designed for hotel and bank purposes; for the purchase of a certain portion of said building; and for the leasing of all of said building thus purchased that is not used for banking purposes. Without reference to the practical operation of this contract as written, or to its enforcibility, it does not occur to me that a Stae bank, if it performs the various acts contemplated, will thereby infringe any provision of the banking law or any other statute of the state. Undoubtedly it has the power as a corporation to sell its property, to lease property and to purchase property. It does not appear that authority of any other or different nature is involved. I do not understand that my opinion is requested except as to the legality of these various acts, assuming that each and all of them may and will be performed in accordance with the written instrument. This opinion is limited accordingly and has, of course, no reference whatever to incidental propositions of business policy which may arise in case the proposed action is taken. I am returning herewith the copy of the contract and the correspondence submitted therewith.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

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EXAMINER'S BONDS.

(64) December 15, 1916.

Hon. Frank W. Merrick, Commissioner of Banking, Lansing, Mich.:

Dear Sir—Your communication of the 14th inst. received, in which you inquire as to whether the bonds of bank examiners should run to the Commissioner of Banking or to the People of the State of Michigan.

In reply thereto would say that the only provision relative to such bond is contained in section 38 of the Banking Law, and reads as follows:

"Bank examiners shall file with the Commissioner of Banking a bond for $10,000 for the faithful discharge of their duties."

It will be noted that the bond is for "the faithful discharge of their duties." These duties are prescribed by statute, namely, Act 205 of the Public Acts of 1887, as amended, being the general banking law of the State, and in the absence of any specific provision to the contrary it is my opinion that the bonds should run to the "People of the State of Michigan" rather than to the Commissioner of Banking.

Respectfully yours,
(Signed) GRANT FELLOWS,
*Attorney General.*

JOINT TENANCY NOT CREATED BY JOINT DEPOSIT.

(65) December 30, 1916.

Hon. Mathew Bush, Judge of Probate, Corunna, Michigan:

Dear Sir—I am in receipt of your communication of the 22d inst., wherein you request an opinion from this Department as to the construction to be placed upon the term "joint tenants" as used in section 3 of Act 248 of the Public Acts of 1909. The section to which you refer reads as follows:

"When a deposit shall be made in any bank or trust company by any person in the name of such depositor or any other person, and in form to be paid to either or the survivor of them, such deposits thereupon and any additions thereto, made by either of such persons, upon the making thereof, shall become the property of such persons as joint tenants, and the same together with all interest thereon, shall be held for the exclusive use of the persons so named and may be paid to either during the lifetime of both, or to the survivor after the death of one of them, and such payment and the receipt of acquittance of the same to whom such payment is made shall be a valid and sufficient release and discharge to said bank for all payments made on account of such deposits prior to the receipt by said bank of notice in writing not to pay such deposits in accordance with the terms thereof."

Prior to the enactment of this statute it had been the holding of the Supreme Court that an estate in joint tenancy could not be created in personal property.

See—

Waite vs. Bovee, 35 Mich. 425;
State Bank of Croswell v. Johnson, 151 Mich. 538;
Burns vs. Burns, 132 Mich. 441.

I am impressed that it was not the intention of the legislature in enacting this statute to create an estate in joint tenancy as it was known to the common law in bank deposits made in accordance with the provisions of the same, but that the object of this statute is to protect the bank in case payment of the money is made to the survivor before the bank has received notice of the death of one of the parties. The language of the statute would seem to indicate that this was the intention of the legislature and I am, therefore, of the opinion that section 3 of the act does not create a joint tenancy in personal property as the term "joint tenancy" was known to the common law.

Very respectfully,
(Signed) GRANT FELLOWS,
*Attorney General.*

BANK LOANS TO BUILDING AND LOAN ASSOCIATIONS ARE LEGAL.

(66) March 19, 1917.

Hon. Frank W. Merrick, Commissioner Banking Department, Lansing, Mich.:

Dear Sir—Your communication of the 14th instant received requesting my opinion upon the following proposition:

"Investigation develops the fact that numerous banks under the supervision of this Department are from time to time advancing funds to certain building and loan associations in the State. The question has arisen whether building and loan associations, as organized under the Michigan statute, are given the right to borrow funds for loan purposes in this way; and as a consequence whether the loans held by banks are legal investments or not."

In reply thereto would say that under date of July 31, 1901, Honorable Horace M. Oren, then attorney general, advised the secretary of state that building and loan associations have a right to borrow money to carry out the purposes of such organizations, in the absence of statutory prohibition, or by-laws of such associations prohibiting it; and have implied power to secure the payment of such loans by assignment of mortgages, bonds, etc. See Attorney General's Report for 1902, Page 59.

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I do not find that this question has since been passed upon by this department, and I therefore assume that the opinion of Mr. Oren has been followed in this respect. If a building and loan association has the authority to borrow and to pledge its securities it consequently follows that a bank would have the same right to loan its money to a building and loan association as to any other borrower.

Respectfully yours,
(Signed) ALEX J. GROESBECK,
*Attorney General.*

BANK MAY NOT LEGALLY CLOSE ON ANY DAYS OTHER THAN THOSE PRESCRIBED BY LAW.

(67) June 11th, 1917.

Hon. Frank W. Merrick, Lansing, Michigan:

Dear Sir—Your communication of the 19th ult. received as follows:
"We have been requested by a State bank to submit to you the proposition of whether a State bank may legally close its bank on an afternoon other than Saturday during the summer months. As you no doubt are aware Saturday afternoon is a busy time in the smaller towns, and for that reason banks dislike to close.
"Will you kindly give this matter your early attention?"
In reply thereto, would say that there does not appear to be any authority in the banking act under which State banks may close through banking hours on any days except those prescribed.

Very respectfully,
(Signed) A. B. DOUGHERTY,
*Deputy Attorney General.*

BANKING DEPARTMENT HAS GENERAL SUPERVISION OVER STEAMSHIP AND FOREIGN MONEY ORDER AGENTS.

(68) August 9, 1917.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—This will acknowledge receipt of your communication of the 7th inst. wherein you request to be advised by this Department with reference to Act 271 of the Public Acts of 1915 as amended.
Section one of the act provides,—
"No person, firm or corporation shall engage in selling steamship or railroad tickets for transportation to or from foreign countries, or in the business of receiving deposits of money for the purpose of transmitting the same, or the equivalent thereof, to foreign countries, until there has been obtained from the secretary of state a certificate of compliance with the provisions of the two sections next following."
Section eight provides,
"It shall be the duty of the State Banking Commissioner to exercise general supervision over all persons, firms or corporations engaged in any business contemplated by section one hereof, except persons, firms and corporations excepted or exempted from the provisions hereof."
You ask to be advised whether in the opinion of this Department the state banking commissioner should exercise general supervision over persons, firms or corporations who are engaged in the business specified in section one of the statute and who have not complied with the requirements of section one with reference to filing a certificate of compliance. You are advised that it is the opinion of this Department that it was the intention of the legislature that your department should exercise general supervision over all persons, firms and corporations who are engaged in this business.

Yours respectfully,
(Signed) A. B. DOUGHERTY,
*Deputy Attorney General.*

BANK DISCOUNTING ITS NEGOTIABLE NOTES FOR PURPOSE OF RELOANING, NOT ACTING IN GOOD FAITH.

(69) February 19, 1918.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—I have before me your communication of the 8th inst. with reference to the authority of a bank organized under the banking laws of this state to rediscount its negotiable notes for the purpose of securing funds to reloan.
Section 32 of the Michigan Banking statute provides in part as follows,—
"Provided further that any bank may borrow money for temporary purposes, and may pledge assets of the bank not exceeding fifty per cent in excess of the amount borrowed as collateral security therefor: Provided further, That whenever it shall appear that a bank is borrowing habitually for the purpose of reloaning, the commissioner of the banking department may require such bank to pay off such borrowed money. Nothing herein contained shall prevent any bank from rediscounting in good faith and endorsing any of its negotiable notes."

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You will note that this section prevents a bank from borrowing habitually for the purpose of reloaning. This section further provides that nothing therein contained should prevent any bank from rediscounting in good faith and endorsing any of its negotiable notes.

It is my opinion that it was not the intention of the legislature in providing that a bank might rediscount in good faith its negotiable notes to authorize the said bank to rediscount its negotiable notes for the purpose of securing funds to reloan.

This section permits a bank to rediscount its negotiable notes if done in *good faith*, and should a bank rediscount such paper merely for the purpose of securing funds to reloan, I do not think it can be said that said bank is acting in good faith.

Trusting this will serve to furnish you with the desired information, I am,

Yours respectfully,
(Signed) A. B. DOUGHERTY,
*Deputy Attorney General.*

BANKERS ACCEPTANCES PURCHASED BY BANKS NOT CHARGEABLE TO THE LINE OF CREDIT OF THE ACCEPTING BANK.

(70) October 24, 1918.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—You have recently requested the opinion of this Department upon the following:

Certain banks organized under the laws of this state have been purchasing paper known as banker's acceptances. We are informed that these acceptances are in the nature of bills of exchange drawn upon a certain bank and accepted by it, same being due in thirty, sixty or ninety days, as the case may be. After this paper has been accepted by the bank upon which it is drawn, in some instances the paper is sold to other banks. The question now presents itself whether banks organized under the laws of this state can purchase this paper in amounts in excess of the limitation imposed by Section 8020 of the Compiled Laws of 1897. In other words, whether or not these acceptances are liabilities within the meaning of Section 8020, so that no bank can purchase them in amounts in excess of one-tenth part of the amount of its capital and surplus. Section 8020 of the Cimpiled Laws of 1897, heretofore referred to, provides in part as follows:

"The total liabilities to any bank of any person or of any company, corporation or firm for moneys advanced, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed one-tenth part of the amount of capital and surplus of such bank, but the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed."

You will note from reading the foregoing that while the total liability of any person, firm or corporation to any bank shall not be in excess of one-tenth part of the amount of its capital and surplus that this limitation does not apply to the discount of bills of exchange drawn in good faith against actual existing values. From the information which we received from a representative of your Department it apears that a bank acceptance is nothing more than a bill of exchange, as defined by Section 6167 of the Compiled Laws of 1897, same being Section 128 of the negotiable instruments law. Such being the case I am of the opinion that the limitation imposed by Section 8020 does not apply to these acceptances, and they may be purchased by banks in such amounts as they see fit.

Respectfully yours,
(Signed) A. B. DOUGHERTY,
*Deputy Attorney General.*

TRUST COMPANIES CANNOT LAWFULLY PURCHASE SHARES OF THEIR OWN CAPITAL STOCK.

(71) April 9, 1919.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—Your communication of the 3d instant requesting an opinion from this Department as to the authority of a trust company organized under Act 108 of the Public Acts of 1889, to purchase shares of its own capital stock, is before me.

In reply thereto would say that in my opinion your question should be answered in the negative for the following reasons:

(1) The statutes under which this class of corporations is organized expressly enumerates the classes of securities in which they may invest their funds. This statute contains no provision authorizing a trust company to purchase shares of its own capital stock. The classes of securities enumerated in this statute are in my opinion the only securities in which a trust company may invest its funds.

(2) The purchase of shares of its own capital stock by a trust company is a reduction of its capital stock. The statute under which these trust companies are organized provides the method for the reduction of capital stock, and in my opinion the statutory method is exclusive.

(3) Section 14 of the act under which Michigan trust companies are organized imposes upon the stockholders a liability to the extent of the amount of the stock therein, at the par value thereof, in addition to the amount invested in such shares. To permit a trust company to purchase shares of its own capital stock would permit it to impair the security intended for the benefit of creditors.

Trusting this will serve to furnish you with the desired information, I am

Respectfully yours,
A. B. DOUGHERTY,
*Deputy Attorney General.*

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TRUST COMPANIES DO NOT HAVE POWER TO EXECUTE ACCEPTANCES.

(72) October 2, 1919.

Hon. Frank W. Merrick, Commissioner of Banking Department, Lansing, Michigan:

Dear Sir—We have the following communication from your Department:

"The question has arisen as to the rights of trust companies, operating under the Michigan trust law, to execute acceptances in the same manner as our Michigan state banks are allowed to do under the banking law. I am unable to find any provision in our trust law permitting the execution of acceptances, and for that reason the matter is referred to you for an opinion as to their rights in this connection."

In answering this question we assume you have reference inter alia to the authority expressly granted to banks in subsection 8 of section 4 of the general banking law as follows:

"To accept for payment at a future date, not to exceed six months, drafts drawn by the patrons, but no bank shall accept such drafts in the aggregate to an amount exceeding 50% of its capital and undivided surplus, such acceptances to be considered liabilities within the meaning of limitations provided in section 52 of this act."

The above provision was added by amendment in Act 299 of the Public Acts of 1917. In passing it should be said that it had been held by this Department that such acceptances (for future payment at a future date) could not be executed by State banks in the absence of express statutory permission, since it involved a species of loan of a bank's credit and a species of liability not contemplated by existing law and not embraced within their general authority. Hence the above legislation. The amendment of 1917 makes such transactions legitimate banking business.

I think it can safely be assumed, if banks could not have included such business in their transactions, in the absence of express statutory authority, that trust companies equally could not since the powers of trust companies are also strictly statutory. The authority given to State banks in the above amendment cannot inure to the benefit of trust companies, since the two kinds of institutions are governed by different laws, and trust companies, on the contrary, are not permitted to do general banking business. See section 9 of Act 108 of the Public Acts of 1889 (section 8052 of the Compiled Laws of 1915).

A close examination of the trust company act fails to reveal any direct or express provision authorizing trust companies to include acceptances so as to create a primary liability against the trust company as defined in the negotiable instruments law. While the silence of the statute would doubtless be a sufficient reason, a better reason for denying to trust companies the right to execute such acceptances is to be found in the strict limitations prescribed by the trust company act itself as to the character of transactions open to them, both as to employment of capital and investment of trust funds. Under the provisions of section 8052 of the Compiled Laws of 1915, trust companies shall have power "to loan money upon real estate and collateral security, and to execute and issue its notes and debentures, payable at a future date, and to pledge its mortgages or real estate and other securities as security therefor." Under section 8054 of the Compiled Laws of 1915, the capital stock of such companies may be invested "in bonds secured by mortgages, or notes and mortgages or unincumbered real estate within the State of Michigan, worth double the amount secured thereby or in public stocks and bonds * * * and such board of directors may invest or loan the balance of its capital stock and other moneys received by such corporation in trust, in bonds secured by mortgages, or notes and mortgages, on unincumbered real estate within the State of Michigan worth double the amount secured thereby, or in public stocks and bonds of the United States * * *, or in such real or personal securities as they may deem proper." It will be seen that all of these investments require security, whether the funds so invested are derived from surplus capital, from loans or from trust funds in their keeping. Nowhere are they permitted to invest by loaning their funds without security.

The acceptances under discussion primarily do not call for security and on the contrary are intended to operate without ordinary direct security.

I think it can also safely be said that such acceptances have not heretofore been deemed a necessary part of trust company business within this state, and that in any event they fall more properly within the sphere of general banking operations than in that of trust company business, taking the distinctions between the two institutions as generally laid down by the authorities for a criterion. In this connection your attention in invited to the opinion of Attorneys General Wykes and Fellows of December 31, 1912, Attorney General's Report for 1913 at page 170, where these distinctions are discussed in relation to the right of trust companies to issue certificates of deposit.

As a limitation upon the general powers of trust companies, section 9 of the trust company law contains the following provision:

"But nothing herein contained shall be construed as giving the right to issue bills to circulate as money, or to buy or sell bank exchange, or to do a general banking business."

This provision is a direct limitation upon the powers granted to trust companies in the same section of the act "to act generally as agents or attorneys for the transaction of business, the management of societies, the collection of rents, interest, dividends, mortgages, bonds, bills, notes and securities for moneys." This latter provision, in my opinion, is the measure of the powers of a trust company with reference to the handling of negotiable instruments originating outside of the trust company itself. This power falls far short of granting to trust companies a general authority such as is conferred upon banks in the eighth subdivision of section 4 of the banking law. The only legitimate ways, in my opinion, that a trust company can handle negotiable instruments are in connection with their authority to make collections for their clients in which transactions they act solely as agents or attorneys; and in their regular investments permitted by law and as restricted by the terms of the trust company act; or in such limited transactions as become necessary in the discharge of their own corporate functions as distinguished from the employment of their capital and their transactions on behalf of clients.

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In conclusion, I am of the opinion that direct and express legislation would be necessary before trust companies can be authorized to execute acceptances of the nature contemplated in your inquiry.

Very respectfully,
ALEX J. GROESBECK,
*Attorney General.*

TRUST POWERS OF NATIONAL BANKS.

(73) April 25, 1919.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—I have before me your communication of the 23d instant wherein you call attention to Section 11 (k) of the Federal Reserve act, which act authorizes national banks to exercise the powers of a trust company in certain cases. You also call attention to certain rules of the Federal Reserve Board, and you request to be advised whether or not a national bank which exercises the functions of a trust company is required to deposit with the state treasurer of this state the securities provided for in the Michigan trust company act. You also request to be advised whether or not such companies are subject to examination by the state banking department, as provided for in said act.

In answer to your first inquiry, I would respectfully call your attention to the provisions of subdivision (k) of section 2 of the act of September 26, 1918, which provides in part as follows:

"Whenever the laws of a State require corporations acting in a fiduciary capacity, to deposit securities with the State authorities for the protection of private or court trust, national banks so acting shall be required to make similar deposits and securities so deposited shall be held for the protection of private or court trusts, as provided by the State law."

You will note from reading the foregoing that a national bank exercising the functions of a trust company is obliged to deposit with the treasurer of this state the securities provided for in the act governing Michigan trust companies.

In answer to your second inquiry, I would respectfully call your attention to subdivision (k) of section 2 of the act of September 26, 1918, which provides in part as follows:

"National banks exercising any or all of the powers enumerated in this sub-section shall segregate all assets held in any fiduciary capacity from the general assets of the bank and shall keep a separate set of books and records showing a proper detail all transactions engaged in under authority of this sub-section. Such books and records shall be open to inspection by the State authorities to the same extent as the books and records of corporations organized under State law which exercise fiduciary powers, but nothing in this Act shall be construed as authorizing the State authorities to examine the books, records, and assets of the national bank which are not held in trust under authority of this sub-section."

You will note from the foregoing that you have the same authority to examine the books and records of a national bank exercising the functions of a trust company, insofar as the conduct of its affairs as a trust company is concerned, as is conferred upon you by the statutes of this state in reference to Michigan trust companies.

Trusting this will serve to furnish you with the desired information, I am

Respectfully yours,
A. B. DOUGHERTY,
*Deputy Attorney General.*

May 8, 1919.

Hon. Frank W. Merrick, Commissioner of Banking, Lansing, Michigan:

Dear Sir—I have before me your communication of the 1st instant, wherein you call attention to our letter of the 25th ultimo in reference to the authority conferred upon the state banking commission by the federal reserve act to examine national banks exercising the powers of trust companies, insofar as the conduct of their affairs pertains to the trust company business; also in reference to the deposit of securities by said banks with the state treasurer, and request to be advised whether or not in my opinion it is your duty, under the statutes of this state, to require this deposit to be made and to conduct an examination of the affairs of these banks exercising the functions of a trust company, as is done in the case of trust companies organized under the laws of this state.

In reply thereto would say that inasmuch as Congress, by appropriate legislation, has placed these banks exercising the functions of a trust company on the same footing as trust companies organized under the state law, insofar as the requirements as to deposits and examinations are concerned, I am of the opinion that to that extent such banks must be regarded as doing business under the Michigan statute relating to trust companies, and that your duties in that connection are the same as your duties in relation to trust companies organized under the laws of this state.

Respectfully yours,
ALEX J. GROESBECK,
*Attorney General.*

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EFFECT OF ACT 271, P. A. OF 1915, AS AMENDED UPON RAILROAD AND EXPRESS AGENTS.

(74) August 20th, 1919.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—I have before me your communication of the 9th instant, wherein you request to be advised whether or not the provisions of section 6 of Act No. 271 of the Public Acts of 1915, as last amended by Senate Enrolled Act No. 158, exempts agents of railroad companies and employes of express companies acting as authorized general agents of said companies from the provisions of said act when not acting in their representatice capacity.

Section 6 of Act 271 of the Public Acts of 1915, as amended by Act No. 236 of the Public Acts of 1917, provides in part as follows:

"Nothing herein shall apply to the issuance of tickets, drafts, money orders or travelers' checks, or the receipt of deposits of money for the purpose of transmitting the same or the equivalent thereof to foreign countries, by any railroad company or transcontinental steamship company * * *."

This section, as amended by Senate Enrolled Act No. 158, provided in part as follows:

"Nothing herein shall apply to tickets, drafts, money orders or travelers' checks issued by any railroad company, its duly authorized agents, or to express companies now established, their employes acting as their regularly authorized general agents * * *."

Under the law as it presently stands, the railroad companies and their authorized agents and express companies now established and their employes acting as regularly authorized general agents are exempted. This exemption only applies to such agents while acting in their representative capacity and performing a service for which the companies are responsible.

It does not apply when such persons are acting in an individual capacity having no connection with their employment.

Respectfully yours,
ALEX J. GROESBECK,
*Attorney General.*

AGENTS OF STEAMSHIP COMPANIES ARE NOT EXEMPT UNDER ACT 271, P. A. OF 1915, AS AMENDED.

(75) October 18, 1919.

Hon. Frank W. Merrick, State Banking Commissioner, Lansing, Michigan:

Dear Sir—Answering your letter of the 9th instant relative to the bonds to be furnished by agents of steamship companies or brokers engaging in such business, in looking over the matter I have come to the conclusion that agents of steamship companies are not exempt from the provision of the law, and that there is no provision now made for exempting them. My conclusion is based upon the history of section 6. Under the original act section 6 exempted inter alia railway companies and steamship companies, and their agents, also national banks, express companies and state banks and trust companies. This section was amended by Act 236 of 1917, which continued the exemption as to transatlantic steamship companies. The section was further amended by Act 399 of the Public Acts of 1919, and in this amendment you will notice that steamship companies are left out entirely from the excepted classes. There must have been some reason for this, or at least, it must be assumed that the legislature intended to omit them from the excepted classes. Searching for a possible reason for this attitude on the part of the legislature, we have made an examination of the corporate records in the Secretary of State's office and find that none of the transatlantic steamship companies are authorized to do business in this state, while railroad companies, express companies, national and state banks and trust companies are authorized to transact business within the state.

I am therefore of the opinion that steamship companies as such, or their agents, may only engage in the ticket business in this state upon complying with the provisions of the act.

Respectfully yours,
ALEX J. GROESBECK,
*Attorney General.*

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# BANK EXAMINED AND FEES PAID, 1919.

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*The following is a list of banks and trust companies examined and the amount paid by each, as required by section 40 of the general banking law and section 19 of the Trust Company Act.*

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 325 | Addison State Savings Bank | Addison | May 20 | Sept. 20 | $35 79 |
| 162 | Adrian State Savings Bank | Adrian | Mar. 10 | June 23 | 209 87 |
| 89 | The Commercial Savings Bank | Adrian | Mar. 12 | June 23 | 139 96 |
| 66 | Lenawee County Savings Bank | Adrian | Mar. 12 | June 23 | 225 92 |
| 179 | Albion State Bank | Albion | Mar. 31 | Aug. 5 | 92 25 |
| 167 | Commercial and Savings Bank | Albion | Mar. 31 | Aug. 4 | 94 73 |
| 498 | Algonac Savings Bank | Algonac | April 14 | Sept. 13 | 25 00 |
| 314 | Allegan State Savings Bank | Allegan | April 5 | Nov. 12 | 44 38 |
| 323 | First State Bank | Allegan | April 5 | Sept. 30 | 69 33 |
| 487 | Allen State Savings Bank | Allen | April 1 | Oct. 7 | 25 00 |
| 232 | The Alma State Savings Bank | Alma | April 14 | July 16 | 58 52 |
| 233 | First State Bank of Alma | Alma | April 14 | July 14 | 125 77 |
| 437 | Almont Savings Bank | Almont | May 12 | Sept. 8 | 40 99 |
| 169 | Alpena County Savings Bank | Alpena | June 28 | Dec. 6 | 366 15 |
| 302 | Farmers State Bank | Alto | April 23 | Sept. 17 | 33 60 |
| 609 | Amble State Bank | Amble | April 21 | Oct. 8 | 25 00 |
| 48 | Ann Arbor Savings Bank | Ann Arbor | Mar. 3 | June 23 | 434 67 |
| 26 | Farmers and Mechanics Bank | Ann Arbor | Mar. 3 | June 23 | 234 98 |
| 144 | State Savings Bank | Ann Arbor | Mar. 3 | June 23 | 337 33 |
| 512 | State Bank of Applegate | Applegate | Jan. 22 | Oct. 15 | 25 00 |
| 627 | Arcadia State Savings Bank | Arcadia | Sept. 4 | | 25 00 |
| 468 | Armada State Bank | Armada | May 13 | Aug. 26 | 44 62 |
| 473 | Farmers State Bank | Armada | May 13 | Aug. 27 | 34 58 |
| 582 | First State Bank | Ashley | Mar. 31 | Aug. 20 | 25 00 |
| 414 | Athens State Bank | Athens | April 30 | Sept. 2 | 40 44 |
| 418 | Peoples State Savings Bank | Auburn | Mar. 4 | July 22 | 30 11 |
| 522 | Au Gres State Bank | Au Gres | April 5 | Oct. 1 | 25 00 |
| 420 | State Bank of Augusta | Augusta | April 14 | Aug. 30 | 25 00 |
| 236 | State Bank of Frank W. Hubbard & Co | Bad Axe | May 26 | Oct. 6 | 82 57 |
| 237 | State Savings Bank of Bad Axe | Bad Axe | May 26 | Oct. 7 | 80 86 |
| 337 | State Exchange Bank | Bancroft | April 28 | July 14 | 36 18 |
| 62 | West Michigan Savings Bank | Bangor | April 9 | Sept. 3 | 57 84 |
| 458 | Bark River State Bank | Bark River | April 16 | Sept. 9 | 25 00 |
| 394 | Barryton State Savings Bank | Barryton | April 23 | Sept. 24 | 25 00 |
| 93 | City Bank | Battle Creek | Mar. 17 | July 21 | 379 00 |
| 178 | Merchants Savings Bank | Battle Creek | Mar. 17 | July 21 | 259 66 |
| 63 | Bay City Bank | Bay City | Mar. 10 | Nov. 3 | 526 55 |
| 43 | Bay County Savings Bank | Bay City | Mar. 10 | Nov. 3 | 330 06 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 562 | Farmers State Savings Bank | Bay City | Mar. 10 | Oct. 28 | $129 56 |
| | Northern Title & Trust Company | Bay City | Nov. 3 | | 16 26 |
| 30 | Peoples Commercial and Savings Bank | Bay City | Mar. 10 | Nov. 3 | 907 79 |
| 602 | Peoples State Bank | Beaverton | April 28 | Sept. 17 | 25 00 |
| 513 | State Bank of Beaverton | Beaverton | Jan. 15 | Sept. 16 | 25 00 |
| 2 | Belding Savings Bank | Belding | April 21 | Sept. 16 | 48 53 |
| 159 | People s Savings Bank | Belding | April 21 | Sept. 15 | 55 85 |
| 347 | Bellaire State Bank | Bellaire | April 15 | Aug. 11 | 25 00 |
| 527 | Peoples State Bank | Belleville | May 20 | Aug. 25 | 36 82 |
| 548 | Bellevue State Bank | Bellevue | April 17 | Oct. 1 | 46 07 |
| 598 | Farmers State Bank | Bellevue | April 3 | Aug. 25 | 25 00 |
| 219 | Benton Harbor State Bank | Benton Harbor | Mar. 4 | July 29 | 125 58 |
| 561 | Berrien County Bank | Benton Harbor | Mar. 4 | July 28 | 61 70 |
| 448 | Berlin State Bank | Berlin | Feb. 18 | July 2 | 25 00 |
| 416 | Berrien Springs State Bank | Berrien Springs | April 10 | July 14 | 42 46 |
| 500 | Peoples State Bank | Bessemer | Mar. 19 | July 16 | 38 11 |
| 536 | Central State Bank of Benzonia | Beulah | Mar. 31 | Sept. 24 | 25 00 |
| 259 | Big Rapids Savings Bank | Big Rapids | Mar. 17 | Oct. 13 | 79 11 |
| 248 | Citizens State Bank | Big Rapids | Mar. 17 | Oct. 14 | 109 97 |
| 505 | Birch Run State Bank | Birch Run | April 15 | Sept. 17 | 25 00 |
| 411 | First State Savings Bank | Birmingham | May 13 | Sept. 2 | 91 27 |
| 481 | Blanchard State Bank | Blanchard | April 22 | Oct. 8 | 25 00 |
| 163 | Blissfield State Bank | Blissfield | May 21 | Sept. 15 | 92 70 |
| 221 | Jipson-Carter State Bank | Blissfield | June 3 | Sept. 16 | 129 34 |
| 516 | Peoples State Bank | Bloomingdale | April 5 | Sept. 9 | 34 55 |
| 624 | State Bank | Boyne Falls | Sept. 29 | | 25 00 |
| 436 | Farmers State Bank | Breckenridge | April 5 | July 24 | 31 89 |
| 187 | First State Savings Bank | Breckenridge | April 5 | Aug. 26 | 29 25 |
| 570 | Bridgman State Bank | Bridgman | April 9 | July 17 | 32 49 |
| 452 | Brighton State Bank | Brighton | May 13 | Oct. 6 | 27 72 |
| 519 | Brimley State Bank | Brimley | June 30 | Aug. 27 | 25 00 |
| 635 | Peoples State Savings Bank | Britton | Preliminary | only | |
| 409 | First State Savings Bank | Bronson | April 29 | Sept. 10 | 64 58 |
| 312 | Brooklyn State Bank | Brooklyn | May 20 | Sept. 22 | 50 81 |
| 216 | Brown City Savings Bank | Brown City | May 24 | Sept. 6 | 40 06 |
| 253 | Citizens State Savings Bank | Brown City | May 26 | Sept. 8 | 43 97 |
| 588 | Buchanan State Bank | Buchanan | May 5 | Sept. 11 | 35 54 |
| 610 | Burlington State Bank | Burlington | April 16 | Aug. 27 | 25 00 |
| 212 | Burr Oak State Bank | Burr Oak | April 30 | Sept. 9 | 25 00 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 313 | State Bank of Byron | Byron | May 31 | Oct. 7 | $26 26 |
| 181 | Cadillac State Bank | Cadillac | Mar. 3 | Aug. 27 | 194 16 |
| 261 | People's Savings Bank | Cadillac | Mar. 6 | Aug. 25 | 112 98 |
| 291 | State Bank of Caledonia | Caledonia | April 21 | Sept. 15 | 48 23 |
| 336 | Calumet State Bank | Calumet | June 17 | Dec. 6 | 125 92 |
| 87 | Merchants' and Miners' Bank | Calumet | June 9 | Dec. 1 | 367 15 |
| 320 | First State Bank | Camden | April 2 | Sept. 25 | 26 57 |
| 208 | Capac State Savings Bank | Capac | May 27 | Sept. 24 | 33 76 |
| 303 | State Savings Bank of Carleton | Carleton | April 28 | Oct. 4 | 40 94 |
| 287 | Commercial Savings Bank | Caro | April 14 | July 19 | 35 53 |
| 286 | State Savings Bank | Caro | April 14 | July 22 | 86 56 |
| 525 | People's State Bank | Caro | April 14 | July 21 | 50 66 |
| 558 | Farmers' and Merchants' State Bank | Carson City | May 5 | July 17 | 36 25 |
| 72 | State Bank of Carson City | Carson City | May 5 | July 15 | 63 86 |
| 234 | Exchange State Bank | Carsonville | May 26 | Dec. 22 | 52 45 |
| 611 | First State Bank | Carsonville | May 26 | Dec. 22 | 41 79 |
| 571 | Farmers' and Merchants' State Bank | Casnovia | April 16 | Aug. 30 | 25 00 |
| 421 | Cass County State Bank | Cassopolis | April 17 | Sept. 29 | 47 42 |
| 537 | State Bank of Cedar | Cedar | April 5 | July 1 | 25 57 |
| 581 | Cedar Springs State Bank | Cedar Springs | April 14 | Oct. 2 | 28 86 |
| 343 | First State Bank | Central Lake | April 14 | Aug. 12 | 25 00 |
| 391 | Wolf Bros. State Bank | Centreville | April 28 | Aug. 25 | 93 25 |
| 315 | Charlevoix State Savings Bank | Charlevoix | April 17 | Aug. 13 | 37 02 |
| 218 | Eaton County Savings Bank | Charlotte | Mar. 19 | Sept. 20 | 140 40 |
| 509 | Chassell State Bank | Chassell | June 3 | Nov. 1 | 25 00 |
| 305 | Cheboygan County Savings Bank | Cheboygan | Feb. 25 | ..... | 32 33 |
| 304 | Cheboygan State Savings Bank | Cheboygan | Feb. 27 | Aug. 25 | 52 90 |
| 397 | Farmers' and Merchants' Bank | Chelsea | April 29 | Oct. 2 | 65 09 |
| 203 | The Kempf Commercial and Savings Bank | Chelsea | April 28 | Aug. 27 | 93 29 |
| 235 | The Chesaning State Bank | Chesaning | Mar. 12 | Sept. 13 | 88 86 |
| 424 | Citizens State Bank | Clare | Jan. 13 | Oct. 6 | 37 82 |
| 118 | Clare County Savings Bank | Clare | April 29 | Dec. 15 | 77 00 |
| 540 | Clarkston State Bank | Clarkston | May 14 | Aug. 30 | 28 20 |
| 486 | Edwin Nash State Bank | Clarksville | May 7 | Sept. 22 | 25 00 |
| 376 | Climax State Bank | Climax | May 6 | June 28 | 25 00 |
| 616 | Smith-Richmond State Bank | Clinton | May 21 | Sept 24 | 32 15 |
| 483 | Clio State Bank | Clio | Feb. 4 | Dec. 20 | 42 18 |
| 104 | Branch County Savings Bank | Coldwater | Mar 12 | Oct. 6 | 118 11 |
| 636 | Farmers' Savings | Coleman | Preliminary | only | ..... |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 292 | State Bank of Coleman | Coleman | Apri 29 | Oct. 7 | $29 40 |
| 442 | State Bank of Coloma | Coloma | April 9 | Aug. 27 | 48 90 |
| 427 | E. Hill & Sons State Bank | Colon | April 12 | Aug. 26 | 33 00 |
| 433 | Columbiaville State Bank | Columbiaville | April 16 | Aug. 30 | 25 00 |
| 599 | Comstock Park State Bank | Comstock Park | Feb. 19 | July 14 | 25 00 |
| 32 | Farmers' State Bank | Concord | Mar. 31 | Oct. 11 | 50 41 |
| 496 | Conklin State Bank | Conklin | April 15 | Oct. 2 | 25 00 |
| 174 | Commercial State Bank | Constantine | May 28 | Sept. 15 | 28 01 |
| 173 | First State Bank | Constantine | April 21 | Sept. 16 | 90 41 |
| 281 | Coopersville State Bank | Coopersville | April 21 | June 30 | 55 71 |
| 524 | Peoples Savings Bank | Coopersville | April 21 | July 1 | 29 51 |
| 406 | State Bank of Montcalm County | Coral | April 23 | Sept. 3 | 25 00 |
| 339 | Old Corunna State Bank | Corunna | April 1 | July 23 | 61 88 |
| 596 | First State Savings Bank | Croswell | May 24 | Oct. 14 | 51 80 |
| 182 | State Bank of Croswell | Croswell | May 24 | Oct. 13 | 101 83 |
| 568 | State Bank of Crystal | Crystal | May 6 | July 16 | 25 00 |
| 529 | Daggett State Bank | Daggett | April 12 | Sept. 29 | 25 00 |
| 176 | Davison State Bank | Davison | April 17 | Oct. 11 | 50 21 |
| 630 | American State Bank of Dearborn | Dearborn | Preliminary | only | ..... |
| 459 | Dearborn State Bank | Dearborn | May 12 | July 26 | 341 60 |
| 319 | Citizens' State Bank | Decatur | July 1 | Sept. 20 | 35 79 |
| 102 | First State Bank | Decatur | April 23 | Sept. 23 | 43 68 |
| 565 | Decker State Bank | Decker | May 27 | Sept. 17 | 25 00 |
| 196 | Farmers' State Bank of Deckerville | Deckerville | Jan. 21 | Aug. 25 | 27 62 |
| 195 | State Bank of Deckerville | Deckerville | May 27 | Sept. 27 | 58 58 |
| 335 | Deerfield State Bank | Deerfield | May 20 | Oct. 7 | 28 03 |
| 301 | Delton State Bank | Delton | April 9 | Oct. 14 | 39 43 |
| .... | American Loan & Trust Co | Detroit | June 2 | ..... | 416 47 |
| 357 | American State Bank | Detroit | Jan. 4 | June 16 | 934 80 |
| .... | Bankers Trust Co | Detroit | June 7 | ..... | 121 82 |
| 573 | Bank of Detroit | Detroit | Feb. 1 | July 5 | 1,569 24 |
| 73 | Central Savings Bank | Detroit | Jan. 6 | June 14 | 1,378 54 |
| 580 | Commonwealth Federal Savings Bank | Detroit | Feb. 8 | June 16 | 347 13 |
| 47 | Detroit Savings Bank | Detroit | Jan. 18 | Nov. 1 | 2,068,67 |
| .... | Detroit Trust Company | Detroit | Feb. 10 | ..... | 1,096 68 |
| 9 | Dime Savings Bank | Detroit | Feb. 3 | Nov. 29 | 3,482 42 |
| 479 | Federal State Bank | Detroit | Jan. 4 | ..... | 337 27 |
| 5 | First State Bank | Detroit | Jan. 6 | June 14 | 936 61 |
| .... | Guaranty Trust Co | Detroit | June 23 | ..... | 144 13 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| .... | Industrial Morris Plan Bank | Detroit | Feb 8 | ..... | $101 57 |
| 579 | Michigan State Bank | Detroit | June 4 | Nov. 12 | 170 72 |
| 563 | Northwestern State Bank | Detroit | June 11 | Nov. 12 | 55 34 |
| 15 | Peninsular State Bank | Detroit | Jan. 20 | Nov. 7 | 3,036 40 |
| 356 | People's State Bank | Detroit | Feb. 14 | Oct. 21 | 10,302 32 |
| .... | Security Trust Company | Detroit | Feb. 10 | ..... | 499 57 |
| .... | Union Trust Company | Detroit | Dec. 6 | ..... | 739 84 |
| 386 | United Savings Bank | Detroit | Jan. 13 | July 5 | 576 96 |
| 6 | Wayne County & Home Savings Bank | Detroit | Jan. 16 | Dec. 1 | 6,416 43 |
| 157 | Dexter Savings Bank | Dexter | April 9 | Sept. 17 | 48 41 |
| 631 | Dimondale State Bank | Dimondale | Preliminary | only | ..... |
| 578 | Lee State Bank | Dowagiac | April 28 | July 15 | 124 20 |
| 351 | Dryden State Bank | Dryden | May 13 | Sept. 11 | 35 05 |
| 477 | Dundee State Savings Bank | Dundee | May 17 | Sept. 1 | 25 00 |
| 142 | Monroe County Bank | Dundee | May 19 | Sept. 3 | 37 48 |
| 428 | First Commercial and Savings Bank | Durand | May 14 | Aug. 23 | 33 04 |
| 124 | Shiawassee County Bank | Durand | May 13 | Aug. 25 | 72 96 |
| 462 | Peoples State Savings Bank | East Jordan | Jan. 21 | Aug. 4 | 25 00 |
| 238 | State Bank of East Jordan | East Jordan | April 16 | Aug. 6 | 56 37 |
| 583 | East Lansing State Bank | East Lansing | April 3 | Oct. 8 | 25 00 |
| 53 | Michigan State Bank | Eaton Rapids | April 2 | Oct. 14 | 50 24 |
| 499 | Eau Claire State Bank | Eau Claire | April 9 | July 15 | 25 00 |
| 614 | Ecorse State Bank | Ecorse | July 25 | Dec. 11 | 25 00 |
| 193 | Edmore State Bank | Edmore | April 19 | Sept. 22 | 46 23 |
| 129 | Elk Rapids State Bank | Elk Rapids | April 29 | Aug. 20 | 33 64 |
| 342 | State Savings Bank | Elsie | Mar. 31 | Oct. 8 | 53 81 |
| 619 | Citizens State Bank | Emmet | April 30 | Sept. 10 | 25 00 |
| 508 | Empire State Bank | Empire | April 5 | Sept. 23 | 25 00 |
| 299 | State Savings Bank | Escanaba | April 19 | Nov. 17 | 134 23 |
| 520 | State Savings Bank | Essexville | Mar. 3 | July 16 | 25 00 |
| 295 | Evart Savings Bank | Evart | May 12 | Oct. 6 | 31 68 |
| 152 | First State Savings Bank | Evart | May 14 | Oct. 14 | 71 00 |
| 553 | State Bank of Ewen | Ewen | April 28 | Oct. 7 | 25 00 |
| 460 | Farmington State Savings Bank | Farmington | April 19 | Sept. 6 | 48 02 |
| 608 | Peoples State Bank | Farmington | June 25 | Sept. 9 | 25 00 |
| 629 | Farwell State Savings Bank | Farwell | Preliminary | only | ..... |
| 215 | Old State Bank | Fennville | April 7 | Nov. 13 | 25 00 |
| 209 | Commercial Savings Bank of Fenton | Fenton | May 13 | Aug. 25 | 54 75 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 384 | Fenton State Savings Bank | Fenton | May 14 | Aug. 27 | $61 24 |
| 626 | Fenwick State Bank | Fenwick | Oct. 7 | | 25 00 |
| 495 | State Savings Bank | Flat Rock | April 26 | June 30 | 25 00 |
| 101 | Citizens Commercial and Savings Bank | Flint | Mar. 24 | Nov. 3 | 411 99 |
| 23 | Genesee County Savings Bank | Flint | Mar. 24 | Nov. 17 | 844 04 |
| 431 | Industrial Savings Bank | Flint | Mar. 24 | Nov. 17 | 636 69 |
| 165 | Union Trust & Savings Bank | Flint | Mar. 24 | Nov. 17 | 439 17 |
| 126 | First State and Savings Bank | Flushing | April 15 | Oct. 14 | 55 77 |
| 223 | People's State Bank | Flushing | April 14 | Oct. 13 | 28 05 |
| 454 | Bank of Fountain | Fountain | May 8 | Oct. 8 | 25 00 |
| 141 | State Savings Bank of Fowler | Fowler | May 7 | July 30 | 55 68 |
| 293 | State Bank of Fowlerville | Fowlerville | May 7 | Sept. 24 | 45 47 |
| 592 | Frankenmuth German-American Bank | Frankenmuth | April 5 | Sept. 17 | 25 00 |
| 450 | Frankenmuth State Bank | Frankenmuth | April 9 | Sept. 16 | 85 60 |
| 229 | State Savings Bank of Frankfort | Frankfort | April 1 | Oct. 15 | 28 25 |
| 461 | State Bank of Fraser | Fraser | Mar. 18 | July 2 | 25 00 |
| 449 | State Bank of Freeport | Freeport | May 1 | Sept. 17 | 25 59 |
| 297 | Fremont State Bank | Fremont | April 22 | Sept. 16 | 65 62 |
| 345 | Old State Bank | Fremont | April 22 | Sept. 8 | 92 09 |
| 362 | State Savings Bank | Gagetown | May 28 | Aug. 27 | 25 00 |
| 426 | Galesburg State Bank | Galesburg | April 12 | July 14 | 31 91 |
| 447 | Garden State Savings Bank | Garden | May 7 | Aug. 25 | 25 00 |
| 153 | Gaylord State Savings Bank | Gaylord | April 8 | July 21 | 66 76 |
| 557 | Otsego County State Bank | Gaylord | April 8 | July 22 | 25 00 |
| 507 | Gladstone State Savings Bank | Gladstone | April 5 | Sept. 13 | 90 98 |
| 594 | First State Savings Bank | Gladwin | April 30 | Sept. 9 | 47 97 |
| 471 | Gladwin State Bank | Gladwin | April 30 | Sept. 8 | 32 09 |
| 552 | First State Bank | Gobleville | April 10 | Sept. 6 | 25 00 |
| 249 | Grand Haven State Bank | Grand Haven | Mar. 17 | Sept. 22 | 172 02 |
| 443 | Peoples Savings Bank | Grand Haven | Mar. 17 | Sept. 20 | 78 21 |
| 308 | Grand Ledge State Bank | Grand Ledge | May 5 | Oct. 13 | 65 94 |
| 389 | Loan and Deposit Bank | Grand Ledge | May 5 | Oct. 14 | 74 25 |
| 316 | City Trust and Savings Bank | Grand Rapids | Jan. 27 | Nov. 22 | 335 63 |
| 276 | Commercial Savings Bank | Grand Rapids | Jan. 25 | Nov. 22 | 285 70 |
| 61 | Grand Rapids Savings Bank | Grand Rapids | Jan. 25 | Nov. 22 | 1,098 92 |
| .... | Grand Rapids Trust Company | Grand Rapids | Jan. 6 | | 140 34 |
| 402 | Kent State Bank | Grand Rapids | Jan. 27 | Nov. 24 | 1,045 30 |
| .... | Michigan Trust Company | Grand Rapids | Mar. 3 | | 252 17 |
| .... | Morris Plan Industrial Bank | Grand Rapids | June 2 | Dec. 20 | 31 93 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 108 | People's Savings Bank | Grand Rapids | Jan. 27 | Dec. 20 | $237 10 |
| 359 | Grandville State Bank | Grandville | Feb. 24 | Sept. 13 | 25 63 |
| 340 | Grant State Bank | Grant | April 29 | Aug. 27 | 38 48 |
| 27 | Farmers State Bank of Grass Lake | Grass Lake | April 8 | Sept. 6 | 43 10 |
| 518 | Miners and Merchants State Bank | Greenland | May 5 | Nov. 4 | 25 00 |
| 263 | Commercial State Savings Bank | Greenville | Mar. 18 | Aug. 13 | 75 06 |
| 188 | Greenville State Bank | Greenville | Mar. 18 | Aug. 11 | 68 48 |
| 556 | Grosse Pointe Savings Bank | Grosse Pointe | May 21 | July 29 | 48 31 |
| 410 | Gwinn State Savings Bank | Gwinn | April 29 | Sept. 17 | 39 96 |
| 601 | Halfway State Bank | Halfway | Mar. 17 | June 30 | 25 00 |
| 576 | First State Bank | Hamtramck | May 21 | Sept. 22 | 79 75 |
| 435 | Hamtramck State Bank | Hamtramck | May 20 | Sept. 29 | 135 80 |
| 617 | Liberty State Bank | Hamtramck | June 10 | Sept. 20 | 32 20 |
| .... | Superior Trust Company | Hancock | June 14 | ..... | 35 76 |
| 620 | Hanover State Bank | Hanover | April 2 | Oct. 8 | 25 00 |
| 254 | Huron County Savings Bank | Harbor Beach | May 26 | Oct. 8 | 54 53 |
| 412 | State Bank of Harbor Beach | Harbor Beach | May 26 | Oct. 6 | 49 27 |
| 326 | Emmet County State Bank | Harbor Springs | April 23 | Oct. 7 | 43 80 |
| 355 | State Savings Bank | Harrison | April 30 | Sept. 30 | 25 00 |
| 369 | Alcona County Savings Bank | Harrisville | May 7 | Sept. 3 | 29 07 |
| 50 | Oceana County Savings Bank | Hart | April 14 | Sept 3 | 44 92 |
| 11 | Hastings City Bank | Hastings | April 5 | Oct 6 | 104 11 |
| 441 | Hemlock State Bank | Hemlock | April 9 | June 30 | 35 11 |
| 446 | State Bank of Hesperia | Hesperia | April 14 | Sept. 2 | 25 00 |
| 465 | American State Bank of Highland Park | Highland Park | Mar. 26 | July 23 | 124 35 |
| 434 | Highland Park State Bank | Highland Park | Feb. 8 | July 5 | 1,940 77 |
| 600 | Peninsular State Bank | Highland Park | May 19 | Sept. 23 | 76 53 |
| 361 | Montmorency County Savings Bank | Hillman | May 6 | Sept. 2 | 25 00 |
| 260 | First State Savings Bank | Hillsdale | Mar. 31 | Aug. 19 | 75 54 |
| 78 | Hillsdale Savings Bank | Hillsdale | Mar. 31 | Aug. 18 | 104 65 |
| 56 | First State Bank of Holland | Holland | Mar. 17 | July 21 | 205 62 |
| 91 | Holland City State Bank | Holland | Mar. 17 | July 24 | 168 67 |
| 322 | People's State Bank | Holland | Mar. 17 | July 26 | 82 71 |
| 106 | First State and Savings Bank | Holly | May 14 | Sept. 2 | 132 25 |
| 432 | Holton State Bank | Holton | April 12 | Aug. 23 | 25 00 |
| 255 | Calhoun State Bank | Homer | April 1 | June 28 | 54 43 |
| 597 | Honor State Bank | Honor | April 3 | Sept. 22 | 25 00 |
| 353 | Hopkins State Savings Bank | Hopkins | April 9 | Oct. 11 | 42 33 |
| 109 | First State and Savings Bank | Howell | May 7 | July 26 | 66 20 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 559 | McPherson State Bank | Howell | May 6 | July 28 | $158 67 |
| 140 | Boies State Savings Bank | Hudson | May 19 | Aug. 18 | 88 71 |
| 593 | Hudson State Savings Bank | Hudson | May 19 | Aug. 21 | 26 61 |
| 143 | Thompson Savings Bank | Hudson | May 19 | Aug. 19 | 153 70 |
| 492 | Hudsonville State Bank | Hudsonville | Feb. 25 | Sept. 24 | 29 92 |
| 618 | Peoples State Bank | Ida | May 20 | Sept. 4 | 34 58 |
| 24 | Lapeer County Bank | Imlay City | May 12 | Sept. 29 | 109 48 |
| 517 | Peoples State Bank | Imlay City | May 12 | Oct. 4 | 86 02 |
| 191 | State Savings Bank | Ionia | May 5 | July 28 | 175 67 |
| 135 | Commercial Bank | Iron Mountain | Feb. 1 | July 28 | 133 81 |
| 501 | Miners State Bank | Iron River | Mar. 31 | July 19 | 38 01 |
| 547 | Merchants' and Miners' State Bank | Ironwood | Mar. 17 | July 14 | 67 38 |
| 12 | Peninsula Bank | Ishpeming | May 19 | Dec. 13 | 135 23 |
| 150 | Ithaca Savings Bank | Ithaca | April 15 | Sept. 3 | 50 46 |
| 387 | Central State Bank | Jackson | Mar. 10 | June 25 | 154 63 |
| 177 | Jackson City Bank | Jackson | Mar. 10 | Nov. 17 | 267 39 |
| 186 | Jackson State Savings Bank | Jackson | Mar. 10 | June 24 | 257 88 |
| 607 | Jamestown State Bank | Jamestown | Feb. 21 | Sept. 17 | 25 00 |
| 115 | Grosvenor Savings Bank | Jonesville | April 1 | Oct. 7 | 55 20 |
| 147 | Home Savings Bank | Kalamazoo | May 26 | Nov. 10 | 169 38 |
| 1 | Kalamazoo City Savings Bank | Kalamazoo | June 2 | Nov. 7 | 537 41 |
| 257 | Kalkaska State Bank | Kalkaska | May 5 | Oct. 13 | 29 72 |
| 490 | Farmers' State Bank | Kawkawlin | Mar. 5 | July 15 | 25 00 |
| 451 | Kent City State Bank | Kent City | April 28 | Sept. 3 | 25 00 |
| 514 | Kinde State Bank | Kinde | May 27 | Sept. 23 | 32 84 |
| 485 | The First State Bank | Kingsley | April 28 | July 22 | 25 00 |
| 504 | Kingston State Bank | Kingston | April 9 | July 23 | 25 00 |
| 383 | Union State Bank | Laingsburg | May 7 | Sept. 20 | 27 69 |
| 417 | Lake City State Bank | Lake City | Jan. 13 | Oct. 1 | 25 00 |
| 283 | Farmers' and Merchants' Bank of Lake Odessa | Lake Odessa | May 7 | Oct. 15 | 55 61 |
| 41 | Lake Odessa State Savings Bank | Lake Odessa | May 7 | Oct. 4 | 35 70 |
| 575 | Commercial State Savings Bank | Lakeview | Mar. 17 | Oct. 7 | 25 00 |
| 300 | Farmers' and Merchants' State Bank | Lakeview | Mar. 17 | Oct. 11 | 27 70 |
| 445 | American Savings Bank | Lansing | Feb. 24 | July 28 | 259 60 |
| 133 | Lansing State Savings Bank | Lansing | May 26 | Oct. 13 | 377 32 |
| 271 | Lapeer Savings Bank | Lapeer | May 13 | Sept. 23 | 64 04 |
| 117 | State Savings Bank | Lapeer | Feb. 10 | Sept. 2 | 79 55 |
| 201 | State Savings Bank of Laurium | Laurium | June 4 | Sept. 20 | 138 44 |
| 545 | Home State Bank | Lawrence | April 8 | Aug. 28 | 25 00 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 8 | Peoples' Bank | Leslie | Mar. 31 | Sept. 29 | $55 05 |
| 621 | State Bank of Levering | Levering | Oct. 6 | | 25 00 |
| 184 | Lexington State Bank | Lexington | June 28 | Sept. 3 | 25 43 |
| 533 | State Bank of Linwood | Linwood | April 5 | Oct. 16 | 25 00 |
| 408 | Litchfield State Savings Bank | Litchfield | April 1 | Oct. 8 | 35 00 |
| 360 | City State Bank | Lowell | April 22 | Sept. 8 | 61 52 |
| 111 | Lowell State Bank | Lowell | April 22 | Sept. 9 | 85 03 |
| 239 | Ludington State Bank | Ludington | Mar. 19 | Oct. 6 | 136 02 |
| 503 | McBain State Bank | McBain | April 15 | Sept. 29 | 25 00 |
| 130 | Antrim County State Savings Bank | Mancelona | May 6 | Oct. 13 | 52 09 |
| 242 | People's Bank of Manchester | Manchester | April 30 | Sept. 8 | 58 41 |
| 172 | Union Savings Bank | Manchester | May 12 | Sept. 9 | 88 67 |
| 116 | Manistee County Savings Bank | Manistee | Feb. 11 | Aug. 30 | 193 05 |
| 21 | Manistique Bank | Manistique | Mar. 10 | Oct. 11 | 83 49 |
| 595 | State Savings Bank | Manistique | Mar. 12 | Nov. 8 | 25 00 |
| 296 | Manton State Bank | Manton | April 12 | Sept. 13 | 25 00 |
| 381 | First State Savings Bank | Marcellus | April 15 | Sept. 24 | 62 78 |
| 198 | G. W. Jones Exchange Bank | Marcellus | April 29 | July 30 | 56 94 |
| 122 | Marine Savings Bank | Marine City | April 29 | July 14 | 79 48 |
| 346 | Marion State Bank | Marion | April 16 | Sept. 16 | 27 12 |
| 252 | Commercial State Bank | Marlette | May 26 | Sept. 9 | 58 15 |
| 338 | State Savings Bank | Marlette | May 26 | Sept. 9 | 56 98 |
| 100 | Marquette County Savings Bank | Marquette | May 12 | Dec. 17 | 114 74 |
| 137 | Commercial Savings Bank | Marshall | April 3 | Oct. 13 | 118 25 |
| 632 | Marysville Savings Bank | Marysville | Preliminary | only | |
| 22 | Farmers Bank | Mason | April 1 | Oct. 13 | 51 26 |
| 107 | First State and Savings Bank | Mason | April 1 | Oct. 11 | 56 30 |
| 569 | Mayville State Bank | Mayville | April 8 | July 21 | 36 04 |
| 615 | Mecosta County State Bank | Mecosta | April 22 | Sept. 23 | 25 00 |
| 334 | Memphis State Bank | Memphis | May 14 | Sept. 15 | 28 15 |
| 168 | First State Bank | Mendon | April 28 | Sept. 3 | 55 59 |
| 324 | Commercial Bank | Menominee | Feb. 8 | Aug. 30 | 61 55 |
| 285 | State Bank of Merrill | Merrill | April 8 | Sept. 10 | 49 88 |
| 423 | Metamora State Savings Bank | Metamora | May 1 | Sept. 11 | 25 00 |
| 555 | Peoples State Bank | Middleton | April 2 | July 14 | 25 28 |
| 274 | Farmers State Bank | Middleville | April 23 | Sept. 16 | 57 37 |
| 591 | Chemical State Savings Bank | Midland | April 28 | Sept. 13 | 70 44 |
| 97 | Midland County Savings Bank | Midland | April 26 | July 28 | 49 68 |
| 309 | People's State Savings Bank | Midland | April 26 | July 29 | 95 07 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 77 | Farmers and Merchants Bank | Milan | May 19 | Sept. 6 | $45 10 |
| 469 | Milan State Savings Bank | Milan | May 19 | Sept. 9 | 33 25 |
| 472 | First State Bank | Milford | May 15 | Sept. 3 | 53 26 |
| 413 | State Savings Bank | Minden City | May 27 | Sept. 20 | 48 54 |
| 550 | Union State Bank | Mio | May 8 | Sept. 24 | 25 00 |
| 363 | Keweenaw Savings Bank | Mohawk | June 16 | Nov. 24 | 34 99 |
| 633 | Moline State Bank | Moline | Preliminary | only | ..... |
| 318 | B. Dansard & Son's State Bank | Monroe | May 20 | Aug. 4 | 208 65 |
| 321 | Monroe State Savings Bank | Monroe | May 21 | Aug. 6 | 163 66 |
| 491 | Farmers State Bank | Montague | April 15 | Aug. 27 | 26 29 |
| 511 | Montgomery State Bank | Montgomery | April 1 | Sept. 13 | 25 00 |
| 515 | Montrose State Bank | Montrose | April 16 | Dec. 22 | 25 00 |
| 202 | Wakefield State Bank | Morenci | May 21 | Sept. 29 | 96 50 |
| 551 | Morley State Bank | Morley | April 19 | Oct. 9 | 25 00 |
| 222 | Citizens Savings Bank | Mt. Clemens | June 9 | Nov. 17 | 219 66 |
| 51 | Mt. Clemens Savings Bank | Mt. Clemens | June 4 | Nov. 19 | 247 87 |
| 158 | Ullrich Savings Bank | Mt. Clemens | June 2 | Dec. 20 | 205 05 |
| 170 | Exchange Savings Bank | Mt. Pleasant | April 21 | Dec. 20 | 99 80 |
| 277 | Isabella County State Bank | Mt. Pleasant | April 21 | Dec. 17 | 126 68 |
| 453 | People's State Bank | Munising | May 21 | Oct. 27 | 25 00 |
| 564 | First State Savings Bank | Muskegon Heights | Mar. 19 | July 16 | 77 02 |
| 605 | Muskegon Savings Bank | Muskegon | Mar. 19 | July 14 | 187 07 |
| 19 | Farmers and Merchants Bank | Nashville | Mar. 31 | Oct. 15 | 84 05 |
| 311 | State Savings Bank | Nashville | Mar. 31 | Sept. 23 | 38 11 |
| 439 | Negaunee State Bank | Negaunee | May 14 | Oct. 4 | 41 32 |
| 368 | First State Bank | Newaygo | June 4 | Aug. 27 | 38 97 |
| 399 | Newberry State Bank | Newberry | May 26 | Oct. 28 | 66 35 |
| 585 | Peoples State Bank | New Boston | April 29 | Aug. 23 | 25 00 |
| 245 | New Haven Savings Bank | New Haven | May 12 | July 16 | 47 66 |
| 523 | Newport State Bank | Newport | April 16 | Oct. 6 | 25 00 |
| 590 | Newman & Snells State Bank | Niles | Mar. 3 | June 30 | 76 61 |
| 240 | Niles City Bank | Niles | Mar. 3 | July 1 | 83 00 |
| 36 | Pioneer Bank | North Branch | May 27 | Sept. 13 | 82 87 |
| 367 | Lapham State Savings Bank | Northville | May 19 | July 12 | 55 13 |
| 145 | Northville State Savings Bank | Northville | May 19 | July 15 | 53 38 |
| 606 | American State Bank | Oakwood | April 22 | June 26 | 29 72 |
| 584 | Olivet State Bank | Olivet | April 2 | Aug. 23 | 25 00 |
| 280 | Onaway State Savings Bank | Onaway | May 3 | Aug. 27 | 48 23 |
| 612 | Farmers State Bank | Onondaga | April 3 | Sept. 24 | 25 00 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 378 | Onsted State Bank | Onsted | May 21 | Sept. 23 | $28 16 |
| 484 | The Citizens State Bank | Ontonagon | May 6 | Nov. 5 | 25 00 |
| 190 | Orion State Bank | Orion | May 14 | Sept. 22 | 50 92 |
| 365 | Otisville State Bank | Otisville | April 16 | Sept. 2 | 25 00 |
| 544 | Citizens State Savings Bank | Otsego | April 10 | Oct. 8 | 25 00 |
| 373 | First State Savings Bank | Otsego | April 10 | Oct. 8 | 35 61 |
| 199 | State Savings Bank | Ovid | April 2 | Oct. 1 | 51 99 |
| 185 | Citizens Savings Bank | Owosso | Mar. 3 | Oct. 28 | 150 42 |
| 112 | Owosso Savings Bank | Owosso | Mar. 31 | Oct. 28 | 197 63 |
| 370 | State Savings Bank | Owosso | Mar. 31 | July 21 | 115 96 |
| 328 | Farmers State Bank | Oxford | May 12 | Sept. 17 | 26 32 |
| 34 | Oxford Savings Bank | Oxford | May 12 | Sept. 30 | 99 45 |
| 59 | Paw Paw Savings Bank | Paw Paw | April 5 | Aug. 30 | 36 38 |
| 247 | State Savings Bank of Peck | Peck | May 26 | Sept. 2 | 41 97 |
| 466 | Peoples State Savings Bank | Pellston | April 24 | Oct. 6 | 25 00 |
| 478 | Pentwater State Bank | Pentwater | April 16 | Sept. 4 | 25 00 |
| 132 | State Bank of Perry | Perry | May 14 | Oct. 2 | 36 58 |
| 463 | H. C. McLachlin & Co., State Bank | Petersburg | May 19 | July 24 | 48 09 |
| 119 | First State Bank | Petoskey | April 21 | Aug. 18 | 78 61 |
| 572 | State Savings Bank | Pewamo | May 6 | Sept. 9 | 29 50 |
| 348 | Pigeon State Bank | Pigeon | June 30 | Oct. 9 | 41 59 |
| 400 | Pinconning State Bank | Pinconning | April 29 | July 12 | 47 92 |
| 535 | Pittsford State Savings Bank | Pittsford | May 19 | Sept. 24 | 25 00 |
| 282 | Citizens State Savings Bank | Plainwell | April 5 | Dec. 15 | 58 07 |
| 99 | Plymouth United Savings Bank | Plymouth | May 20 | July 16 | 136 26 |
| 456 | Pompeii State Bank | Pompeii | April 2 | Sept. 10 | 25 00 |
| 275 | American Savings Bank | Pontiac | June 2 | Sept. 30 | 161 59 |
| 146 | First Commercial Bank | Pontiac | June 2 | Dec 24 | 385 27 |
| 149 | Oakland County Savings Bank | Pontiac | June 2 | Oct. 4 | 287 44 |
| 211 | Pontiac Savings Bank | Pontiac | June 2 | Oct. 28 | 601 41 |
| 534 | Port Austin State Bank | Port Austin | April 1 | Sept 22 | 25 00 |
| 502 | State Bank of Port Hope | Port Hope | May 27 | Oct. 4 | 25 40 |
| 98 | Federal Commercial and Savings Bank | Port Huron | Mar. 24 | Dec. 15 | 418 07 |
| 375 | United States Savings Bank | Port Huron | Mar. 24 | Dec. 17 | 143 92 |
| 330 | Maynard-Allen State Bank | Portland | May 6 | Sept. 24 | 60 19 |
| 385 | Webber State Savings Bank | Portland | May 6 | Sept. 23 | 49 53 |
| 567 | Posen State Bank | Posen | May 5 | Sept. 2 | 25 00 |
| 464 | First State Bank | Powers | April 15 | Aug. 23 | 25 00 |
| 217 | Quincy State Bank | Quincy | April 2 | Oct. 7 | 25 00 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 69 | State Bank of Reading | Reading | Mar. 29 | Sept. 16 | $44 63 |
| 574 | Peoples State Bank | Redford | Feb 26 | June 28 | 50 42 |
| 546 | Redford State Savings Bank | Redford | June 25 | Sept. 13 | 52 64 |
| 372 | Commercial Savings Bank | Reed City | Feb. 3 | Oct. 11 | 25 00 |
| 587 | State Savings Bank | Reese | April 9 | Aug. 25 | 25 00 |
| 393 | State Savings Bank | Remus | April 21 | Sept. 23 | 30 27 |
| 521 | Republic State Bank | Republic | April 26 | Oct. 9 | 25 00 |
| 542 | Farmers State Savings Bank | Richland | April 10 | Oct. 11 | 25 00 |
| 206 | Macomb County Savings Bank | Richmond | May 13 | Aug. 25 | 89 72 |
| 429 | Riverdale State Savings Bank | Riverdale | April 8 | July 1 | 25 00 |
| 332 | River Rouge Savings Bank | River Rouge | April 23 | Sept. 16 | 110 97 |
| 622 | Rouge State Bank | River Rouge | Sept. 18 | ..... | 25 00 |
| 224 | Rochester Savings Bank | Rochester | May 14 | Sept. 20 | 72 64 |
| 331 | Rockford State Bank | Rockford | April 26 | Sept. 10 | 38 31 |
| 470 | The Rockwood State Bank | Rockwood | April 15 | July 1 | 33 57 |
| 354 | Presque Isle County Savings Bank | Rogers City | May 6 | Aug. 30 | 94 83 |
| 634 | State Savings Bank | Rogers | Preliminary | only | ..... |
| 194 | Romeo Savings Bank | Romeo | May 12 | Oct. 7 | 152 61 |
| 531 | Romulus State Bank | Romulus | May 20 | Aug. 26 | 25 27 |
| 371 | Roscommon State Bank | Roscommon | April 9 | June 30 | 25 00 |
| 589 | Rosebush State Bank | Rosebush | April 22 | Sept. 9 | 25 00 |
| 532 | Rose City State Bank | Rose City | May 6 | Sept. 23 | 25 00 |
| 528 | First Commercial State Bank | Royal Oak | May 12 | Aug. 30 | 68 07 |
| 374 | Royal Oak Savings Bank | Royal Oak | May 12 | Sept. 4 | 114 69 |
| 613 | Citizens State Bank | Rudyard | June 30 | Nov. 12 | 25 00 |
| 493 | American State Bank | Saginaw | Feb. 24 | Dec. 15 | 312 51 |
| 25 | Bank of Saginaw | Saginaw | Feb. 24 | Dec. 13 | 1,610 75 |
| 38 | Peoples Savings Bank | Saginaw | Feb. 24 | Oct. 28 | 220 00 |
| 390 | Saint Charles State Bank | Saint Charles | Feb. 27 | Sept. 3 | 45 28 |
| 29 | Commercial and Savings Bank | Saint Clair | April 28 | July 15 | 83 46 |
| 39 | Clinton County Savings Bank | Saint Johns | May 5 | Sept. 4 | 71 17 |
| 577 | Farmers State Savings Bank | Saint Johns | May 5 | Sept. 29 | 39 84 |
| 45 | State Bank of Saint Johns | Saint Johns | May 5 | Sept. 30 | 74 25 |
| 31 | Union Banking Company | Saint Joseph | April 5 | Aug. 25 | 126 96 |
| 42 | Commercial Savings Bank | Saint Louis | April 15 | Sept. 6 | 63 57 |
| 197 | Gratiot County State Bank | Saint Louis | April 16 | July 28 | 34 78 |
| 265 | The Citizens Bank | Saline | May 13 | Sept. 15 | 82 67 |
| 395 | Saline Savings Bank | Saline | May 13 | Sept. 13 | 54 22 |
| 231 | State Bank of Sandusky | Sandusky | May 27 | Sept. 30 | 71 96 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 200 | Truman Moss State Bank | Sandusky | May 27 | Sept. 30 | $25 62 |
| 225 | Saranac State Bank | Saranac | April 23 | Oct. 11 | 44 54 |
| 350 | Fruit Growers State Bank | Saugatuck | April 8 | Dec. 17 | 50 06 |
| 269 | Central Savings Bank | Sault Ste. Marie | June 25 | Oct. 18 | 96 06 |
| 54 | Sault Savings Bank | Sault Ste. Marie | June 23 | Sept. 24 | 142 51 |
| 407 | Kalamazoo County State Bank | Schoolcraft | April 12 | June 30 | 50 40 |
| 489 | Peoples State Bank | Scottville | Mar. 19 | Sept. 29 | 32 98 |
| 204 | State Savings Bank of Scottville | Scottville | Mar. 19 | Sept. 30 | 45 27 |
| 628 | Farmers and Merchants State Bank | Sebewaing | Dec. 31 | ..... | 25 00 |
| 251 | Sebewaing State Bank | Sebewaing | May 28 | Aug. 26 | 70 28 |
| 398 | Central State Savings Bank | Shepherd | April 23 | Sept. 27 | 34 16 |
| 175 | Commercial State Bank | Shepherd | April 23 | Sept. 29 | 38 59 |
| 625 | Peoples State Bank | Sheridan | Sept. 8 | ..... | 25 00 |
| 430 | State Savings Bank | Sherwood | April 15 | Aug. 27 | 25 00 |
| 554 | State Bank of Six Lakes | Six Lakes | April 22 | Sept. 29 | 25 00 |
| 549 | Snover State Bank | Snover | Jan. 23 | Sept. 16 | 25 00 |
| 327 | South Grand Rapids State Bank | South Grand Rapids | April 30 | Dec. 27 | 104 87 |
| 148 | Citizens State Bank | South Haven | June 4 | Sept. 29 | 118 92 |
| 71 | First State Bank | South Haven | June 2 | Sept. 30 | 93 68 |
| 306 | State Savings Bank | South Lyon | April 15 | Oct. 9 | 32 83 |
| 278 | South Range State Bank | South Range | May 31 | Dec. 9 | 87 72 |
| 488 | Peoples State Bank | Sparta | April 26 | Aug. 30 | 29 55 |
| 207 | Sparta State Bank | Sparta | April 29 | Sept. 2 | 38 21 |
| 543 | Spring Lake State Bank | Spring Lake | April 10 | Sept. 25 | 25 00 |
| 404 | Springport State Savings Bank | Springport | April 2 | Oct. 15 | 34 16 |
| 539 | Commercial Bank of Stambaugh | Stambaugh | April 2 | Oct. 1 | 42 48 |
| 279 | State Bank of Standish | Standish | May 21 | Sept. 29 | 70 84 |
| 243 | State Savings Bank | Stanton | April 21 | Sept. 30 | 33 57 |
| 623 | Stanwood State Savings Bank | Stanwood | Sept. 27 | ..... | 25 00 |
| 270 | Bank of Stephenson | Stephenson | Feb. 11 | Sept. 6 | 39 62 |
| 392 | Stockbridge State Bank | Stockbridge | April 8 | July 16 | 34 90 |
| 134 | Citizens State Bank | Sturgis | April 30 | Sept. 6 | 124 57 |
| 494 | Sunfield State Savings Bank | Sunfield | April 23 | Aug. 18 | 29 59 |
| 290 | Leelanau County Savings Bank | Suttons' Bay | June 28 | Nov. 26 | 35 11 |
| 151 | Lilley State Bank | Tecumseh | May 20 | Sept. 30 | 74 68 |
| 156 | Tecumseh State Savings Bank | Tecumseh | May 20 | Oct. 1 | 79 91 |
| 258 | First State Bank | Tekonsha | April 3 | June 28 | 29 39 |
| 120 | First State Savings Bank | Three Rivers | April 28 | July 16 | 143 14 |
| 266 | People's Savings Bank | Traverse City | Mar. 13 | Sept. 11 | 50 64 |

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*List of banks and trust companies examined.*—Continued.

| No. | Name of bank. | Location. | Date first examination, 1919. | Date second examination, 1919. | Amount Paid. |
|---|---|---|---|---|---|
| 138 | Traverse City State Bank | Traverse City | Mar. 10 | Sept. 6 | $268 21 |
| 510 | Trenton State Bank | Trenton | April 14 | July 1 | 25 79 |
| 560 | State Bank of Trout Lake | Trout Lake | May 24 | Nov. 11 | 25 00 |
| 341 | State Savings Bank | Turner | May 5 | Sept. 22 | 25 00 |
| 289 | State Savings Bank | Unionville | May 27 | Aug. 23 | 25 00 |
| 241 | Bank of Vassar | Vassar | April 15 | Sept. 16 | 25 00 |
| 467 | Michigan Savings Bank | Vassar | April 15 | July 14 | 25 00 |
| 192 | State Savings Bank | Vassar | April 15 | July 15 | 52 18 |
| 377 | Barber State Bank | Vermontville | April 2 | Aug. 26 | 25 00 |
| 482 | State Bank of Vestaburg | Vestaburg | April 19 | Oct. 9 | 25 00 |
| 344 | Farmers State Bank | Vicksburg | April 23 | July 29 | 42 82 |
| 317 | First State Bank | Vicksburg | April 23 | July 28 | 40 83 |
| 401 | State Savings Bank | Warren | April 16 | Aug. 23 | 60 71 |
| 440 | Washington Savings Bank | Washington | Mar. 20 | June 30 | 35 36 |
| 284 | Wayland State Bank | Wayland | April 9 | Sept. 13 | 42 34 |
| 586 | Peoples State Bank | Wayne | Feb. 28 | June 30 | 25 00 |
| 105 | Wayne Savings Bank | Wayne | May 13 | Sept. 24 | 106 32 |
| 415 | Farmers State Bank | Webberville | May 7 | Sept. 18 | 25 00 |
| 382 | Westphalia State Bank | Westphalia | May 7 | Aug. 19 | 29 05 |
| 455 | First State Bank | White Cloud | April 23 | Aug. 25 | 25 00 |
| 250 | State Bank of Whitehall | Whitehall | April 12 | Aug. 25 | 29 70 |
| 294 | Farmers Savings Bank | White Pigeon | April 29 | Sept. 18 | 30 38 |
| 438 | Crossman and Williams State Bank | Williamston | May 6 | Oct. 8 | 37 15 |
| 35 | Williamston State Bank | Williamston | May 6 | Oct. 16 | 44 20 |
| 329 | Wolverine State Savings Bank | Wolverine | Feb. 24 | July 1 | 25 00 |
| 166 | First Commercial and Savings Bank | Wyandotte | May 19 | Aug. 11 | 101 04 |
| 64 | Wyandotte Savings Bank | Wyandotte | May 14 | Aug. 12 | 470 01 |
| 227 | Yale State Bank | Yale | May 27 | Sept. 15 | 49 37 |
| 86 | Ypsilanti Savings Bank | Ypsilanti | Mar. 24 | July 21 | 147 29 |
| 307 | State Commercial and Savings Bank | Zeeland | Mar. 19 | July 29 | 57 45 |
| 226 | Zeeland State Bank | Zeeland | Mar. 19 | July 30 | 195 40 |

Lansing, Michigan, February 10, 1920.

Hon. Frank W. Merrick, Commissonier of Banking, Lansing, Michigan:

Dear Sir—In accordance with your request we have examined the reports of the several state banks and trust companies on file with your department and find that the amounts of the fees turned over by you to this department during the year 1919 aggregating $80,473.76 are correct in accordance with the provisions of Section 40 of the general banking laws and Section 19 of the Trust Company Act. You have also turned over to this department during the year 1919 fees from all other sources aggregating $4,491.78, making total receipts by this office from your department $84,965.54.

Yours very truly,
HOYT WOODMAN,
Deputy State Treasurer.

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# ABSTRACTS OF REPORTS.

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## COMPARATIVE ABSTRACTS (STATE BANKS).

*Comparative abstracts, giving the volume of business as shown by late reports of Michigan State banks called for in years 1889; 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897; 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918 and 1919 as made to the Commissioner of the Banking Department.*

| 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. |
|---|---|---|---|---|---|
| Loans and discounts | $22,624,667 12 | $27,628,145 16 | $30,543,959 76 | $38,883,892 66 | $32,402,874 53 |
| Stocks, bonds and mortgages | 15,645,031 54 | 18,846,637 08 | 21,308,913 14 | 26,843,183 47 | 24,804,367 45 |
| Overdrafts | 165,315 19 | 183,645 30 | 195,618 49 | 222,549 92 | 206,537 17 |
| Banking house, furniture and fixtures | 523,466 20 | 714,313 50 | 941,191 77 | 1,274,415 65 | 1,517,146 91 |
| Other real estate | 253,782 59 | 311,476 52 | 350,381 69 | 692,412 41 | 647,824 26 |
| Expenses and taxes paid | 276,624 57 | 266,114 72 | 307,386 48 | 364,088 85 | 395,207 14 |
| Interest paid | 210,872 79 | 217,130 03 | 145,482 78 | 271,426 84 | 352,701 34 |
| 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 |
| Due from other banks and bankers | 298,942 90 | 371,808 62 | 468,162 59 | 526,816 22 | 450,100 31 |
| Exchanges for clearing house | 200,024 37 | 152,723 76 | 319,354 22 | 306,521 91 | 246,416 43 |
| Checks and cash items | 150,252 88 | 308,018 92 | 242,213 13 | 209,662 16 | 302,096 21 |
| Nickels and cents | 11,720 48 | 11,047 14 | 15,630 82 | 18,382 56 | 24,102 73 |
| Gold coin | 396,827 00 | 483,564 49 | 849,656 57 | 1,039,932 42 | 1,698,747 47 |
| Silver coin | 171,666 15 | 167,925 17 | 215,054 78 | 293,818 72 | 259,119 76 |
| 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 |
| Totals | $47,354,277 90 | $56,950,395 68 | $65,191,972 53 | $82,649,533 48 | $73,156,116 80 |
| 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 |
| Surplus fund | 1,132,329 90 | 1,502,849 44 | 1,704,248 31 | 2,124,487 81 | 2,443,906 07 |
| Gross undivided earnings | 1,679,925 61 | 1,912,300 21 | 2,169,532 72 | 2,534,015 14 | 2,639,574 57 |
| Dividends unpaid | 2,571 63 | 6,234 6 | 2,158 87 | 5,739 37 | 18,081 02 |
| Individual deposits | 7,879,586 71 | 9,300,393 00 | 11,750,841 68 | 16,948,803 62 | 14,529,942 64 |
| Certificates of deposit | 4,452,081 74 | 6,054,724 25 | 6,746,187 18 | 9,632,918 47 | 6,686,895 92 |
| Savings deposits | 23,669,030 20 | 27,779,136 09 | 31,186,303 14 | 37,909,010 12 | 32,216,067 08 |
| Certified checks | 29,987 61 | 40,450 93 | 37,541 35 | 67,981 89 | 42,076 74 |
| Cashier's checks outstanding | 21,097 57 | 5,802 67 | 30,594 71 | 36,445 82 | 29,031 78 |
| Due to banks and bankers | 809,678 07 | 1,325,103 37 | 1,599,224 96 | 1,869,563 31 | 1,437,360 49 |
| State moneys on deposit | | | | | |
| Notes and bills rediscounted | 386,429 76 | 517,866 12 | 391,719 61 | 279,390 41 | 654,100 98 |
| Bills payable | 37,000 00 | 44,700 00 | 51,200 00 | 131,349 93 | 148,037 53 |
| 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 |

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*Comparative abstracts (State Banks.)*—Continued.

| Resources. | December 19, 1894 164 banks, 4 trust companies. | December 13, 1895, 169 banks, 4 trust companies. | December 17, 1896, 173 banks, 3 trust companies. | December 15, 1897, 177 banks, 3 trust companies. | December 1, 1898, 182 banks, 3 trust companies. |
|---|---|---|---|---|---|
| Loans and discounts | $34,320,138 74 | $40,179,933 36 | $36,942,440 70 | $38,601,949 09 | $41,384,075 83 |
| Stocks, bonds and mortgages | 26,516,601 07 | 27,852,301 82 | 28,451,447 71 | 31,926,938 07 | 37,453,689 93 |
| Overdrafts | 192,415 39 | 224,066 95 | 199,468 95 | 227,624 36 | 298,762 48 |
| Banking house, furniture and fixtures | 1,694,992 89 | 1,758,139 62 | 1,814,724 74 | 1,820,639 66 | 1,906,096 96 |
| Other real estate | 719,150 15 | 882,473 08 | 1,237,183 41 | 1,593,803 10 | 2,054,891 06 |
| Expenses and taxes paid | 403,575 78 | ..... | ..... | ..... | ..... |
| Interest paid | 312,758 62 | ..... | ..... | ..... | ..... |
| Premiums paid | ..... | 23,493 99 | 26,213 98 | 41,708 51 | 47,333 15 |
| Due from banks in reserve cities | 9,653,012 05 | 9,527,910 70 | 10,689,631 08 | 14,460,853 39 | 15,656,008 52 |
| Due from other banks and bankers | 361,668 44 | 392,582 07 | 481,787 89 | 837,584 03 | 893,192 24 |
| Exchanges for clearing house | 352,725 79 | 360,473 16 | 429,334 91 | 396,454 61 | 418,372 26 |
| Checks and cash items | 213,076 23 | 377,047 46 | 285,151 36 | 295,907 52 | 341,835 45 |
| Nickels and cents | 26,840 53 | 20,384 28 | 22,407 73 | 22,543 68 | 24,283 58 |
| Gold coin | 1,683,739 65 | 2,028,483 58 | 2,286,076 60 | 2,273,685 90 | 2,448,122 25 |
| Silver coin | 269,032 24 | 277,618 80 | 289,380 11 | 307,663 09 | 387,684 17 |
| United States and National bank notes | 2,152,421 00 | 2,065,781 00 | 2,530,816 00 | 2,590,180 00 | 2,754,711 00 |
| Totals | $78,872,148 57 | $85,970,689 87 | $85,686,065 17 | $95,397,535 01 | $106,069,058 88 |
| Liabilities. | | | | | |
| Capital stock paid in | $12,600,820 00 | $12,518,117 21 | $12,458,275 00 | $12,010,200 00 | $12,003,600 00 |
| Surplus fund | 2,589,052 49 | 2,735,755 49 | 2,876,322 12 | 2,986,650 27 | 2,981,382 73 |
| Gross undivided earnings | 2,698,387 31 | *2,112,933 75 | *2,042,341 06 | *1,927,498 49 | *1,958,531 34 |
| Dividends unpaid | 17,696 03 | 23,539 94 | 14,629 00 | 16,430 88 | 8,204 48 |
| Individua deposits | 15,476,103 85 | 16,562,755 06 | 15,274,265 98 | 18,025,578 88 | 20,599,904 56 |
| Certificates of deposit | 7,024,676 13 | 8,364,560 85 | 7,530,592 54 | 8,576,587 67 | 9,782,646 49 |
| Savings deposits | 35,939,957 25 | 41,192,483 54 | 42,055,852 60 | 48,076,282 71 | 54,105,981 76 |
| Certified checks | 65,583 23 | 85,970 78 | 140,220 18 | 67,246 32 | 111,903 86 |
| Cashier s checks outstanding | 24,974 06 | 33,828 85 | 22,834 67 | 13,771 80 | 19,723 43 |
| Due to banks and banker | 2,007,773 87 | 1,936,615 12 | 2,441,456 29 | 3,647,253 47 | 4,420,425 42 |
| State money on deposit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 354,059 88 | 359,129 28 | 273,075 73 | 36,886 14 | 51,754 81 |
| Bills payable | 73,064 47 | 45,000 00 | 32,000 00 | 13,148 38 | 25,000 00 |
| Liabilities other than above stated | ..... | ..... | 524,200 00 | ..... | ..... |
| Totals | $78,872,148 57 | $85,970,689 87 | $85,686,065 17 | $95,397,535 01 | $106,069,058 88 |

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

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*Comparative abstracts (State Banks.)*—Continued.

| Resources. | December 2, 1899, 187 banks, 3 trust companies. | December 13, 1900, 192 banks, 3 trust companies. | December 10, 1901, 213 banks, 3 trust companies. | November 25, 1902, 228 banks, 4 trust companies. | November 17, 1903, 242 state banks, 4 trust companies, 1 society for savings. |
|---|---|---|---|---|---|
| Loans and discounts | $50,272,936 26 | $53,161,024 07 | $61,706,112 90 | $71,029,727 87 | $76,013,937 01 |
| Stocks, bonds and mortgages | 43,420,804 26 | 46,495,505 41 | 55,903,472 79 | 62,718,889 40 | 66,317,185 97 |
| Overdrafts | 334,526 17 | 242,650 61 | 244,675 75 | 298,124 85 | 301,921 98 |
| Banking house, furniture and fixtures | 2,075,425 01 | 2,245,982 87 | 2,331,104 32 | 2,428,779 83 | 2,747,383 27 |
| Other real estate | 2,032,366 69 | 2,060,599 30 | 1,764,547 92 | 1,740,305 79 | 1,655,978 73 |
| Premiums paid | 213,747 47 | 337,043 17 | 323,505 22 | 295,373 97 | 264,608 79 |
| Due from banks in reserve cities | 14,395,138 44 | 16,304,200 53 | 19,334,239 13 | 19,566,876 95 | 20,455,482 93 |
| Due from other banks and bankers | 999,267 91 | 1,154,911 42 | 1,597,714 10 | 1,818,528 06 | 1,363,614 21 |
| Exchanges for clearing house | 451,809 45 | 422,415 20 | 906,754 45 | 643,168 60 | 628,326 98 |
| Checks and cash items | 385,617 28 | 320,197 45 | 343,580 67 | 531,318 02 | 418,158 14 |
| Nickels and cents | 26,844 79 | 30,507 54 | 33,336 21 | 45,262 35 | 58,008 16 |
| Gold coin | 2,782,654 49 | 3,246,550 00 | 3,245,496 21 | 3,634,079 16 | 3,859,868 27 |
| Silver coin | 383,374 38 | 422,770 86 | 452,093 97 | 512,225 31 | 663,741 42 |
| United States and National bank notes | 3,016,402 00 | 3,514,851 00 | 4,006,396 11 | 4,457,448 25 | 4,686,754 47 |
| Totals | $120,790,914 60 | $129,959,209 43 | $152,193,029 75 | $169,720,108 41 | $179,434,970 33 |
| Liabilities. | | | | | |
| Capital stock paid in | $12,262,100 00 | $12,953,523 85 | $14,035,880 00 | $14,842,470 00 | $15,919,551 21 |
| Surplus fund | 2,987,971 24 | 3,065,924 18 | 3,762,660 91 | 4,959,893 71 | 5,560,112 18 |
| Undivided earnings net | 2,102,350 42 | 2,430,966 72 | 2,932,193 32 | 3,251,864 56 | 3,565,570 84 |
| Dividends unpaid | 11,914 42 | 10,178 36 | 4,929 72 | 2,876 72 | 3,511 36 |
| Individual deposits | 24,522,326 97 | 24,840,803 37 | 29,540,186 91 | 34,503,984 97 | 37,280,300 03 |
| Certificates of deposit | 12,250,239 67 | 12,341,536 00 | 14,664,986 47 | 16,952,741 46 | 17,570,185 09 |
| Savings deposits | 62,660,212 66 | 69,548,293 05 | 81,609,318 57 | 89,278,662 99 | 93,473,139 78 |
| Certified checks | 66,649 37 | 98,418 48 | 94,652 52 | 194,520 09 | 110,395 49 |
| Cashier's checks outstanding | 83,450 18 | 27,222 23 | 68,734 87 | 146,271 08 | 77,541 33 |
| Due to banks and bankers | 3,748,526 37 | 4,481,075 44 | 5,368,915 27 | 5,259,834 85 | 5,365,378 83 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 14,000 00 | 35,799 00 | 6,071 19 | 75,479 88 | 97,711 15 |
| Bills payable | 81,173 30 | 125,468 75 | 104,500 00 | 251,508 10 | 411,573 04 |
| Liabilities other than above stated | ..... | ..... | ..... | ..... | ..... |
| Totals | $120,790,914 60 | $129,959,209 43 | $152,193,029 75 | $169,720,108 41 | $179,434,970 33 |

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*Comparative abstracts (State Banks.)*—Continued.

| Resources. | September 6, 1904, 248 state banks, 4 trust companies, 1 society for savings. | November 9, 1905, 277 state banks, 5 trust companies, 1 society for savings. | November 12, 1906, 301 state banks, 6 trust companies, 1 society for savings. | December 3, 1907, 328 state banks, 6 trust companies, 1 society for savings. |
|---|---|---|---|---|
| Loans and discounts | $78,746,336 05 | $86,181,935 90 | $101,287,736 39 | $106,958,178 47 |
| Stocks, bonds and mortgages | 68,383,331 90 | 78,124,757 40 | 85,902,873 96 | 88,945,067 90 |
| Overdrafts | 197,553 07 | 311,210 78 | 373,212 14 | 303,930 99 |
| Banking house, furniture and fixtures | 2,902,806 42 | 3,377,379 76 | 3,934,435 08 | 4,727,158 99 |
| Other real estate | 1,608,035 94 | 1,590,630 18 | 1,593,318 80 | 1,367,853 18 |
| Expenses and taxes paid | ..... | ..... | ..... | ..... |
| Interest paid | ..... | ..... | ..... | ..... |
| Premiums paid | 241,162 15 | 237,081 56 | 213,682 12 | 165,612 84 |
| Due from banks in reserve cities | 21,137,556 22 | 25,542,384 93 | 26,665,895 22 | 21,295,814 35 |
| Due from other banks and bankers | 1,287,220 02 | 1,934,177 39 | 2,551,776 64 | 2,368,708 60 |
| Exchanges for clearing house | 854,065 78 | 827,349 43 | 1,959,708 99 | 1,288,117 10 |
| Checks and cash items | 353,232 19 | 394,181 89 | 483,736 42 | 389,022 14 |
| Nickels and cents | 73,587 98 | 64,972 73 | 73,300 45 | 83,879 98 |
| Gold coin | 4,499,431 65 | 4,324,849 84 | 4,559,569 06 | 4,596,825 41 |
| Silver coin | 599,619 41 | 687,826 10 | 712,190 77 | 937,065 78 |
| United States and National bank notes | 5,049,774 00 | 5,937,153 75 | 6,453,153 95 | 8,613,878 75 |
| Totals | $185,933,712 78 | $209,535,891 64 | $236,764,589 99 | $242,041,114 48 |
| Liabilities. | | | | |
| Capital stock paid in | $16,111,120 00 | $17,403,144 04 | $19,119,930 00 | $20,351,064 00 |
| Surplus fund | 6,471,703 33 | 7,239,305 31 | 8,547,385 55 | 10,196,000 34 |
| Undivided earnings, net | 3,055,451 39 | 3,836,000 67 | 4,710,432 87 | 4,618,594 41 |
| Dividends unpaid | 5,291 14 | 2,933 29 | 4,853 69 | 7,375 23 |
| Individual Deposits | 38,287,417 40 | 45,041,231 95 | 53,085,474 90 | 47,587,078 42 |
| Certificates of deposit | 16,679,540 71 | 18,364,826 02 | 18,991,487 21 | 16,701,012 53 |
| Savings deposits | 99,782,932 96 | 111,234,128 86 | 125,464,596 49 | 134,923,712 46 |
| Certified checks | 191,493 34 | 90,768 06 | 204,330 21 | 136,542 84 |
| Cashier's checks outstanding | 136,795 00 | 105,934 17 | 172,294 39 | 212,989 96 |
| Due to banks and bankers | 4,902,817 34 | 5,969,398 11 | 6,205,626 80 | 5,753,481 15 |
| State moneys on deposit | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 76,405 96 | 90,221 16 | 93,672 88 | 211,263 14 |
| Bills payable | 232,744 21 | 158,000 00 | 164,505 00 | 972,000 00 |
| Liabilities other than above stated | ..... | ..... | ..... | *370,000 00 |
| Totals | $185,933,712 78 | $209,535,891 64 | $236,764,589 99 | $242,041,114 48 |

*Clearing house certificates.

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*Comparative abstracts (State Banks.)*—Continued.

| Resources. | November 27, 1908, 350 state banks, 6 trust companies. | November 16, 1909, 376 state banks, 5 trust companies. | November 10, 1910, 397 state banks, 5 trust companies. | December 5, 1911, 416 state banks, 5 trust companies. |
|---|---|---|---|---|
| Loans and discounts | $98,397,163 38 | $105,908,706 77 | $122,547,420 16 | $130,399,352 60 |
| Stocks, bonds and mortgages | 95,428,501 97 | 109,045,073 50 | 120,056,915 38 | 138,025,807 91 |
| Overdrafts | 361,154 87 | 370,836 07 | 430,698 51 | 346,852 48 |
| Banking house, furniture and fixtures | 4,992,537 71 | 5,495,884 72 | 5,927,665 67 | 6,758,591 05 |
| Other real estate | 1,396,444 39 | 1,457,973 02 | 1,229,227 35 | 1,385,780 84 |
| Premiums paid | 132,204 23 | 131,811 41 | 114,442 54 | 141,465 38 |
| Due from banks in reserve cities | 26,623,983 27 | 32,856,724 82 | 32,820,872 78 | 42,287,250 47 |
| Due from other banks and bankers | 1,990,316 84 | 2,358,731 88 | 3,098,714 79 | 3,403,593 63 |
| Exchanges for clearing house | 1,130,604 67 | 1,342,339 37 | 1,507,375 56 | 2,088,218 41 |
| Checks and cash items | 311,115 78 | 337,951 20 | 398,029 49 | 513,060 69 |
| Nickels and cents | 92,422 67 | 95,377 97 | 106,173 88 | 118,079 49 |
| Gold coin | 4,948,685 92 | 5,152,211 69 | 5,189,697 32 | 6,130,272 10 |
| Silver coin | 800,440 67 | 917,863 81 | 1,055,454 91 | 1,029,836 46 |
| United States and National Bank notes | 7,682,136 00 | 8,246,730 00 | 9,513,427 95 | 10,641,263 00 |
| Totals | $244,287,712 37 | $273,718,216 23 | $303,996,116 29 | $343,269,424 51 |
| Liabilities. | | | | |
| Capital stock paid in | $21,626,273 53 | $22,161,133 00 | $23,862,810 00 | $26,736,595 00 |
| Surplus fund | 10,785,497 24 | 11,402,419 44 | 12,015,146 57 | 13,941,895 37 |
| Undivided earnings net | 5,035,772 52 | 5,340,696 86 | 5,876,508 17 | 6,150,191 02 |
| Dividends unpaid | 6,873 00 | 14,272 08 | 13,024 41 | 17,001 50 |
| Individual deposits | 50,450,061 86 | 61,951,396 26 | 67,238,188 48 | 76,650,505 67 |
| Certificates of deposit | 11,402,933 69 | 13,192,935 86 | 15,937,272 92 | 18,101,332 81 |
| Saving deposits | 137,811,470 73 | 151,290,590 74 | 169,072,348 81 | 190,590,212 51 |
| Certified checks | 151,935 26 | 162,907 25 | 196,470 57 | 310,496 22 |
| Cashier's checks outstanding | 131,766 74 | 234,924 59 | 279,179 90 | 280,506 24 |
| Due to banks and bankers | 6,392,573 47 | 7,277,997 59 | 8,222,465 26 | 9,344,879 94 |
| State moneys on deposit | ..... | 185,226 94 | 390,646 17 | 200,433 20 |
| Notes and bills rediscounted | 170,854 33 | 80,189 01 | 221,152 22 | 156,862 21 |
| Bills payable | 321,700 00 | 311,000 00 | 441,500 00 | 496,435 50 |
| Liabilities other than above stated | ..... | 112,526 61 | 238,402 71 | 292,077 32 |
| Totals | $244,287,712 37 | $273,718,216 23 | $303,996,116 29 | $343,269,424 51 |

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*Comparative abstracts (State Banks.)*—Continued.

| Resources. | November 26, 1912, 439 state banks, 5 trust companies | October 21, 1913, 453 state banks, 6 trust companies | October 31, 1914, 461 state banks, 6 trust companies | November 10, 1915, 472 state banks, 6 trust companies | November 17, 1916, 485 state banks, 7 trust companies |
|---|---|---|---|---|---|
| Loans and discounts | $146,633,532 23 | $151,721,428 07 | $158,313,544 62 | $163,149,029 12 | $220,498,461 74 |
| Stocks, bonds and mortgages | 155,032,559 70 | 164,700,742 59 | 180,733,973 29 | 209,004,564 31 | 250,948,438 78 |
| Overdrafts | 379,555 76 | 317,622 32 | 294,035 71 | 313,337 43 | 379,570 05 |
| Banking house, furniture and fixtures | 7,407,177 57 | 8,302,071 05 | 9,104,007 28 | 11,066,549 93 | 12,826,498 13 |
| Other real estate | 1,069,248 80 | 1,014,169 00 | 1,233,333 10 | 1,176,397 21 | 1,289,022 91 |
| Premiums paid | 137,507 81 | 70,801 98 | 90,293 43 | 103,913 25 | 203,867 39 |
| Due from banks in reserve cities | 36,645,421 87 | 41,220,130 38 | 40,815,540 26 | 65,572,732 22 | 80,196,108 92 |
| Due from other banks and bankers | 3,851,610 25 | 4,404,736 61 | 4,095,668 82 | 5,246,954 11 | 2,807,127 95 |
| Exchanges for clearing house | 1,885,174 70 | 2,337,018 49 | 2,507,132 65 | 3,682,057 95 | 4,602,654 75 |
| Checks and cash items | 415,824 24 | 464,045 14 | 490,438 94 | 628,194 07 | 756,337 39 |
| Nickels and cents | 135,815 27 | 175,348 34 | 151,064 07 | 168,810 44 | 208,415 68 |
| Gold coin | 6,459,757 35 | 6,557,443 63 | 8,684,250 96 | 8,072,451 90 | 9,237,963 02 |
| Silver coin | 1,051,216 86 | 1,127,442 31 | 1,181,114 67 | 1,265,541 82 | 1,454,338 53 |
| United States National and Federal Reserve Bank notes | 11,535,838 11 | 12,891 533 90 | 13,270,787 90 | 16,289,708 88 | 21,969,289 50 |
| Stocks in Federal Reserve Bank | ..... | ..... | ..... | ..... | 4,050 00 |
| Totals | $372,640,240 52 | $395,304,533 81 | $420,965,185 70 | $485,740,242 64 | $607,382,144 74 |
| Liabilities. | | | | | |
| Capital stock paid in | $28,643,710 00 | $30,633,030 00 | $32,635,000 00 | $34,371,560 00 | $38,333,025 00 |
| Surplus fund | 14,792,683 93 | 16,149,951 12 | 18,422,805 61 | 20,135,742 48 | 22,657,875 98 |
| Undivided earnings, net | 7,695,640 95 | 7,779,234 64 | 8,740,159 96 | 9,572,553 85 | 10,778,764 05 |
| Dividends unpaid | 14,953 40 | 13,289 77 | 24,378 60 | 10,399 03 | 11,271 51 |
| Individual deposits | 81,532,326 62 | 91,921,232 44 | 102,960,433 97 | 130,238,489 61 | 165,979,081 54 |
| Certificates of deposit | 20,158,588 55 | 19,176,582 68 | 18,699,133 42 | 21,473,445 92 | 26,863,457 21 |
| Savings deposits | 207,132,407 05 | 217,187,258 99 | 223,862,333 73 | 249,932,440 53 | 315,076,571 74 |
| Certified checks | 355,228 63 | 385,707 77 | 309,306 62 | 465,933 53 | 607,802 64 |
| Cashier's checks outstanding | 480,946 46 | 624,295 26 | 544,065 56 | 1,216,986 85 | 1,719,359 04 |
| Due to banks and bankers | 8,644,358 71 | 8,679,835 48 | 9,051,112 21 | 14,340,048 84 | 20,101,485 66 |
| State moneys on deposit | 778,631 50 | 679,617 19 | 1,697,374 43 | 436,154 36 | 1,547,684 50 |
| Postal savings deposits | ..... | ..... | 666,229 59 | 640,257 67 | 1,346,867 42 |
| Reserved for taxes, interest, etc | ..... | ..... | 671,712 93 | 810,264 95 | ..... |
| Notes and bills rediscounted | 441,386 82 | 558,698 00 | 734,533 82 | 551,190 28 | 323,574 48 |
| Bills payable | 1,740,150 15 | 1,252,400 00 | 1,746,605 25 | 1,218,735 57 | 807,676 84 |
| Liabilities other than above stated | 229,227 75 | 263,400 47 | 200,000 00 | 326,039 17 | 1,227,647 13 |
| Totals | $372,640,240 52 | $395,304,533 81 | $420,965,185 70 | $485,740,242 64 | $607,382,144 74 |

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*Comparative abstracts (State Banks.)*—Concluded.

| Resources. | November 20, 1917, 500 state banks, 10 trust companies, 1 industrial bank. | November 1, 1918, 510 state banks, 9 trust companies, 2 industrial banks. | November 17, 1919, 516 state banks, 10 trust companies, 2 industrial banks. |
|---|---|---|---|
| Loans and discounts | $241,383,401 09 | $250,883,971 33 | $319,422,753 56 |
| Stocks, bonds and mortgages | 312,233,328 44 | 361,725,501 81 | 451,313,717 70 |
| Overdrafts | 527,982 33 | 457,502 97 | 544,378 47 |
| Banking house, furniture and fixtures | 14,488,991 46 | 14,558,701 10 | 16,809,172 41 |
| Other real estate | 1,371,335 85 | 1,945,388 44 | 1,433,798 10 |
| Premiums paid | 173,653 03 | 74,924 67 | 201,950 91 |
| Due from banks in reserve cities | 58,445,775 22 | 66,600,831 82 | 99,029,373 95 |
| Due from other banks and bankers | 1,739,257 54 | 2,358,415 96 | 3,709,784 69 |
| Exchanges for clearing house | 5,820,552 41 | 6,183,540 95 | 14,261,457 14 |
| Checks and cash items | 705,585 17 | 1,900,478 79 | 9,306,606 59 |
| Nickels and cents | 216,304 10 | 341,862 08 | 343,480 69 |
| Gold coin | 7,781,099 59 | 2,074,104 43 | 1,946,219 42 |
| Silver coin | 1,584,739 20 | 1,625,900 21 | 2,016,804 25 |
| United States National and Federal Reserve Bank notes | 21,676,722 73 | 17,948,366 85 | 21,174,450 76 |
| Stock in Federal Reserve Bank | 364,550 00 | 1,162,449 51 | 1,369,363 16 |
| Totals | $668,513,278 16 | $729,841,940 92 | $942,883,311 80 |
| **Liabilities.** | | | |
| Capital stock paid in | $42,027,098 00 | $43,254,500 00 | $46,008,370 00 |
| Surplus fund | 24,327,940 40 | 26,045,018 08 | 29,012,005 69 |
| Undivided earnings, net | 12,765,187 29 | 11,782,707 02 | 14,023,252 08 |
| Dividends unpaid | 8,938 64 | 36,171 74 | 19,702 79 |
| Individual deposits | 188,339,389 65 | 205,224,651 81 | 301,062,677 24 |
| Certificates of deposit | 36,263,201 11 | 80,722,738 61 | 34,649,653 51 |
| Savings deposits | 328,771,772 39 | 286,330,227 12 | 461,669,950 00 |
| Certified checks | 1,463,813 51 | 977,587 67 | 1,646,796 67 |
| Cashier's checks outstanding | 1,596,847 25 | 1,615,601 30 | 2,974,627 61 |
| Due to banks and bankers | 15,737,564 37 | 13,778,206 32 | 20,588,513 93 |
| State moneys on deposit | 1,389,690 54 | 2,180,064 84 | 1,500,306 51 |
| Postal savings deposits | 2,869,266 88 | 12,982,768 34 | 2,897,494 73 |
| Reserved for taxes, interest, etc | 1,182,910 94 | 1,360,583 39 | 2,003,252 97 |
| Notes and bills rediscounted | 3,263,414 79 | 7,175,436 23 | 2,084,310 51 |
| Bills payable | 8,248,742 40 | 36,256,245 55 | 22,569,550 00 |
| Liabilities other than above stated | 257,500 00 | 119,432 90 | 172,847 56 |
| Totals | $668,513,278 16 | $729,841,940 92 | $942,883,311 80 |

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## COMPARATIVE ABSTRACTS (NATIONAL BANKS).

*Comparative abstracts, showing the volume of business of the National banks of the State from late reports called for in the years 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918 and 1919 as made to and furnished this department by the comptroller of the currency at Washington.*

| 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. |
|---|---|---|---|---|---|
| Loans and discounts | $45,860,178 79 | $47,527,375 32 | $48,424,955 39 | $52,752,163 51 | $40,783,209 13 |
| Stocks, bonds and mortgages | 4,716,830 60 | 4,289,671 45 | 4,231,798 69 | 5,623,070 40 | 6,945,499 58 |
| Overdrafts | 214,415 50 | 219,314 54 | 222,506 90 | 292,210 95 | 187,479 07 |
| Due from reserve agents | 5,273,805 17 | 6,000,383 99 | 6,942,032 64 | 8,304,177 63 | 6,191,185 16 |
| 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 |
| 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 |
| Other real estate | 696,499 38 | 807,729 15 | 654,818 49 | 597,433 76 | 523,837 66 |
| 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 |
| Checks and cash items | 206,917 13 | 252,540 59 | 222,864 76 | 269,288 40 | 208,277 54 |
| Cash | 5,156,435 60 | 5,363,033 64 | 5,337,462 12 | 5,479,123 70 | 5,352,544 48 |
| Due from United States treasurer | 175,937 44 | 166,537 96 | 155,501 41 | 201,723 10 | 269,208 62 |
| Premiums on United States bonds | 506,812 27 | 416,961 40 | 326,649 58 | 415,932 79 | 448,743 01 |
| Totals | $66,051,502 97 | $68,358,341 25 | $70,555,261 76 | $78,235,686 10 | $63,891,477 17 |
| 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 |
| Surplus fund | 3,173,932 03 | 3,332,775 18 | 3,715,238 33 | 3,858,283 29 | 3,769,273 96 |
| Gross undivided earnings | 2,589,639 53 | 2,715,207 61 | 2,359,221 32 | 2,375,539 99 | *1,879,151 51 |
| Dividends unpaid | 25,279 32 | 9,632 59 | 36,373 86 | 18,212 61 | 17,180 18 |
| Individual deposits | 35,217,989 08 | 36,792,399 46 | 38,500,510 19 | 42,409,084 23 | 31,789,116 14 |
| United States deposits | ..... | 566,999 05 | 483,927 31 | 330,558 68 | 401,760 31 |
| Due to banks and bankers | 5,857,859 32 | 6,052,260 90 | 7,140,938 64 | 9,946,624 23 | 6,100,036 83 |
| National banks notes outstanding | 2,853,300 00 | 2,660,200 00 | 2,587,020 00 | 3,281,300 00 | 4,557,055 00 |
| Notes and bills rediscounted | 658,903 69 | 689,166 46 | 462,157 73 | 466,083 07 | 426,228 15 |
| Bills payable | ..... | 100 00 | 23,000 00 | ..... | 367,442 03 |
| Liabilities other than those above stated | ..... | ..... | 2,274 38 | 516,000 00 | 233 06 |
| Totals | $66,051,502 97 | $68,358,341 25 | $70,555,261 76 | $78,235,686 10 | $63,891,477 17 |

*Undivided earnings, less expenses and taxes paid.

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*Comparative abstracts (National Banks.)*—Continued.

| Resources. | December 19, 1894, 96 national banks. | December 13, 1895, 94 national banks. | December 17, 1896, 89 national banks. | December 15, 1897, 82 national banks. | December 1, 1898, 81 national banks. |
|---|---|---|---|---|---|
| Loans and discounts | $43,083,288 41 | $44,736,533 88 | $40,304,416 58 | $41,143,927 46 | $42,919,871 77 |
| Stocks, bonds and mortgages | 6,808,219 06 | 6,795,879 01 | 6,461,223 33 | 6,572,265 92 | 9,766,446 01 |
| Overdrafts | 191,899 31 | 184,138 47 | 174,561 83 | 169,842 80 | 220,627 59 |
| Due from reserve agents | 7,158,187 74 | 5,697,542 13 | 8,051,478 98 | 11,777,125 43 | 10,816,560 04 |
| Due from other banks and bankers | 2,138,681 61 | 1,754,960 91 | 2,145,066 98 | 3,492,498 90 | 3,757,850 18 |
| Banking house, furniture and fixtures | 1,057,140 95 | 1,016,259 30 | 1,029,048 72 | 943,880 03 | 1,019,100 09 |
| Other real estate | 556,397 40 | 690,205 85 | 796,229 53 | 880,219 77 | 1,061,231 36 |
| Exchanges for clearing house | 300,541 92 | 243,688 09 | 333,694 76 | 358,309 99 | 392,218 02 |
| Checks and cash items | 226,913 43 | 160,616 79 | 199,702 79 | 136,857 46 | 179,112 92 |
| Cash | 5,089,305 10 | 5,039,661 46 | 5,333,487 61 | 5,505,338 94 | 5,982,621 40 |
| Due from United States treasurer | 240,670 62 | 236,528 07 | 231,775 11 | 209,475 82 | 234,094 42 |
| Premiums on United States bonds | 430,463 13 | 414,815 00 | 375,089 75 | 365,223 50 | 465,448 84 |
| Clearing house certificates | ..... | ..... | ..... | ..... | ..... |
| Totals | $67,281,708 68 | $66,970,828 96 | $65,435,775 97 | $71,554,966 02 | $76,815,182 64 |
| Liabilities. | | | | | |
| Capital stock paid in | $13,634,000 00 | $13,434,000 00 | $12,959,000 00 | $11,945,000 00 | $11,770,000 00 |
| Surplus fund | 3,572,570 99 | 3,631,010 78 | 3,418,221 47 | 3,242,018 09 | 3,188,318 72 |
| Undivided earnings, net | 1,803,480 48 | 1,789,465 90 | 1,687,088 73 | 1,394,998 14 | 1,374,061 73 |
| Dividends unpaid | 8,348 50 | 11,509 58 | 9,156 46 | 17,563 29 | 20,387 30 |
| Individual deposits | 34,718,215 02 | 35,612,374 38 | 34,391,087 75 | 39,217,006 25 | 43,486,965 94 |
| United States deposits | 383,962 29 | 357,750 18 | 409,961 73 | 401,136 29 | 1,255,821 32 |
| Due to banks and bankers | 8,641,246 57 | 7,406,212 51 | 8,260,695 23 | 11,772,976 46 | 11,760,185 28 |
| National bank notes outstanding | 4,141,997 50 | 4,202,742 50 | 4,071,495 00 | 3,551,767 50 | 3,958,300 00 |
| Notes and bills rediscounted | 316,887 33 | 386,898 33 | 140,289 20 | 2,500 00 | ..... |
| Bills payable | 61,000 00 | 137,500 00 | 88,400 00 | 10,000 00 | ..... |
| Liabilities other than those above stated | ..... | 1,364 80 | 380 40 | ..... | 1,142 35 |
| Reserved for taxes | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Clearing house certificates | ..... | ..... | ..... | ..... | ..... |
| Totals | $67,281,708 68 | $66,970,828 96 | $65,435,775 97 | $71,554,966 02 | $76,815,182 64 |

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*Comparative abstracts* (*National Banks.*)—Continued.

| Resources. | December 2, 1899, 80 national banks. | December 13, 1900, 85 national banks. | December 10, 1901, 85 national banks. | November 25, 1902, 84 national banks. | November 17, 1903, 87 national banks. |
|---|---|---|---|---|---|
| Loans and discounts | $47,581,061 50 | $51,651,236 44 | $54,938,142 28 | $60,694,986 71 | $64,088,225 33 |
| Stocks, bonds and mortgages | 11,652,043 11 | 12,318,672 86 | 14,141,822 34 | 15,106,385 98 | 16,331,297 13 |
| Overdrafts | 194,788 80 | 246,158 27 | 286,561 65 | 349,047 07 | 351,732 17 |
| Due from reserve agents | 8,671,815 91 | 10,658,399 31 | 11,231,301 10 | 10,167,335 72 | 9,147,612 91 |
| Due from other banks and bankers | 3,647,971 66 | 3,463,374 00 | 4,058,641 12 | 3,845,841 49 | 4,174,213 53 |
| Banking house, furniture and fixtures | 1,003,999 44 | 1,142,970 99 | 1,150,952 69 | 1,300,681 27 | 1,363,481 00 |
| Other real estate | 1,060,810 20 | 927,158 12 | 696,254 41 | 455,261 67 | 393,115 75 |
| Exchanges for clearing house | 597,274 04 | 415,477 92 | 930,166 52 | 578,212 52 | 499,453 75 |
| Checks and cash items | 240,308 50 | 182,689 83 | 204,714 74 | 239,577 39 | 182,558 75 |
| Cash | 6,151,557 96 | 7,105,053 78 | 7,358,362 08 | 6,554,095 31 | 6,834,835 11 |
| Due from United States treasurer | 242,948 86 | 308,427 88 | 336,238 00 | 326,770 50 | 378,175 67 |
| Premiums on United States bonds | 453,937 69 | 203,917 94 | 228,358 81 | 356,315 39 | 311,370 92 |
| Clearing house certificates | ..... | ..... | ..... | ..... | ..... |
| Totals | $81,498,517 67 | $88,623,537 34 | $95,561,515 74 | $99,974,511 02 | $104,056,072 02 |
| Liabilities. | | | | | |
| Capital stock paid in | $11,440,000 00 | $11,578,000 00 | $11,548,750 00 | $11,380,000 00 | $12,530,000 00 |
| Surplus fund | 3,157,388 20 | 3,276,188 20 | 3,052,638 20 | 3,416,538 20 | 3,782,538 20 |
| Undivided earnings, net | 1,563,841 93 | 1,850,274 85 | 2,007,685 64 | 2,157,217 18 | 2,454,374 37 |
| Dividends unpaid | 17,340 81 | 13,983 81 | 18,542 81 | 13,357 81 | 16,440 61 |
| Individual deposits | 49,920,532 09 | 54,232,091 31 | 59,593,561 95 | 63,316,731 07 | 65,305,659 11 |
| United States deposits | 1,354,864 72 | 1,391,304 19 | 1,772,959 84 | 2,150,114 62 | 2,404,832 56 |
| Due to banks and bankers | 9,738,696 81 | 11,024,083 47 | 11,764,875 41 | 11,611,241 60 | 10,418,980 57 |
| National bank notes outstanding | 4,250,300 00 | 5,160,102 50 | 5,580,200 00 | 5,639,200 00 | 6,774,840 00 |
| Notes and bills rediscounted | 23,644 61 | 11,989 72 | 5,500 00 | 21,500 00 | 182,202 70 |
| Bills payable | 27,000 00 | 75,000 00 | 205,000 00 | 107,000 00 | 178,000 00 |
| Liabilities other than those above stated | 4,908 50 | 10,519 29 | 11,801 89 | 161,610 54 | 8,203 90 |
| Reserved for taxes | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Clearing house certificates | ..... | ..... | ..... | ..... | ..... |
| Totals | $81,498,517 67 | $88,623,537 34 | $95,561,515 74 | $99,974,511 02 | $104,056,072 02 |

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*Comparative abstracts (National Banks.)*—Continued.

| Resources. | September 6, 1904, 88 national banks. | November 9, 1905, 88 national banks. | November 12, 1906, 88 national banks. | December 3, 1907, 93 national banks. |
|---|---|---|---|---|
| Loans and discounts | $65,803,150 16 | $72,264,051 95 | $81,508,444 65 | $83,949,198 51 |
| Stocks, bonds and mortgages | 16,876,755 37 | 16,943,886 45 | 19,294,724 24 | 19,321,131 14 |
| Overdrafts | 249,830 11 | 235,237 50 | 266,233 92 | 215,231 50 |
| Due from reserve agents | 10,991,502 16 | 10,983,065 10 | 12,398,886 17 | 10,160,561 91 |
| Due from other banks and bankers | 4,414,365 24 | 5,462,829 33 | 6,396,474 02 | 5,127,590 55 |
| Banking house, furniture and fixtures | 1,488,498 28 | 1,577,703 17 | 1,641,589 76 | 1,946,629 37 |
| Other real estate | 380,373 53 | 358,357 49 | 300,029 77 | 345,190 33 |
| Exchanges for clearing house | 715,114 06 | 736,445 31 | 1,126,918 66 | 753,547 93 |
| Checks and cash items | 270,131 43 | 213,672 23 | 297,726 82 | 341,954 39 |
| Cash | 7,553,259 40 | 8,093,277 55 | 8,673,007 28 | 9,317,138 52 |
| Due from United States treasurer | 399,420 00 | 436,085 50 | 453,002 50 | 428,725 50 |
| Premiums on United States Bonds | 255,738 73 | 190,849 25 | 158,401 28 | 188,259 66 |
| Clearing house certificates | ..... | ..... | ..... | 595,194 00 |
| Totals | $109,398,138 47 | $117,495,460 83 | $132,515,439 07 | $132,690,353 31 |
| Liabilities. | | | | |
| Capital stock paid in | $12,730,000 00 | $13,030,000 00 | $13,005,000 00 | $14,465,000 00 |
| Surplus fund | 4,266,688 20 | 4,595,788 20 | 5,264,262 50 | 5,490,612 50 |
| Undivided earnings, net | 2,094,959 00 | 2,149,975 63 | 2,260,314 62 | 2,757,173 91 |
| Dividends unpaid | 5,156 93 | 16,854 34 | 13,904 54 | 16,379 16 |
| Individual deposits | 69,945,810 33 | 76,475,628 68 | 88,758,552 46 | 84,864,150 47 |
| United States deposits | 1,712,739 74 | 1,128,820 61 | 2,325,780 85 | 3,526,031 73 |
| Due to banks and bankers | 11,323,976 44 | 12,473,253 68 | 12,642,438 95 | 12,053,642 00 |
| National bank notes outstanding | 7,218,930 00 | 7,469,030 00 | 7,939,985 00 | 7,863,265 00 |
| Notes and bills rediscounted | 41,595 00 | 91,495 96 | 85,948 00 | 358,538 03 |
| Bills payable | 35,000 00 | 13,000 00 | 125,000 00 | 445,000 00 |
| Liabilities other than those above stated | 23,281 93 | 51,613 73 | 32,360 07 | 26,691 01 |
| Reserved for taxes | ..... | ..... | 61,892 08 | 65,881 50 |
| Bonds borrowed | ..... | ..... | ..... | 563,000 00 |
| Clearing house certificates | ..... | ..... | ..... | 194,988 00 |
| Totals | $109,398,138 47 | $117,495,460 83 | $132,515,439 07 | $132,690,353 31 |

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*Comparative abstracts* (*National Banks.*)—Continued.

| Resources. | November 27, 1908, 96 national banks. | November 16, 1909, 99 national banks. | November 10, 1910, 102 national banks. | December 5, 1911, 100 national banks. |
|---|---|---|---|---|
| Loans and discounts | $84,061,275 46 | $92,367,238 25 | $94,399,247 59 | $98,141,056 79 |
| Stocks, bonds and mortgages | 23,306,141 71 | 26,396,496 17 | 26,197,397 50 | 31,110,470 79 |
| Overdrafts | 241,345 49 | 232,943 08 | 224,793 19 | 174,947 27 |
| Due from reserve agents | 13,761,102 88 | 14,600,685 65 | 12,508,396 52 | 15,506,585 55 |
| Due from other banks and bankers | 6,292,135 23 | 7,797,672 74 | 7,354,941 25 | 8,636,916 03 |
| Banking house, furniture and fixtures | 2,477,820 19 | 2,651,928 17 | 2,760,094 59 | 2,972,559 94 |
| Other real estate | 291,505 80 | 285,810 50 | 233,793 96 | 315,097 32 |
| Exchanges for clearing house | 789,398 40 | 868,545 43 | 885,419 43 | 1,233,099 06 |
| Checks and cash items | 311,082 74 | 255,876 57 | 282,805 75 | 289,791 44 |
| Cash | 11,253,727 70 | 11,305,003 35 | 11,646,267 67 | 12,114,396 54 |
| Due from United States treasurer | 530,765 50 | 593,170 00 | 660,793 29 | 653,488 50 |
| Premiums on United States bonds | 214,339 93 | 176,160 63 | 107,956 02 | 58,082 91 |
| Clearing house certificates | ..... | ..... | ..... | ..... |
| Totals | $143,530,641 03 | $157,531,530 54 | $157,261,906 76 | $171,206,492 14 |
| Liabilities. | | | | |
| Capital stock paid in | $14,955,000 00 | $15,189,500 00 | $14,641,300 00 | $14,707,050 00 |
| Surplus fund | 6,068,150 00 | 6,416,510 99 | 6,680,603 00 | 6,819,063 09 |
| Undivided earnings, net | 2,650,316 37 | 2,881,308 23 | 3,073,386 99 | 3,474,433 28 |
| Dividends unpaid | 7,975 85 | 33,221 55 | 16,909 31 | 11,675 51 |
| Individual deposits | 92,506,619 35 | 103,669,284 41 | 103,479,596 56 | 113,588,635 73 |
| United States deposits | 2,442,065 88 | 959,365 22 | 990,301 63 | 1,155,747 64 |
| Due to banks and bankers | 15,265,250 30 | 18,011,053 82 | 17,220,806 46 | 21,055,762 92 |
| National bank notes outstanding | 9,010,475 00 | 9,894,100 50 | 10,161,987 50 | 9,999,000 00 |
| Notes and bills rediscounted | 124,265 83 | 142,064 93 | 270,879 75 | 86,255 70 |
| Bills payable | 130,000 00 | 74,000 00 | 456,000 00 | 40,000 00 |
| Liabilities other than those above stated | 13,300 00 | 29,610 00 | 18,940 00 | 5,000 00 |
| Reserved for taxes | 51,222 45 | 31,510 89 | 41,995 56 | 51,668 27 |
| Bonds borrowed | 306,000 00 | 200,000 00 | 209,200 00 | 212,200 00 |
| Clearing house certificates | ..... | ..... | ..... | ..... |
| Totals | $143,530,641 03 | $157,531,530 54 | $157,261,906 76 | $171,206,492 14 |

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*Comparative abstracts (National Banks.)*—Continued.

| Resources. | November 26, 1912, 99 national banks. | October 21, 1913, 99 national banks. | October 31, 1914, 102 national banks. | November 10, 1915, 106 national banks. |
|---|---|---|---|---|
| Loans and discounts | $106,614,756 53 | $112,235,907 80 | $114,670,732 34 | $115,107,137 16 |
| Stocks, bonds and mortgages | 33,862,408 93 | 35,180,003 48 | 38,318,028 17 | 46,459,320 47 |
| Overdrafts | 135,167 84 | 137,720 24 | 128,342 33 | 81,409 54 |
| Due from reserve agents | 14,392,298 12 | 16,462,031 53 | 14,575,842 12 | 23,093,671 80 |
| Due from other banks and bankers | 10,104,057 24 | 10,605,854 58 | 9,434,690 14 | 18,344,785 86 |
| Banking house, furniture and fixtures | 3,275,802 44 | 3,375,274 52 | 3,604,609 08 | 4,289,754 60 |
| Other real estate | 369,412 01 | 374,727 08 | 699,838 29 | 652,294 01 |
| Exchanges for clearing house | 1,243,697 45 | 1,240,377 21 | 1,044,114 18 | 1,852,635 87 |
| Checks and cash items | 293,533 69 | 291,603 26 | 420,198 09 | 490,587 21 |
| Cash | 12,284,986 40 | 14,118,514 96 | 13,452,227 24 | 10,412,785 32 |
| Due from United States treasurer | 655,542 50 | 711,255 00 | 781,727 50 | 823,422 50 |
| Premiums on United States bonds | 18,962 78 | 7,097 20 | 4,090 17 | ..... |
| Totals | $183,250,625 93 | $194,740,366 86 | $197,134,439 65 | $221,607,804 34 |
| Liabilities. | | | | |
| Capital stock paid in | $15,010,000 00 | $15,260,000 00 | $17,084,860 00 | $17,645,000 00 |
| Surplus fund | 7,127,300 00 | 7,732,610 00 | 9,060,600 00 | 9,142,030 00 |
| Undivided earnings, net | 4,072,440 70 | 4,228,289 58 | 3,077,790 75 | 4,020,589 04 |
| Dividends unpaid | 9,354 15 | 17,555 75 | 15,065 42 | 14,062 14 |
| Individual deposits | 123,966,021 77 | 131,680,554 31 | 131,960,189 73 | 106,622,433 69 |
| Time deposits | ..... | ..... | ..... | 47,054,081 08 |
| United States deposits | 1,035,471 93 | 1,961,871 49 | 2,163,531 14 | ..... |
| Due to banks and bankers | 20,259,286 71 | 21,755,235 59 | 20,057,828 89 | 25,415,928 64 |
| National bank notes outstanding | 10,637,935 00 | 10,680,605 00 | 11,898,915 00 | 10,784,272 50 |
| Notes and bills rediscounted | 406,702 45 | 570,757 71 | 745,822 96 | 166,697 01 |
| Bills payable | 450,000 00 | 540,000 00 | 512,140 00 | 312,190 94 |
| Liabilities other than those above stated | 19,896 85 | 12,500 00 | 224,533 90 | 155,269 30 |
| Reserved for taxes, interest, etc | 42,816 37 | 52,287 43 | 87,061 86 | ..... |
| Bonds borrowed | 213,400 00 | 248,100 00 | 246,100 00 | 275,250 00 |
| Totals | $183,250,625 93 | $194,740,366 86 | $197,134,439 65 | $221,607,804 34 |

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*Comparative abstracts (National Banks.)*—Concluded.

Figures given by the Comptroller of the Currency in even thousands.

| Resources. | November 17, 1916, 106 national banks. | November 20, 1917, 106 national banks. | November 1, 1918, 105 national banks. | November 17, 1919, 110 national banks. |
|---|---|---|---|---|
| Loans and discounts | $135,203,000 00 | $154,235,000 00 | $156,861,000 00 | $188,905,000 00 |
| Stocks, bonds and mortgages | 52,049,000 00 | 69,173,000 00 | 85,981,000 00 | 110,605,000 00 |
| Overdrafts | 102,000 00 | 198,000 00 | 153,000 00 | 153,000 00 |
| Due from reserve agents | 22,680,000 00 | 13,710,000 00 | ..... | 47,890,000 00 |
| Due from other banks and bankers | 17,540,000 00 | 1,701,000 00 | 35,342,000 00 | ..... |
| Banking house, furniture and fixtures | 5,306,000 00 | 5,911,000 00 | 6,251,000 00 | 6,611,000 00 |
| Other real estate | 720,000 00 | 1,027,000 00 | 1,045,000 00 | 857,000 00 |
| Exchanges for clearing house | 4,007,000 00 | 4,081,000 00 | 2,975,000 00 | 6,817,000 00 |
| Checks and cash items | 475,000 00 | 6,449,000 00 | 811,000 00 | 962,000 00 |
| Cash and due from Federal Reserve Bank | 20,210,000 00 | 29,584,000 00 | 15,823,000 00 | 26,486,000 00 |
| Due from United States treasurer | 842,000 00 | 794,000 00 | 738,000 00 | 865,000 00 |
| Premiums paid | ..... | ..... | ..... | ..... |
| Stock in Federal Reserve Bank | 904,000 00 | 821,000 00 | 840,000 00 | 910,000 00 |
| Other assets | 425,000 00 | 961,000 00 | 292,000 00 | 12,000 00 |
| Totals | $260,463,000 00 | $288,645,000 00 | $307,112,000 00 | $391,073,000 00 |
| Liabilities. | | | | |
| Capital stock paid in | $17,720,000 00 | $17,990,000 00 | $18,055,000 00 | $19,630,000 00 |
| Surplus fund | 9,338,000 00 | 9,432,000 00 | 10,007,000 00 | 11,310,000 00 |
| Undivided earnings, net | 4,265,000 00 | 5,090,000 00 | 5,427,000 00 | 7,138,000 00 |
| Dividends unpaid | 9,000 00 | 124,679,000 00 | ..... | ..... |
| Individual deposits | 119,367,000 00 | 81,174,000 00 | 127,851,000 00 | 177,900,000 00 |
| Time deposits | 63,300,000 00 | 23,474,000 00 | 85,384,000 00 | 106,032,000 00 |
| Due to banks and bankers | 34,149,000 00 | 9,883,000 00 | 18,901,000 00 | 30,031,000 00 |
| National bank notes outstanding | 10,318,000 00 | 3,496,000 00 | 10,395,000 00 | 10,591,000 00 |
| Notes and bills rediscounted | 200,000 00 | 9,915,000 00 | 3,980,000 00 | 2,610,000 00 |
| Bills payable | 181,000 00 | ..... | 17,898,000 00 | 19,788,000 00 |
| Reserved for taxes, interest, etc. | 505,000 00 | 585,000 00 | 596,000 00 | 1,593,000 00 |
| Bonds borrowed | 281,000 00 | 525,000 00 | 1,683,000 00 | 2,387,000 00 |
| Liabilities other than those above stated | 830,000 00 | 2,402,000 00 | 6,935,000 00 | 2,063,000 00 |
| Totals | $260,463,000 00 | $288,645,000 00 | $307,112,000 00 | $391,073,000 00 |

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# STATE BANKS.
## 1919.

*Abstracts of reports made by the state banks of Michigan to the Commissioner of the Banking Department, the reports being called for on past days unknown to the bank officers, viz., March 4, May 12, June 30, September 12, November 17, 1919. For reports of individual state banks and trust companies see succeeding pages.*

| Resources. | Report of March 4, 1919, 507 state banks, 2 industrial banks, 9 trust companies. | Report of May 12, 1919, 513 state banks, 2 industrial banks, 9 trust companies. | Report of June 30, 1919, 513 state banks, 2 industrial banks, 10 trust companies. | Report of Sept. 12, 1919, 514 state banks, 2 industrial banks, 10 trust companies. | Report of Nov. 17, 1919, 516 state banks, 2 industrial banks, 10 trust companies. |
|---|---|---|---|---|---|
| Loans and discounts: | | | | | |
| Commercial department | $172,166,709 82 | $184,098,737 94 | $207,476,673 37 | $226,731,988 20 | $245,066,718 06 |
| Savings department | 65,267,881 78 | 63,297,353 36 | 66,073,179 87 | 73,739,212 01 | 74,416,035 50 |
| Bonds, mortgages and securities: | | | | | |
| Commercial department | 128,953,238 54 | 144,389,830 78 | 124,956,862 33 | 122,636,258 13 | 113,662,797 58 |
| Savings department | 262,626,749 59 | 275,380,768 74 | 288,561,090 52 | 304,203,916 47 | 318,012,307 16 |
| Due from Federal Reserve Banks: | | | | | |
| Commercial department | 13,972,515 64 | 15,321,753 00 | 14,287,531 06 | 17,864,685 85 | 19,731,911 42 |
| Savings department | 8,693,183 37 | 9,359,729 32 | 9,301,599 60 | 10,931,571 24 | 12,983,751 30 |
| Due from banks in reserve cities: | | | | | |
| Commercial department | 38,152,890 26 | 38,999,313 77 | 38,727,518 52 | 40,991,979 89 | 44,530,558 41 |
| Savings department | 20,198,222 35 | 20,922,494 45 | 20,029,901 99 | 20,304,618 94 | 21,783,152 82 |
| U. S. Bonds and cert. of indebt. (carried as legal reserve): | | | | | |
| Savings department | 19,047,857 05 | 20,850,569 20 | 20,858,696 04 | 19,899,652 97 | 19,638,612 96 |
| U. S. certificates of indebtedness (carried as cash reserve): | | | | | |
| Commercial department | 962,900 00 | 849,097 45 | 689,691 52 | ..... | ..... |
| Savings department | 1,367,246 23 | 1,936,145 00 | 1,243,685 37 | ..... | ..... |
| Exchanges for clearing house and checks on banks in same place: | | | | | |
| Commercial department | 4,514,483 46 | 7,694,138 16 | 6,590,373 20 | 7,633,865 67 | 10,724,344 63 |
| Savings department | 1,458,279 86 | 2,661,416 83 | 2,452,405 99 | 2,596,154 13 | 3,537,112 51 |
| Currency: Com'l. dept. | 9,619,300 77 | 10,740,304 30 | 9,507,108 81 | 10,540,631 14 | 9,523,370 86 |
| Sav. dept. | 9,476,493 70 | 10,722,322 37 | 11,837,915 12 | 12,081,038 23 | 11,392,240 88 |
| Gold coin: Com'l. dept. | 607,356 22 | 619,222 54 | 613,638 89 | 658,548 11 | 950,266 02 |
| Sav. dept. | 1,248,443 33 | 1,222,666 63 | 1,233,511 42 | 1,083,437 92 | 995,953 40 |
| Silver coin: Com'l. dept. | 1,322,041 55 | 1,252,066 80 | 1,397,591 21 | 1,519,014 95 | 1,588,165 22 |
| Sav. dept. | 540,602 64 | 521,827 99 | 407,055 42 | 471,302 86 | 428,639 03 |
| Nickels and cents: Com'l. dept. | 222,454 91 | 205,570 83 | 239,811 01 | 248,555 45 | 260,689 70 |
| Sav. dept. | 103,465 70 | 102,958 53 | 64,236 91 | 76,991 74 | 82,790 99 |
| Overdrafts | 326,261 24 | 378,044 93 | 1,493,691 23 | 490,110 62 | 544,378 47 |
| Premium account | 67,111 66 | 68,947 10 | 68,078 98 | 129,538 53 | 201,950 91 |
| Banking house | 12,327,347 28 | 12,340,239 24 | 12,930,703 18 | 13,274,686 64 | 13,987,855 73 |
| Furniture and fixtures | 2,707,460 58 | 3,202,407 55 | 2,736,547 98 | 2,845,141 29 | 2,821,316 68 |
| Other real estate | 1,415,839 61 | 1,327,212 23 | 1,288,126 22 | 1,346,564 84 | 1,433,798 10 |
| Due from banks other than in reserve cities | 1,983,642 95 | 3,106,305 13 | 2,540,831 20 | 3,416,800 88 | 3,709,784 69 |
| Cash items in transit | 3,201,447 27 | 4,017,753 31 | 4,561,226 60 | 7,392,165 99 | 7,659,831 98 |
| Outside cks. and other cash items | 1,764,816 52 | 1,818,597 27 | 1,623,018 32 | 1,332,542 10 | 1,646,774 61 |
| Stock of Federal Reserve Bank | 1,202,100 00 | 1,244,069 70 | 1,263,901 12 | 1,376,122 73 | 1,369,363 16 |
| Other assets | 200,735 27 | 130,489 99 | 104,597 34 | 129,512 10 | 258,839 02 |
| Totals | $785,719,079 15 | $838,782,354 44 | $855,160,800 34 | $905,946,609 62 | $942,883,311 80 |
| **Liabilities.** | | | | | |
| Capital stock | $43,342,280 00 | $43,622,356 68 | $43,921,468 68 | $44,882,905 55 | $46,008,370 00 |
| Surplus fund | 26,916,010 36 | 27,083,850 96 | 27,407,147 33 | 28,822,504 29 | 29,012,005 69 |
| Undivided profits, net | 11,236,232 43 | 12,681,109 77 | 11,845,997 72 | 12,369,349 96 | 14,023,252 08 |
| Dividends unpaid | 41,309 56 | 21,235 82 | 865,597 58 | 53,692 29 | 19,702 79 |
| Reserved for taxes, interest, etc | 1,444,730 80 | 1,857,376 61 | 1,283,274 87 | 1,702,000 95 | 2,003,252 97 |
| Com'l. deposits subject to check | 199,117,266 00 | 221,593,108 69 | 244,963,097 23 | 277,334,047 85 | 293,059,910 63 |
| Demand certificates of deposit | 23,982,768 84 | 25,703,066 34 | 26,086,061 04 | 26,425,546 27 | 28,802,563 44 |
| Certified checks | 780,860 43 | 988,985 01 | 1,646,170 29 | 1,475,853 03 | 1,646,796 67 |
| Cashier's checks | 1,422,676 49 | 2,472,536 58 | 2,349,028 55 | 3,664,987 83 | 2,974,627 61 |
| Due to Federal Reserve Bank | 304,024 17 | 390,902 27 | 132,326 97 | 392,739 00 | 243,779 00 |
| Due to other banks and bankers | 18,046,235 18 | 18,261,003 35 | 17,642,619 59 | 19,346,622 09 | 20,344,734 93 |
| State moneys on deposit | 4,622,114 29 | 4,533,886 51 | 5,414,128 37 | 2,704,475 44 | 1,500,306 51 |
| Postal savings deposits | 3,175,622 63 | 3,211,847 20 | 3,134,235 89 | 3,019,064 39 | 2,897,494 73 |
| U. S. Government deposits | 15,851,735 89 | 22,851,547 35 | 10,413,903 85 | 11,192,108 89 | 2,825,061 24 |
| Time com'l. cert. of deposit | 5,872,456 01 | 5,843,109 32 | 5,712,079 33 | 5,823,625 12 | 5,847,090 07 |
| Savings deposits | 340,506,823 87 | 333,752,966 03 | 338,693,331 52 | 365,725,716 88 | 386,434,384 89 |
| Savings certificates of deposit | 55,570,163 45 | 75,487,787 98 | 58,120,116 98 | 60,647,269 76 | 61,909,620 65 |
| Club sav.dept.(Xmas,Thrift,etc.) | 1,044,045 68 | 1,473,611 09 | 1,446,876 73 | 1,829,272 11 | 2,109,057 99 |
| Notes and bills rediscounted | 2,831,985 23 | 2,554,273 19 | 2,978,597 20 | 2,164,115 37 | 2,084,310 51 |
| Bills payable | 24,309,516 96 | 27,823,386 50 | 37,456,310 00 | 23,929,203 83 | 22,569,550 00 |
| Bonds sold subject to repurchase | 988,000 00 | 347,641 94 | 63,300 00 | 65,915 00 | 72,550 00 |
| Bonds borrowed | 3,838,729 51 | 5,817,994 99 | 7,037,107 27 | 11,176,252 17 | 11,144,336 47 |
| Customers' letters of credit | 222,860 65 | 185,022 83 | 345,622 01 | 283,737 84 | 549,950 30 |
| Acceptances executed for customers | 200,000 00 | ..... | 1,200,000 00 | 771,648 75 | 4,627,755 07 |
| Other liabilities | 50,630 72 | 223,747 43 | 5,002,401 34 | 143,954 96 | 172,847 56 |
| Totals | $785,719,079 15 | $838,782,354 44 | $855,160,800 34 | $905,946,609 62 | $942,883,311 80 |

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## STATEMENT OF THE CONDITION OF THE AVERAGE STATE BANK IN MICHIGAN AT THE CLOSE OF BUSINESS NOVEMBER 17, 1919.

### RESOURCES.

| | | | |
|---|---|---|---|
| Loans and discounts: | | | |
| Commercial department | | $464,027 88 | |
| Savings department | | 140,939 41 | |
| | | | $604,967 29 |
| Bonds, mortgages and securities: | | | |
| Commercial department | | $215,270 56 | |
| Savings department | | 602,295 99 | |
| | | | $817,566 55 |

### RESERVE.

| | Commercial. | Savings. | |
|---|---|---|---|
| Due from Federal Reserve Bank | $37,371 21 | $24,590 43 | |
| Due from banks in reserve cities | 84,338 18 | 41,255 97 | |
| U. S. Bonds and Certificates of Indebtedness (carried as legal reserve) | | 37,194 34 | |
| Exchanges for clearing house and checks on banks in same place | 20,311 25 | 6,699 07 | |
| Currency | 18,036 69 | 21,576 25 | |
| Gold coin | 1,799 59 | 1,886 27 | |
| Silver coin | 3,007 88 | 811 81 | |
| Nickels and cents | 493 73 | 156 79 | |
| | $165,358 53 | $134,170 93 | $299,529 46 |
| Overdrafts | | | $1,031 01 |
| Premium account | | | 382 48 |
| Expenses, interest and taxes paid exceeding earnings | | | 29 92 |
| Banking house | | | 26,492 15 |
| Furniture and fixtures | | | 5,343 40 |
| Other real estate | | | 2,715 52 |
| Due from banks other than in reserve cities | | | 7,026 11 |
| Cash items in transit | | | 14,507 25 |
| Outside checks and other cash items | | | 3,118 89 |
| Stock of Federal Reserve Bank | | | 2,593 49 |
| Other assets | | | 490 22 |
| Total | | | $1,785,793 74 |

### LIABILITIES.

| | | |
|---|---|---|
| Capital stock | | $87,137 06 |
| Surplus fund | | 54,946 98 |
| Undivided profits, net | | 26,589 11 |
| Dividends unpaid | | 37 32 |
| Reserve for taxes, interest, etc | | 3,794 04 |

### COMMERCIAL DEPOSITS.

| | | |
|---|---|---|
| Commercial deposits subject to check | $555,037 71 | |
| Demand certificates of deposits | 54,550 31 | |
| Certified checks | 3,118 93 | |
| Cashier's checks | 5,633 76 | |
| Due to Federal Reserve Bank | 461 70 | |
| Due to other banks and bankers | 38,531 69 | |
| State moneys on deposit | 2,841 49 | |
| Postal savings deposits | 5,487 68 | |
| U. S. Government deposits | 5,350 49 | |
| Time commercial certificates of deposit | 11,074 03 | |
| | | $682,087 79 |

### SAVINGS DEPOSITS.

| | | |
|---|---|---|
| Book accounts | $731,883 31 | |
| Certificates of deposit | 117,253 06 | |
| Club savings deposits (Xmas, Thrift, etc.) | 3,994 43 | |
| | | $853,130 80 |
| Notes and bills rediscounted | | 3,947 56 |
| Bills payable | | 42,745 36 |
| Bonds sold subject to repurchase | | 137 40 |
| Bonds borrowed | | 21,106 70 |
| Acceptances executed for customers | | 8,764 69 |
| Customers' letters of credit | | 1,041 57 |
| Other liabilities | | 327 36 |
| Total | | $1,785,793 74 |

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## NATIONAL BANKS.

### 1919.

Figures given by Comptroller of the Currency in even thousands.

*Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, March 4, May 12, June 30, September 12 and November 17, 1919. For reports of individual national banks see succeeding pages.*

| Resources. | Report of March 4, 1919, 108 national banks. | Report of May 12, 1919, 108 national banks. | Report of June 30, 1919, 108 national banks. | Report of Sept. 12, 1919, 108 national banks. | Report of Nov. 17, 1919, 110 national banks. |
|---|---|---|---|---|---|
| Loans and discounts | $150,446,000 00 | $149,538,000 00 | $159,896,000 00 | $176,697,000 00 | $186,257,000 00 |
| Customers liability account of acceptances | 1,633,000 00 | 1,253,000 00 | 3,152,000 00 | 2,567,000 00 | 2,636,000 00 |
| Customers liability under letters of credit | 6,000 00 | 10,000 00 | 11,000 00 | 14,000 00 | 12,000 00 |
| Overdrafts, secured & unsecured. | 202,000 00 | 153,000 00 | 133,000 00 | 145,000 00 | 153,000 00 |
| U. S. bonds and certificates of indebtedness | 58,271,000 00 | 61,360,000 00 | 66,760,000 00 | 66,804,000 00 | 59,538,000 00 |
| Stock of Federal Reserve Bank. | 867,000 00 | 876,000 00 | 886,000 00 | 906,000 00 | 910,000 00 |
| Other bonds, securities & stocks. | 44,096,000 00 | 47,091,000 00 | 49,138,000 00 | 49,830,000 00 | 51,067,000 00 |
| Lawful reserve with Federal Reserve Bank and in vault | 17,358,000 00 | 18,771,000 00 | 21,550,000 00 | 26,919,000 00 | 26,486,000 00 |
| Due from other banks & bankers | 38,988,000 00 | 48,460,000 00 | 40,818,000 00 | 45,121,000 00 | 47,890,000 00 |
| Exchanges for clearing house | 3,079,000 00 | 6,555,000 00 | 4,148,000 00 | 6,640,000 00 | 6,817,000 00 |
| Outside cks. and other cash items | 483,000 00 | 650,000 00 | 809,000 00 | 699,000 00 | 962,000 00 |
| Banking house, furn. and fixtures | 6,301,000 00 | 6,351,000 00 | 6,379,000 00 | 6,530,000 00 | 6,611,000 00 |
| Other real estate | 1,084,000 00 | 1,462,000 00 | 1,424,000 00 | 860,000 00 | 857,000 00 |
| Due from U. S. Treasurer | 1,015,000 00 | 704,000 00 | 691,000 00 | 847,000 00 | 865,000 00 |
| Other assets | 54,000 00 | 215,000 00 | 274,000 00 | 155,000 00 | 12,000 00 |
| Totals | $323,883,000 00 | $343,449,000 00 | $356,069,000 00 | $384,734,000 00 | $391,073,000 00 |
| **Liabilities.** | | | | | |
| Capital stock | $18,555,000 00 | $18,905,000 00 | $18,905,000 00 | $19,205,000 00 | $19,630,000 00 |
| Surplus fund | 10,653,000 00 | 10,691,000 00 | 10,849,000 00 | 11,124,000 00 | 11,310,000 00 |
| Undivided profits, net | 5,419,000 00 | 6,888,000 00 | 5,801,000 00 | 6,439,000 00 | 7,138,000 00 |
| Reserved for taxes, interest, etc. | 1,378,000 00 | 1,544,000 00 | 1,435,000 00 | 1,373,000 00 | 1,593,000 00 |
| Circulation | 10,562,000 00 | 10,487,000 00 | 10,666,000 00 | 10,507,000 00 | 10,591,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | 1,000 00 | ..... | ..... |
| Due to other banks and bankers. | 24,663,000 00 | 24,385,000 00 | 25,821,000 00 | 29,625,000 00 | 30,031,000 00 |
| Demand deposits | 122,497,000 00 | 143,335,000 00 | 147,078,000 00 | 170,641,000 00 | 171,887,000 00 |
| Certified checks | 674,000 00 | 647,000 00 | 1,261,000 00 | 1,122,000 00 | 818,000 00 |
| Cashiers checks | 387,000 00 | 585,000 00 | 670,000 00 | 631,000 00 | 799,000 00 |
| U. S. Government deposits | 7,065,000 00 | 5,921,000 00 | 7,392,000 00 | 4,443,000 00 | 1,625,000 00 |
| Time deposits | 96,146,000 00 | 100,838,000 00 | 97,841,000 00 | 102,024,000 00 | 106,032,000 00 |
| Bonds borrowed | 1,241,000 00 | 949,000 00 | 2,598,000 00 | 1,402,000 00 | 2,387,000 00 |
| Bills payable | 10,834,000 00 | 10,910,000 00 | 10,905,000 00 | 13,586,000 00 | 19,788,000 00 |
| Acceptances exct. for customers. | 1,633,000 00 | 1,253,000 00 | 3,152,000 00 | 2,567,000 00 | 2,636,000 00 |
| Customers letters of credit | 166,000 00 | 161,000 00 | 120,000 00 | 141,000 00 | 135,000 00 |
| Notes and bills rediscounted | 2,619,000 00 | 901,000 00 | 671,000 00 | 3,726,000 00 | 2,610,000 00 |
| Other liabilities | 9,391,000 00 | 5,049,000 00 | 10,903,000 00 | 6,178,000 00 | 2,063,000 00 |
| Totals | $323,883,000 00 | $343,449,000 00 | $356,069,000 00 | $384,734,000 00 | $391,073,000 00 |

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## STATE AND NATIONAL BANKS.

### 1919.

*Abstracts showing the total volume of business transacted by the State and National banks and Trust Companies of Michigan, as reported to the Commissioner of the Banking Department March 4, May 12, June 30, September 12 and November 17.*

| Resources. | Report of March 4, 1919, 507 state banks, 108 national banks, 2 industrial banks, 10 trust companies. | Report of May 12, 1919, 513 state banks, 108 national banks, 2 industrial banks, 10 trust companies. | Report of June 30, 1919, 513 state banks, 108 national banks, 2 industrial banks, 10 trust companies. | Report of Sept. 12, 1919, 514 state banks, 108 national banks, 2 industrial banks, 10 trust companies. | Report of Nov. 17, 1919, 516 state banks, 110 national banks, 2 industrial banks, 10 trust companies. |
|---|---|---|---|---|---|
| Loans and discounts | $387,880,591 60 | $396,934,091 30 | $433,445,853 24 | $477,168,200 21 | $505,679,753 56 |
| Customers liability account of acceptances | 1,633,000 00 | 1,253,000 00 | 3,152,000 00 | 2,567,000 00 | 2,636,000 00 |
| Customers liability under letters of credit | 6,000 00 | 10,000 00 | 11,000 00 | 14,000 00 | 12,000 00 |
| Overdrafts, secured & unsecured | 528,261 24 | 531,044 93 | 1,626,691 23 | 635,110 62 | 697,378 47 |
| Premium account | 67,111 66 | 68,947 10 | 68,078 98 | 129,538 53 | 201,950 91 |
| Stock of Federal Reserve Bank | 2,069,100 00 | 2,120,069 70 | 2,149,901 12 | 2,282,122 73 | 2,279,363 16 |
| Bonds, securities and stocks | 515,324,991 41 | 551,858,411 17 | 552,208,025 78 | 563,373,827 57 | 561,918,717 70 |
| Lawful reserve with Federal Reserve Bank and cash in vault | 63,163,857 83 | 68,839,422 31 | 70,439,999 45 | 82,394,777 49 | 84,423,778 82 |
| Due from banks and bankers | 99,322,755 56 | 111,487,113 35 | 102,116,251 71 | 109,834,399 71 | 117,913,495 92 |
| Exchange for clearing house | 9,051,763 32 | 16,911,554 99 | 13,190,779 19 | 16,870,019 80 | 21,078,457 14 |
| Outside checks and other cash items | 5,449,263 79 | 6,486,350 58 | 6,993,244 92 | 9,423,708 09 | 10,268,606 59 |
| Banking house, furn. and fixtures | 21,335,807 86 | 21,893,646 79 | 22,046,251 16 | 22,649,827 93 | 23,420,172 41 |
| Other real estate | 2,499,839 61 | 2,789,212 23 | 2,712,126 22 | 2,206,564 84 | 2,290,798 10 |
| Due from U. S. treasurer | 1,015,000 00 | 704,000 00 | 691,000 00 | 847,000 00 | 865,000 00 |
| Other assets | 254,735 27 | 345,489 99 | 378,597 34 | 284,512 10 | 270,839 02 |
| Totals | $1,109,602,079 15 | $1,182,231,354 44 | $1,211,229,800 34 | $1,290,680,609 62 | $1,333,956,311 80 |
| **Liabilities.** | | | | | |
| Capital stock | $61,897,280 00 | $62,527,356 68 | $62,826,468 68 | $64,087,905 55 | $65,638,370 00 |
| Surplus fund | 37,569,010 36 | 37,774,850 96 | 38,256,147 33 | 39,946,504 29 | 40,322,005 69 |
| Undivided profits, net | 16,655,232 43 | 19,569,109 77 | 17,646,997 72 | 18,808,349 96 | 21,161,252 08 |
| Reserved for taxes, interest, etc | 2,822,730 80 | 3,401,376 61 | 2,718 274 87 | 3,075,000 95 | 3,596,252 97 |
| Circulation | 10,562,000 00 | 10,487,000 00 | 10,666,000 00 | 10,507,000 00 | 10,591,000 00 |
| Due to Federal Reserve Bank | 304,024 17 | 390,902 27 | 133,326 97 | 392,739 00 | 243,779 00 |
| Due to other banks and bankers | 42,709,235,18 | 42,646,003 35 | 43,463,619 59 | 48,971 622 09 | 50,375,734 93 |
| Individ. deposits subject to check | 321,614,266 00 | 364,928,108 69 | 392,041,097 23 | 447,975,047 85 | 464,946,910 63 |
| Commercial certificates of deposit | 29,855,224,85 | 31,546,175 66 | 31,798,140 37 | 32,249,171 39 | 34,649,653 51 |
| Certified checks | 1,454,860 43 | 1,635,985 01 | 2,907,170 29 | 2,597,853 03 | 2,464,796 67 |
| Cashiers checks | 1,809,676 49 | 3,057,536 58 | 3,019,028 55 | 4,295,987 83 | 3,773,627 61 |
| Dividends unpaid | 41,309 56 | 21,235 82 | 865,597 58 | 53,692 29 | 19,702 79 |
| State moneys on deposit | 4,622,114 29 | 4,533,886 51 | 5,414,128 37 | 2,704,475 44 | 1,500,306 51 |
| U. S. Government deposits | 22,916,735 89 | 28,772,547 35 | 17,805,903 85 | 15,635,108 89 | 4,450,061 24 |
| Postal savings deposits | 3,175,622 63 | 3,211,847 20 | 3,134,235 89 | 3,019,064 39 | 2,897,494 73 |
| Savings deposits (book accounts) | 437,696,869 55 | 436,064,577 12 | 437,981,208 25 | 469,578,988 99 | 494,575,442 88 |
| Savings certificates of deposit | 55,570,163 45 | 75,487,787 98 | 58,120,116 98 | 60,647,269 76 | 61,909,620 65 |
| Bonds borrowed | 5,079,729 51 | 6,766,994 99 | 9,635,107 27 | 12,578,252 17 | 13,531,336 47 |
| Bills payable | 35,143,516 96 | 38,733,386 50 | 48,361,310 00 | 37,515,203 83 | 42,357,550 00 |
| Bonds sold subject to repurchase | 988,000 00 | 347,641 94 | 63,300 00 | 65,915 00 | 72,550 00 |
| Acceptances exct. for customers | 1,855,860 65 | 1,253,000 00 | 4,352,000 00 | 3,338,648 75 | 7,263,755 07 |
| Customers letters of credit | 366,000 00 | 346,022 83 | 465,622 01 | 424,737 84 | 684,950 30 |
| Notes and bills rediscounted | 5,450,985 23 | 3,455,273 19 | 3,649,597 20 | 5,890,115 37 | 4,694,310 51 |
| Other liabilities | 9,441,630 72 | 5,272,747 43 | 15,905,401 34 | 6,321,954 96 | 2,235,847 56 |
| Totals | $1,109,602,079 15 | $1,182,231,354 44 | $1,211,229,800 34 | $1,290,680,609 62 | $1,333,956,311 80 |

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## DETROIT.

### STATE BANKS.

### 1919.

*Abstracts of the published reports of the State banks and Trust Companies in the City of Detroit, as made by the Commissioner of the Banking Department, March 4, May 12, June 30, September 12, and November 17, 1919.*

| Resources. | Report of March 4, 1919, 13 state banks, 1 industrial bank, 6 trust companies. | Report of May 12, 1919, 13 state banks, 1 industrial bank, 6 trust companies. | Report of June 30, 1919, 13 state banks, 1 industrial bank, 6 trust companies. | Report of Sept. 12, 1919, 13 state banks, 1 industrial bank, 6 trust companies. | Report of Nov. 17, 1919, 13 state banks, 1 industrial bank, 6 trust companies. |
|---|---|---|---|---|---|
| Loans and discounts: | | | | | |
| Commercial department | $61,693,170 24 | $67,435,553 44 | $85,160,168 67 | $90,162,655 47 | $100,318,081 11 |
| Savings department | 27,513,747 77 | 26,011,819 67 | 26,277,593 19 | 31,607,481 68 | 28,041,057 86 |
| Bonds, mortgages and securities: | | | | | |
| Commercial department | 83,369,280 81 | 94,122,069 32 | 78,130,259 94 | 77,031,257 90 | 64,394,051 16 |
| Savings department | 117,039,569 96 | 123,437,433 45 | 134,481,985 39 | 139,142,686 48 | 148,839,409 54 |
| Due from Federal Reserve Bank: | | | | | |
| Commercial department | 8,979,184 79 | 10,044,581 62 | 9,462,432 73 | 12,365,212 91 | 11,839,506 66 |
| Savings department | 5,291,741 44 | 5,421,469 28 | 5,603,546 75 | 6,540,941 65 | 7,704,339 94 |
| Due from banks in reserve cities: | | | | | |
| Commercial department | 14,962,465 90 | 14,457,119 28 | 13,284,663 21 | 15,214,736 66 | 16,158,313 69 |
| Savings department | 6,065,860 01 | 6,058,602 26 | 5,718,364 29 | 5,784,447 46 | 6,132,033 56 |
| U. S. Bonds and certificates of indebt. (carried as legal res.): | | | | | |
| Savings department | 4,888,645 00 | 6,105,450 00 | 6,692,860 00 | 5,228,117 22 | 5,780,600 00 |
| U. S. certificates of indebtedness (carried as cash reserve): | | | | | |
| Commercial department | 3,000 00 | 9,000 00 | 2,000 00 | ..... | ..... |
| Savings department | 9,000 00 | 3,000 00 | 10,000 00 | ..... | ..... |
| Exchanges for clearing house and checks on banks in same place: | | | | | |
| Commercial department | 3,143,503 57 | 6,218,646 35 | 4,533,061 44 | 5,985,484 31 | 8,058,608 78 |
| Savings department | 1,250,694 18 | 2,116,551 20 | 2,102,294 51 | 2,161,159 82 | 3,012,583 61 |
| Currency: Com'l. dept. | 3,784,929 00 | 4,128,725 00 | 3,023,598 44 | 3,813,457 79 | 3,799,039 32 |
| Sav. dept. | 3,751,214 00 | 4,397,365 38 | 4,817,511 87 | 5,809,581 48 | 5,608,850 09 |
| Gold coin: Com'l. dept. | 189,468 36 | 140,064 92 | 180,516 56 | 198,702 95 | 509,597 04 |
| Sav. dept. | 15,125 41 | 35,123 21 | 9,757 50 | 14,027 50 | 8,695 50 |
| Silver coin: Com'l. dept. | 475,875 72 | 413,124 82 | 518,065 03 | 607,712 18 | 680,912 38 |
| Sav. dept. | 205,637 96 | 250,350 62 | 154,807 20 | 190,830 40 | 142,958 40 |
| Nickels and cents: Com'l. dept. | 80,136 31 | 70,553 96 | 106,492 55 | 114,562 09 | 121,338 40 |
| Sav. dept. | 68,511 38 | 75,089 22 | 36,071 33 | 44,899 35 | 48,595 90 |
| Overdrafts | 15,206 98 | 19,511 48 | 762,603 28 | 21,875 14 | 28,409 95 |
| Premium account | 8,567 73 | 10,740 91 | 8,092 73 | 43,536 89 | 55,572 85 |
| Banking house | 6,056,247 43 | 6,180,516 31 | 6,198,209 40 | 6,268,274 00 | 6,747,801 94 |
| Furniture and fixtures | 610,337 74 | 610,730 28 | 634,778 20 | 657,329 59 | 686,116 34 |
| Other real estate | 85,235 55 | 85,358 23 | 75,482 25 | 80,318 65 | 93,280 85 |
| Due from banks other than in reserve cities | 1,251,091 43 | 2,111,845 44 | 1,633,894 46 | 2,358,133 50 | 2,668,754 68 |
| Cash items in transit | 2,498,237 82 | 3,293,655 32 | 3,730,237 28 | 6,264,177 94 | 6,347,278 78 |
| Outside checks and other cash items | 1,032,143 18 | 1,036,802 31 | 451,414 56 | 421,290 75 | 666,435 32 |
| Stock of Federal Reserve Bank | 685,200 00 | 701,800 00 | 701,800 00 | 761,700 00 | 761,700 00 |
| Other assets | 150 00 | 1,134 50 | 10,429 56 | 150 00 | ..... |
| Totals | $355,023,179 67 | $385,003,787 78 | $394,512,992 32 | $418,894,741 76 | $429,253,923 65 |
| Liabilities. | | | | | |
| Capital stock | $17,560,180 00 | $17,652,580 00 | $17,760,500 00 | $18,175,000 00 | $18,675,000 00 |
| Surplus fund | 13,060,491 89 | 13,214,191 89 | 13,257,344 67 | 14,465,244 67 | 14,570,244 67 |
| Undivided profits, net | 5,867,001 32 | 6,222,854 22 | 6,475,311 00 | 6,116,683 11 | 6,263,015 55 |
| Dividends unpaid | 7,087 50 | 3,519 51 | 260,444 78 | 2,970 06 | 5,097 56 |
| Reserved for taxes, interest, etc | 589,420 21 | 728,017 31 | 743,648 94 | 692,015 99 | 733,858 36 |
| Com'l. deposits subject to check | 86,958,329 06 | 100,265,319 53 | 119,359,280 40 | 140,710,747 06 | 143,975,815 87 |
| Demand certificates of deposit | 1,475,755 97 | 3,532,980 50 | 3,546,013 23 | 1,884,612 61 | 1,759,829 39 |
| Certified checks | 545,480 54 | 697,416 92 | 1,257,571 53 | 977,500 99 | 1,220,134 79 |
| Cashiers' checks | 973,270 83 | 1,833,218 80 | 1,677,931 42 | 2,707,230 91 | 2,096,688 91 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | 21,600 00 | ..... |
| Due to other banks and bankers | 12,222,325 97 | 12,566,538 73 | 12,023,844 89 | 13,806,435 66 | 14,806,360 24 |
| State moneys on deposit | 2,365,472 52 | 1,504,607 41 | 2,257,716 24 | 1,040,326 91 | 849,816 67 |
| Postal savings deposits | 2,709,331 96 | 2,759,453 10 | 2,693,913 05 | 2,585,635 00 | 2,490,865 18 |
| U. S. Government deposits | 12,091,944 92 | 18,950,347 28 | 9,058,338 30 | 9,072,733 34 | 2,006,307 95 |
| Savings deposits | 178,520,759 03 | 166,360,421 22 | 165,274,129 77 | 180,521,592 63 | 192,465,168 94 |
| Savings certificates of deposit | 6,406,779 95 | 23,375,394 29 | 6,251,589 76 | 5,952,193 42 | 5,702,319 18 |
| Club sav.dept.(Xmas,Thrift,etc.) | 323,233 43 | 524,493 69 | 517,304 16 | 782,511 67 | 883,820 96 |
| Notes and bills rediscounted | 162,811 26 | 152,275 00 | 820,315 29 | 505,193 89 | 475,974 00 |
| Bills payable | 10,971,106 96 | 12,307,445 16 | 23,019,600 00 | 15,005,000 00 | 12,488,000 00 |
| Bonds sold subject to repurchase | ..... | 182,450 00 | ..... | ..... | ..... |
| Bonds borrowed | 1,745,158 00 | 1,985,023 00 | 2,018,153 00 | 2,835,776 00 | 2,677,379 00 |
| Acceptances exct. for customers | 200,000 00 | ..... | 1,200,000 00 | 750,000 00 | 4,558,276 13 |
| Customers letters of credit | 222,860 65 | 185,022 83 | 157,172 01 | 283,737 84 | 549,950 30 |
| Other liabilities | 44,377 70 | 217 39 | 4,882,869 88 | ..... | ..... |
| Totals | $355,023,179 67 | $385,003,787 78 | $394,512,992 32 | $418,894,741 76 | $429,253,923 65 |

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## DETROIT.

### NATIONAL BANKS.

### 1919.

Figures given by Comptroller of the Currency in even thousands.

*Abstracts of reports made by the National banks of Michigan to the Commissioner of the Banking Department, March 4, May 12, June 30, September 12 and November 17, 1919.*

| Resources. | Report of March 4, 1919, 3 national banks. | Report of May 12, 1919. 3 national banks. | Report of June 30, 1919. 3 national banks. | Report of Sept. 12, 1919, 3 national banks. | Report of Nov. 17, 1919, 3 national banks. |
|---|---|---|---|---|---|
| Loans and discounts | $61,718,000 00 | $59,623,000 00 | $65,189,000 00 | $75,306,000 00 | $79,829,000 00 |
| Customers' liability account of acceptances | 1,629,000 00 | 1,199,000 00 | 3,098,000 00 | 2,564,000 00 | 2,633,000 00 |
| Customers' liability under letters of credit | 6,000 00 | 10,000 00 | 11,000 00 | 13,000 00 | 12,000 00 |
| Overdrafts, secured & unsecured. | 85,000 00 | 5,000 00 | 7,000 00 | 31,000 00 | 26,000 00 |
| U. S. bonds and certificates of indebtedness | 16,040,000 00 | 16,204,000 00 | 27,845,000 00 | 29,507,000 00 | 25,694,000 00 |
| Stock of Federal Reserve Bank. | 330,000 00 | 330,000 09 | 330,000 00 | 330,000 00 | 330,000 00 |
| Other bonds, securities and stocks | 10,610,000 00 | 12,366,000 00 | 12,342,000 00 | 11,782,000 00 | 11,085,000 00 |
| Lawful reserve with Federal Reserve Bank and in vault | 9,408,000 00 | 10,497,000 00 | 13,249,000 00 | 17,640,000 00 | 16,820,000 00 |
| Due from other banks & bankers | 15,403,000 00 | 24,631,000 00 | 16,965,000 00 | 19,707,000 00 | 21,121,000 00 |
| Exchanges for clearing house | 2,308,000 00 | 5,607,000 00 | 3,012,000 00 | 5,495,000 00 | 5,519,000 00 |
| Outside checks and other cash items | 115,000 00 | 143,000 00 | 282,000 00 | 213,000 00 | 433,000 00 |
| Banking house, furn. and fixtures | 770,000 00 | 760,000 00 | 750,000 00 | 777,000 00 | 740,000 00 |
| Other real estate | 565,000 00 | 965,000 00 | 949,000 00 | 403,000 00 | 400,000 00 |
| Due from U. S. treasurer | 442,000 00 | 195,000 00 | 181,000 00 | 307,000 00 | 355,000 00 |
| Other assets | 8,000 00 | 213,000 00 | 265,000 00 | 153,000 00 | 6,000 00 |
| Totals | $119,437,000 00 | $132,748,000 00 | $144,475,000 00 | $164,228,000 00 | $165,003,000 00 |
| Liabilities. | | | | | |
| Capital stock | $7,000,000 00 | $7,000,000 00 | $7,000,000 00 | $7,000,000 00 | $7,000,000 00 |
| Surplus fund | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 |
| Undivided profits, net | 1,825,000 00 | 2,711,000 00 | 1,925,000 00 | 2,238,000 00 | 2,376,000 00 |
| Reserved for taxes, interest, etc. | 762,000 00 | 834,000 00 | 799,000 00 | 740,000 00 | 838,000 00 |
| Circulation | 1,799,000 00 | 1,681,000 00 | 1,700,000 00 | 1,496,000 00 | 1,686,000 00 |
| Due to other banks and bankers. | 16,729,000 00 | 16,793,000 00 | 17,512,000 00 | 20,452,000 00 | 21,059,000 00 |
| Demand deposits | 62,956,000 00 | 79,550,000 00 | 82,611,000 00 | 97,832,000 00 | 98,989,000 00 |
| Certified checks | 512,000 00 | 496,000 00 | 930,000 00 | 728,000 00 | 542,000 00 |
| Cashiers' checks | 240,000 00 | 369,000 00 | 417,000 00 | 404,000 00 | 547,000 00 |
| U. S. Government deposits | 3,954,000 00 | 3,601,000 00 | 5,396,000 00 | 1,965,000 00 | 471,000 00 |
| Time deposits | 7,128,000 00 | 10,878,000 00 | 6,055,000 00 | 7,307,000 00 | 7,126,000 00 |
| Bonds borrowed | 234,000 00 | 20,000 00 | 1,382,000 00 | 100,000 00 | 100,000 00 |
| Bills payable | 2,450,000 00 | 2,000,000 00 | 4,000,000 00 | 10,128,000 00 | 14,800,000 00 |
| Acceptances exct. for customers. | 1,629,000 00 | 1,199,000 00 | 3,098,000 00 | 2,564,000 00 | 2,633,000 00 |
| Customers' letters of credit | 10,000 00 | 17,000 00 | 19,000 00 | 22,000 00 | 17,000 00 |
| Notes and bills rediscounted | 350,000 00 | ..... | 300,000 00 | 3,275,000 00 | 1,952,000 00 |
| Other liabilities | 7,859,000 00 | 1,599,000 00 | 7,331,000 00 | 3,977,000 00 | 867,000 00 |
| Totals | $119,437,000 00 | $132,748,000 00 | $144,475,000 00 | $164,228,000 00 | $165,003,000 00 |

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## DETROIT.

### STATE AND NATIONAL BANKS.

### 1919.

*Abstracts of reports made by the National and State banks of Detroit to the Commissioner of the Banking Department March 4, May 12, June 30, September 12, and November 17, 1919.*

| Resources. | Report of March 4, 1919, 13 state banks, 3 national banks, 1 industrial bank, 6 trust companies. | Report of May 12, 1919, 13 state banks, 3 national banks, 1 industrial bank, 6 trust companies. | Report of June 30, 1919, 13 state banks, 3 national banks, 1 industrial bank, 6 trust companies. | Report of Sept. 12, 1919, 13 state banks, 3 national banks, 1 industrial bank, 6 trust companies. | Report of Nov. 17, 1919, 13 state banks, 3 national banks, 1 industrial bank, 6 trust companies. |
|---|---|---|---|---|---|
| Loans and discounts | $150,924,918 01 | $153,070,373 11 | $176,626,761 86 | $197,076,137 15 | $208,188,138 97 |
| Customers' liability account of acceptances | 1,629,000 00 | 1,199,000 00 | 3,098,000 00 | 2,564,000 00 | 2,633,000 00 |
| Customers' liability under letters of credit | 6,000 00 | 10,000 00 | 11,000 00 | 13,000 00 | 12,000 00 |
| Overdrafts secured & unsecured | 100,206 98 | 24,511 48 | 769,603 28 | 52,875 14 | 54,409 95 |
| Premium account | 8,567 73 | 10,740 91 | 8,092 73 | 43,536 89 | 55,572 85 |
| Stock of Federal Reserve Bank | 1,015,200 00 | 1,031,800 00 | 1,031,800 00 | 1,091,700 00 | 1,091,700 00 |
| Bonds, securities and stock | 231,959,495 77 | 252,246,952 77 | 259,504,105 33 | 262,691,061 60 | 255,793,060 70 |
| Lawful reserve with Federal Reserve bank and cash in vault | 32,249,824 37 | 35,473,448 03 | 37,161,799 96 | 47,339,928 30 | 47,283,833 63 |
| Due from banks and bankers | 37,682,417 34 | 47,258,566 98 | 37,601,921 96 | 43,064,317 62 | 46,080,101 93 |
| Exchange for clearing house | 6,702,197 75 | 13,942,197 55 | 9,647,355 95 | 13,641,644 13 | 16,590,192 39 |
| Outside checks and other cash items | 3,645,381 00 | 4,473,457 63 | 4,463,651 84 | 6,898,468 69 | 7,446,714 10 |
| Banking house, furn. and fixtures | 7,436,585 17 | 7,551,246 59 | 7,582,987 60 | 7,702,603 59 | 8,173,918 28 |
| Other real estate | 650,235 55 | 1,050,358 23 | 1,024,482 25 | 483,318 65 | 493,280 85 |
| Due from U. S. treasurer | 442,000 00 | 195,000 00 | 181,000 00 | 307,000 00 | 355,000 00 |
| Other assets | 8,150 00 | 214,134 50 | 275,429 56 | 153,150 00 | 6,000 00 |
| Totals | $474,460,179 67 | $517,751,787 78 | $538,987,992 32 | $583,122,741 76 | $594,256,923 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $24,560,180 00 | $24,652,580 00 | $24,760,500 00 | $25,175,000 00 | $25,675,000 00 |
| Surplus fund | 17,060,491 89 | 17,214,191 89 | 17,257,344 67 | 18,465,244 67 | 18,570,244 67 |
| Undivided profits, net | 7,692,001 32 | 8,933,854 22 | 8,400,311 00 | 8,354,683 11 | 8,639,015 55 |
| Reserved for taxes, interest, etc. | 1,351,420 21 | 1,562,017 31 | 1,542,648 94 | 1,432,015 99 | 1,571,858 36 |
| Circulation | 1,799,000 00 | 1,681,000 00 | 1,700,000 00 | 1,496,000 00 | 1,686,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | 21,600 00 | ..... |
| Due to other banks and bankers | 28,951,325 97 | 29,359,538 73 | 29,535,844 89 | 34,258,435 66 | 35,865,360 24 |
| Individual deposits subject to check | 149,914,329 06 | 179,815,319 53 | 201,970,280 40 | 238,542,747 06 | 242,964,815 87 |
| Commercial certificates of deposit | 1,475,755 97 | 3,532,980 50 | 3,546,013 23 | 1,884,612 61 | 1,759,829 39 |
| Certified checks | 1,057,480 54 | 1,193,416 92 | 2,187,571 53 | 1,705,500 99 | 1,762,134 79 |
| Cashiers' checks | 1,213,270 83 | 2,202,218 80 | 2,094,931 42 | 3,111,230 91 | 2,643,688 91 |
| Dividends unpaid | 7,087 50 | 3,519 51 | 260,444 78 | 2,970 06 | 5,097 56 |
| State moneys on deposit | 2,365,472 52 | 1,504,607 41 | 2,257,716 24 | 1,040,326 91 | 849,816 67 |
| U. S. Government deposits | 16,045,944 92 | 22,551,347 28 | 14,454,338 30 | 11,037,733 34 | 2,477,307 95 |
| Postal savings deposits | 2,709,331 96 | 2,759,453 10 | 2,693,913 05 | 2,585,635 00 | 2,490,865 18 |
| Savings deposits (book accounts) | 185,971,992 46 | 177,762,914 91 | 171,846,433 93 | 188,611,104 30 | 200,474,989 90 |
| Savings certificates of deposit | 6,406,779 95 | 23,375,394 29 | 6,251,589 76 | 5,952,193 42 | 5,702,319 18 |
| Bonds borrowed | 1,979,158 00 | 2,005,023 00 | 3,400,153 00 | 2,935,776 00 | 2,777,379 00 |
| Bills payable | 13,421,106 96 | 14,307,445 16 | 27,019,600 00 | 25,133,000 00 | 27,288,000 00 |
| Bonds sold subject to repurchase | ..... | 182,450 00 | ..... | ..... | ..... |
| Acceptances exct. for customers | 1,829,000 00 | 1,199,000 00 | 4,298,000 00 | 3,314,000 00 | 7,191,276 13 |
| Customers' letters of credit | 232,860 65 | 202,022 83 | 176,172 01 | 305,737 84 | 566,950 30 |
| Notes and bills rediscounted | 512,811 26 | 152,275 00 | 1,120,315 29 | 3,780,193 89 | 2,427,974 00 |
| Other liabilities | 7,903,377 70 | 1,599,217 39 | 12,213,869 88 | 3,977,000 00 | 867,000 00 |
| Totals | $474,460,179 67 | $517,751,787 78 | $538,987,992 32 | $583,122,741 76 | $594,256,923 65 |

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## RESERVE CITIES OTHER THAN DETROIT.

STATE BANKS.

1919.

*Abstract of the published reports of the State banks and Trust Companies in the cities, other than Detroit, designated as reserve cities by the Commissioner of the Banking Department.*

| Resources. | Report of March 4, 1919, 41 state banks, 2 trust companies, 1 Morris plan Industrial. | Report of May 12, 1919, 41 state banks, 2 trust companies, 1 Morris plan Industrial. | Report of June 30, 1919, 41 state banks, 3 trust companies, 1 Morris plan Industrial. | Report of Sept. 12, 1919, 41 state banks, 3 trust companies, 1 Morris plan Industrial. | Report of Nov. 17, 1919, 41 state banks, 3 trust companies, 1 Morris plan Industrial. |
|---|---|---|---|---|---|
| Loans and discounts: | | | | | |
| Commercial department | $35,631,999 98 | $38,092,942 31 | $38,929,943 88 | $42,872,567 65 | $45,197,557 54 |
| Savings department | 14,591,082 22 | 13,585,981 80 | 14,715,648 06 | 15,458,846 13 | 17,648,206 45 |
| Bonds, mortgages and securities: | | | | | |
| Commercial department | 14,103,473 60 | 16,453,021 92 | 16,155,354 35 | 14,724,449 36 | 15,374,790 87 |
| Savings department | 47,835,069 76 | 50,830,381 82 | 50,572,785 50 | 50,369,383 49 | 50,162,576 59 |
| Due from Federal Reserve Bank: | | | | | |
| Commercial department | 2,008,652 57 | 2,070,035 45 | 2,101,986 94 | 2,421,827 19 | 2,663,572 48 |
| Savings department | 1,513,315 44 | 1,529,750 90 | 1,545,014 98 | 1,662,178 36 | 2,133,400 66 |
| Due from banks n reserve cities: | | | | | |
| Commercial department | 5,990,870 24 | 6,393,079 20 | 7,016,854 10 | 7,122,487 10 | 7,380,428 38 |
| Savings department | 4,023,711 69 | 4,209,387 23 | 3,909,341 65 | 3,617,377 04 | 4,305,471 78 |
| U. S. bonds and certificates of indebt. (carried as legal res.): | | | | | |
| Savings department | 3,179,915 50 | 3,413,217 34 | 3,441,120 53 | 3,283,136 54 | 3,177,209 35 |
| U. S. certificates of indebtedness (carried as cash reserve): | | | | | |
| Commercial department | 30,000 00 | 55,000 00 | ..... | ..... | ..... |
| Savings department | 155,000 00 | 245,000 00 | 240,000 00 | ..... | ..... |
| Exchanges for clearing house and checks on banks in same place: | | | | | |
| Commercial department | 877,797 37 | 898,191 05 | 1,076,058 16 | 907,569 53 | 1,468,870 04 |
| Savings department | 177,115 93 | 384,721 24 | 279,428 01 | 421,295 68 | 456,594 52 |
| Currency:.....Com'l. dept | 1,794,883 25 | 1,906,591 29 | 1,809,998 93 | 1,868,658 96 | 1,801,450 21 |
| Sav. dept. | 1,702,326 75 | 2,062,193 75 | 2,252,166 75 | 2,038,531 75 | 1,851,844 25 |
| Gold coin:.....Com'l. dept. | 127,805 91 | 168,839 41 | 159,861 41 | 182,430 41 | 170,276 41 |
| Sav. dept. | 317,012 50 | 299,612 50 | 320,692 50 | 273,043 50 | 268,439 90 |
| Silver coin:.....Com'l. dept. | 226,526 43 | 223,512 93 | 245,374 47 | 228,693 49 | 244,143 10 |
| Sav. dept. | 150,074 25 | 114,256 60 | 91,319 01 | 105,572 66 | 98,069 63 |
| Nickels and cents:..Com'l. dept. | 37,772 04 | 32,955 69 | 34,347 96 | 31,929 11 | 36,460 19 |
| Sav. dept. | 12,818 26 | 10,630 00 | 12,196 60 | 14,048 10 | 14,461 93 |
| Overdrafts | 62,143 69 | 82,192 90 | 447,276 60 | 88,332 99 | 108,063 58 |
| Premium account | 16,782 13 | 16,518 03 | 6,120 01 | 31,791 65 | 23,373 10 |
| Banking house | 2,417,440 96 | 2,577,341 96 | 2,580,440 96 | 2,613,133 51 | 2,675,158 35 |
| Furniture and fixtures | 711,892 68 | 700,571 76 | 707,211 69 | 763,146 82 | 710,298 95 |
| Other real estate | 440,308 61 | 445,163 39 | 409,466 20 | 401,741 86 | 437,184 37 |
| Due from banks other than in reserve cities | 155,873 99 | 393,652 84 | 311,337 78 | 382,699 21 | 371,118 29 |
| Cash items in transit | 368,580 39 | 393,867 05 | 466,414 48 | 570,316 81 | 783,872 37 |
| Outside checks and other cash items | 345,983 36 | 384,727 06 | 714,296 11 | 451,136 01 | 402,483 43 |
| Stock of Federal Reserve Bank | 237,150 00 | 237,150 00 | 237,150 00 | 246,750 00 | 250,350 00 |
| Other assets | 139,971 90 | 7,000 00 | 60,936 51 | 7,487 09 | 7,000 00 |
| Totals | $139,383,351 40 | $148,217,487 42 | $150,850,144 13 | $153,160,562 00 | $160,222,726 72 |
| Liabilities. | | | | | |
| Capital stock | $7,715,000 00 | $7,715,000 00 | $7,865,000 00 | $7,865,000 00 | $7,865,000 00 |
| Surplus | 5,696,000 00 | 5,696,000 00 | 5,697,000 00 | 5,717,000 00 | 5,717,000 00 |
| Undivided profits, net | 1,647,256 14 | 1,799,581 56 | 1,571,272 61 | 1,852,781 11 | 2,250,276 92 |
| Dividends unpaid | 6,959 68 | 3,804 65 | 192,410 80 | 5,707 01 | 2,472 82 |
| Reserved for taxes, interest, etc. | 492,631 07 | 629,595 20 | 176,515 97 | 628,621 47 | 760,035 90 |
| Com l. deposits subject to check | 33,096,900 07 | 36,548,086 36 | 39,478,316 38 | 42,617,143 76 | 47,305,292 71 |
| Demand certificates of deposit | 5,210,432 53 | 4,153,882 03 | 4,406,398 27 | 4,661,538 34 | 4,967,941 31 |
| Certified checks | 90,903 81 | 151,410 05 | 188,659 86 | 217,908 56 | 165,024 96 |
| Cashier's checks | 109,407 69 | 122,546 05 | 263,031 80 | 325,166 95 | 186,548 95 |
| Due to Federal Reserve Bank | 228,019 73 | 143,000 00 | 17,339 36 | 117,064 02 | 86,054 28 |
| Due to other banks and bankers | 4,683,387 43 | 4,580,867 45 | 4,445,725 62 | 4,326,674 51 | 4,458,483 38 |
| State moneys on deposit | 1,269,141 77 | 1,677,279 10 | 1,737,431 98 | 908,293 23 | 381,980 20 |
| Postal savings deposits | 101,461 49 | 93,310 89 | 86,175 42 | 70,895 60 | 64,933 24 |
| U. S. Government deposits | 1,060,000 00 | 1,099,500 00 | 242,929 72 | 394,675 83 | 120,350 79 |
| Time com'l. cert. of deposit | ..... | 37,279 12 | ..... | 37,279 12 | ..... |
| Savings deposits | 57,556,412 67 | 59,561,541 29 | 61,056,619 83 | 62,478,853 63 | 65,706,014 05 |
| Savings certificates of deposit | 10,722,132 95 | 13,325,340 95 | 12,546,168 14 | 12,695,309 21 | 12,590,651 36 |
| Club sav.dept.(Xmas,Thrift etc.) | 400,075 22 | 519,320 92 | 527,728 59 | 590,130 13 | 742,349 80 |
| Notes and bills rediscounted | 1,802,311 42 | 1,846,460 62 | 1,316,099 78 | 1,161,569 52 | 754,887 11 |
| Bills payable | 6,339,000 00 | 6,885,000 00 | 7,152,000 00 | 4,265,250 00 | 4,363,500 00 |
| Bonds sold subject to repurchase | ..... | 115,000 00 | 10,000 00 | 25,000 00 | ..... |
| Bonds borrowed | 1,154,750 00 | 1,413,500 00 | 1,704,300 00 | 2,098,700 00 | 1,631,900 00 |
| Acceptances exct. for customers | ..... | ..... | ..... | ..... | 2,028 94 |
| Customers' letters of credit | ..... | ..... | 69,000 00 | ..... | ..... |
| Other liabilities | 1,167 73 | 100,181 18 | 100,020 00 | 100,000 00 | 100,000 00 |
| Totals | $139,383,351 40 | $148,217,487 42 | $150,850,144 13 | $153,160,562 00 | $160,222,726 72 |

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## ADRIAN.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State banks and one National bank in the City of Adrian, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 3 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $1,846,627 52 | $796,946 49 | $2,643,574 01 |
| Overdrafts, secured and unsecured | 1,539,20 | 1,831 09 | 3,370 29 |
| Premium accounts | | | |
| Stock of Federal Reserve Bank | 16,800 00 | 3,600 00 | 20,400 00 |
| Bonds, mortgages and securities | 3,122,681 69 | 660,720 54 | 3,783,402 23 |
| Lawful reserve with Federal Reserve Bank and in vault | 656,159 92 | 100,293 95 | 756,453 87 |
| Due from banks in reserve cities | 299,520 52 | 123,345 66 | 422,866 18 |
| Due from other banks and bankers | | | |
| Exchanges for clearing house | 19,356 36 | 6,152 98 | 25,509 34 |
| Outside checks and other cash items | 19,797 40 | 8,680 84 | 28,478 24 |
| Banking house, furniture and fixtures | 125,000 00 | 71,501 06 | 196,501 06 |
| Other real estate | | 13,662 34 | 13,662 34 |
| Due U. S. Treasurer | | 5,000 00 | 5,000 00 |
| Other assets | | 21,002 81 | 21,002 81 |
| Totals | $6,107,482 61 | $1,812,737 76 | $7,920,220 37 |
| **Liabilities.** | | | |
| Capital stock | $380,000 00 | $100,000 00 | $480,000 00 |
| Surplus fund | 180,000 00 | 20,000 00 | 200,000 00 |
| Undivided profits | 99,887 12 | 33,092 09 | 132,979 21 |
| Reserved for taxes, interest etc | | 1,345 80 | 1,345 80 |
| Circulation | | 100,000 00 | 100,000 00 |
| Due to Federal Reserve Bank | | | |
| Due to other banks and bankers | 370,806 00 | 118,104 46 | 488,910 46 |
| Individual deposits subject to check | 1,057,376 19 | 402,308 03 | 1,459,684 22 |
| Commercial certificates of deposit | 22,701 34 | 7 50 | 22,708 84 |
| Certified checks | 1,182 96 | 141 47 | 1,324 43 |
| Cashiers' checks | 4,836 11 | 3,736 25 | 8,572 36 |
| Dividends unpaid | 60 00 | 40 00 | 100 00 |
| State moneys | | | |
| U. S. Government deposits | | | |
| Postal savings | | 582 15 | 582 15 |
| Time deposits (book) | 3,899,167 28 | 689,568 01 | 4,588,735 29 |
| Time certificate of deposits | 91,465 61 | 11,402 79 | 102,868 40 |
| Bonds borrowed or left for safekeeping | | 60,100 00 | 60,100 00 |
| Bills payable | | 177,000 00 | 177,000 00 |
| Acceptances executed for customers | | | |
| Customers' letters of credit | | | |
| Notes and bills rediscounted | | 95,309 21 | 95,309 21 |
| Other liabilities | | | |
| Totals | $6,107,482 61 | $1,812,737 76 | $7,920,220 37 |

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## ALPENA.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the one State bank and one National bank in the City of Alpena, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 1 state bank. | Report of 1 national bank | Total. |
|---|---|---|---|
| Loans and discounts | $1,135,084 91 | $1,050,567 69 | $2,185,652 60 |
| Overdrafts, secured and unsecured | 1,404 56 | 1,628 10 | 3,032 66 |
| Premium accounts | | | |
| Stock of Federal Reserve Bank | 6,750 00 | 3,000 00 | 9,750 00 |
| Bonds, mortgages and securities | 1,997,295 18 | 708,093 27 | 2,705,388 45 |
| Lawful reserve with Federal Reserve Bank and in vault | 260,943 93 | 171,912 72 | 432,856 65 |
| Due from banks in reserve cities | 340,083 20 | 28,346 48 | 368,429 68 |
| Due from other banks and bankers | | 5,093 91 | 5,093 91 |
| Exchanges for clearing house | 2,516,29 | 8,310 90 | 10,827 19 |
| Outside checks and other cash items | 4,712 34 | 2,721 84 | 7,434 18 |
| Banking house, furniture and fixtures | 37,607 24 | 184 00 | 37,791 24 |
| Other real estate | 4,857 03 | 14,744 88 | 19,601 91 |
| Due U. S. Treasurer | | | |
| Other assets | | 2,500 00 | 2,500 00 |
| Totals | $3,791,254 68 | $1,997,103 79 | $5,788,358 47 |
| **Liabilities.** | | | |
| Capital stock | $100,000 00 | $50,000 00 | $150,000 00 |
| Surp'us fund | 125,000 00 | 50,000 00 | 175,000 00 |
| Undivided profits | 9,569 30 | 36,362 76 | 45,932 06 |
| Reserved for taxes, interest, etc | 30,000 00 | | 30,000 00 |
| Circulation | | 46,700 00 | 46,700 00 |
| Due to Federal Reserve Bank | | | |
| Due to other banks and bankers | 127,172 80 | 52,213 18 | 179,385 98 |
| Individual deposits subject to check | 588,323 48 | 294,204 80 | 882,528 28 |
| Commercial certificates of deposit | | | |
| Certified checks | 2,307 50 | 2,156 57 | 4,464 07 |
| Cashiers' checks | 1,030 26 | 350 05 | 1,380 31 |
| Dividends unpaid | 84 00 | 420 00 | 504 00 |
| State moneys | 10,000 00 | 5,000 00 | 15,000 00 |
| U. S. Government deposits | | | |
| Postal savings | 1,225 98 | 1,664 19 | 2,890 17 |
| Time deposits (book) | 2,571,775 60 | 1,329,614 94 | 3,901,390 54 |
| Time certifica te of deposits | 224,765 76 | 128,417 30 | 353,183 06 |
| Bonds borrowed or left for safekeeping | | | |
| Bills payable | | | |
| Acceptances executed for customers | | | |
| Customers' letters of credit | | | |
| Notes and bills rediscounted | | | |
| Other liabilities | | | |
| Totals | $3,791,254 68 | $1,997,103 79 | $5,788,358 47 |

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## ANN ARBOR.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State banks and one National bank in the City of Ann Arbor, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 3 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $3,761,033 50 | $749,223 60 | $4,510,257 10 |
| Overdrafts, secured and unsecured | 9,257 57 | 110 39 | 9,367 96 |
| Premium accounts | | | |
| Stock of Federal Reserve Bank | 15,750 00 | 4,200 00 | 19,950 00 |
| Bonds, mortgages and securities | 4,736,222 59 | 506,110 00 | 5,242,332 59 |
| Lawful reserve with Federal Reserve Bank and in vault | 980,152 67 | 157,152 00 | 1,137,304 67 |
| Due from banks in reserve cities | 447,521 77 | 33,410 43 | 480,932 20 |
| Due from other banks and bankers | 75,976 14 | | 75,976 14 |
| Exchanges for clearing house | 77,093 87 | 14,393 86 | 91,487 73 |
| Outside checks and other cash items | 5,867 83 | 180 69 | 6,048 52 |
| Banking house, furniture and fixtures | 187,076 67 | 10,500 00 | 197,576 67 |
| Other real estate | 60,089 07 | 16,000 00 | 76,089 07 |
| Due U. S. Treasurer | | 5,000 00 | 5,000 00 |
| Other assets | | 6,344 37 | 6,344 37 |
| Totals | $10,356,041 68 | $1,502,625 34 | $11,858,667 02 |
| **Liabilities.** | | | |
| Capital stock | $600,000 00 | $100,000 00 | $700,000 00 |
| Surplus fund | 475,000 00 | 40,000 00 | 515,000 00 |
| Undivided profits | 191,355 79 | 48,572 57 | 239,928 36 |
| Reserved for taxes, interest, etc | | 2,993 95 | 2,993 95 |
| Circulation | | 100,000 00 | 100,000 00 |
| Due to Federal Reserve Bank | | | |
| Due to other banks and bankers | 178,683 94 | 8,761 30 | 187,445 24 |
| Individual deposits subject to check | 3,168,663 57 | 654,729 47 | 3,823,393 04 |
| Commercial certificates of Deposit | | | |
| Certified checks | 16,139 57 | | 16,139 57 |
| Cashiers' checks | 27,500 53 | 1,490 25 | 28,990 78 |
| Dividends unpaid | 607 00 | | 607 00 |
| State moneys | | | |
| U. S. Government deposits | | | |
| Postal savings | 11,609 82 | | 11,609 82 |
| Time deposits (book) | 5,111,407 53 | 423,800 92 | 5,535,208 45 |
| Time certificate of deposits | 382,323 93 | 87,276 88 | 469,600 81 |
| Bonds borrowed or left for safekeeping | | | |
| Bills payable | 143,250 00 | 35,000 00 | 178,250 00 |
| Acceptances executed for customers | | | |
| Customers letters of credit | | | |
| Notes and bills rediscounted | 49,500 00 | | 49,500 00 |
| Other liabilities | | | |
| Totals | $10,356,041 68 | $1,502,625 34 | $11,858,667 |

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## BATTLE CREEK.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and two National banks in the City of Battle Creek, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $2,251,945 08 | $5,278,590 48 | $7,530,535 56 |
| Overdrafts, secured and unsecured | 235 39 | 1,256 91 | 1,492 30 |
| Premium accounts | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | 29,250 00 | 29,250 00 |
| Bonds, mortgages and securities | 3,580,832 84 | 8,806,447 32 | 12,387,280 16 |
| Lawful reserve with Federal Reserve Bank and in vault | 255,175 89 | 2,231,959 41 | 2,487,135 30 |
| Due from banks in reserve cities | 756,493 77 | 452,832 89 | 1,209,326 66 |
| Due from other banks and bankers | 6,790 84 | ..... | 6,790 84 |
| Exchanges for clearing house | 50,892 14 | 46,174 19 | 97,066 33 |
| Outside checks and other cash items | 7,867 21 | 16,777 02 | 24,644 23 |
| Banking house furniture and fixtures | 190,593 78 | 226,572 13 | 417,165 91 |
| Other real estate | 7,354 25 | 13,599 50 | 20,953 75 |
| Due U. S. Treasurer | ..... | 32,500 00 | 32,500 00 |
| Other assets | 250 00 | 408,931 58 | 409,181 58 |
| Totals | $7,108,431 19 | $17,544,891 43 | $24,653,322 62 |
| **Liabilities.** | | | |
| Capital stock | $375,000 00 | $600,000 00 | $975,000 00 |
| Surplus fund | 120,000 00 | 375,000 00 | 495,000 00 |
| Undivided profits | 40,982 76 | 165,035 47 | 206,018 23 |
| Reserved for taxes, interest, etc | ..... | 3,209 72 | 3,209 72 |
| Circulation | ..... | 600,000 00 | 600,000 00 |
| Due to Federal Reserve bank | ..... | ..... | ..... |
| Due to other banks and bankers | 190,613 09 | 695,447 15 | 886,060 24 |
| Individual deposits subject to check | 1,745,515 98 | 3,423,965 01 | 5,169,480 99 |
| Commercial certificates of deposits | 483,417 50 | 1,295,352 75 | 1,778,770 25 |
| Certified checks | 14,372 42 | 20,685 43 | 35,057 85 |
| Cashiers' checks | 226 18 | ..... | 226 18 |
| Dividends unpaid | ..... | 390 00 | 390 00 |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 210,125 30 | 210,125 30 |
| Postal savings | 979 17 | 32,340 29 | 33,319 46 |
| Time deposits (book) | 4,137,324 09 | 9,843,250 09 | 13,980,574 18 |
| Time certificates of deposits | ..... | 74,495 22 | 74,495 22 |
| Bonds borrowed or left for safekeeping | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | 205,595 00 | 205,595 00 |
| Totals | $7,108,431 19 | $17,544,891 43 | $24,653,322 62 |

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## BAY CITY.

STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the four State banks and one National bank in the City of Bay City, as made to the Commissoiner of the Banking Department, November 17, 1919.*

| Resources. | Report of 4 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $8,303,785 79 | $2,308,565 67 | $10,612,351 46 |
| Overdrafts, secured and unsecured | 12,706 35 | 14 43 | 12,720 78 |
| Premium accounts | 1,324 39 | ..... | 1,324 39 |
| Stock of Federal Reserve Bank | 42,750 00 | 15,000 00 | 57,750 00 |
| Bonds mortgages and securities | 9,753,070 71 | 2,126,892 95 | 1,879,963 66 |
| Lawful reserve with Federa lReserve Bank and in vault | 2,311,862 98 | 333,494 86 | 2,645,357 84 |
| Due from banks in reserve cities | 1,428,901 02 | 307,814 26 | 1,736,715 28 |
| Due from other banks and bankers | ..... | 216,614 94 | 216,614 94 |
| Exchanges for clearing house | 239,008 32 | 14,078 33 | 253,086 65 |
| Outside checks and other cash items | 42,044 36 | 12,523 66 | 54,568 02 |
| Banking house, furniture and fixtures | 286,617 11 | 125,000 00 | 411,617 11 |
| Other real estate | 22,076 75 | 24,000 00 | 46,076 75 |
| Due U. S. Treasurer | ..... | 10,290 88 | 10,290 88 |
| Other assets | ..... | 494,991 35 | 494,991 35 |
| Totals | $22,444,147 78 | $5,989,281 33 | $28,433,429 11 |
| **Liabilities.** | | | |
| Capital stock | $850,000 00 | $200,000 00 | $1,050,000 00 |
| Surplus fund | 775,000 00 | 300,000 00 | 1,075,000 00 |
| Undivided profits | 216,231 63 | 30,895 65 | 247,127 28 |
| Reserved for taxes, interest, etc | 96,830 94 | ..... | 96,830 94 |
| Circulation | ..... | 179,600 00 | 179,600 00 |
| Due to Federal Reserve bank | ..... | ..... | ..... |
| Due to other banks and bankers | 413,920 37 | 411,170 22 | 825,090 59 |
| Individual deposits subject to check | 5,330,500 15 | 2,244,648 20 | 7,575,148 35 |
| Commercial certificates of deposits | 199,900 99 | ..... | 199,900 99 |
| Certified checks | 14,912 70 | 49 28 | 14,961 98 |
| Cashiers' checks | 27,763 34 | 8,605 05 | 36,368 39 |
| Dividends unpaid | 116 00 | 40 00 | 156 00 |
| State moneys | 15,000 00 | 10,000 00 | 25,000 00 |
| U. S. Government deposits | 15,512 85 | 46,937 01 | 62,449 86 |
| Postal savings | ..... | 16,680 35 | 16,680 35 |
| Time deposits (book) | 10,397,945 27 | 746,343 94 | 11,144,289 21 |
| Time certificates of deposits | 1,903,613 54 | 804,320 28 | 2,7 7,933 82 |
| Bonds borrowed or left for safekeeping | 60,900 00 | ..... | 60,900 00 |
| Bills payable | 1,826,000 00 | 495,000 00 | 2,321,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | 300,000 00 | ..... | 300,000 00 |
| Other liabilities | ..... | 494,991 35 | 494,991 35 |
| Totals | $22,444,147 78 | $5,989,281 33 | $28,433,429 11 |

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## BENTON HARBOR.

### STATE AND NATIONAL BANKS.

*Abstracts of the published report of the two State banks and two National banks in the City of Benton Harbor, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $1,070,110 55 | $2,028,599 11 | $3,098,709 66 |
| Overdrafts, secured and unsecured | 2,816 70 | 5,064 63 | 7,881 33 |
| Premium accounts | 581 09 | ..... | 581 09 |
| Stock of Federal Reserve Bank | 3,850 00 | 9,500 00 | 13,350 00 |
| Bonds, mortgages and securities | 1,094,364 14 | 1,284,575 36 | 2,378,939 50 |
| Lawful reserve with Federal Reserve Bank and in vault | 296,272 66 | 276,424 94 | 572,697 60 |
| Due from banks in reserve cities | 74,931 42 | 437,406 66 | 512,338 08 |
| Due from other banks and bankers | 4,088 62 | 18,475 29 | 22,563 91 |
| Exchanges for clearing house | 18,226 98 | 14,732 96 | 32,959 94 |
| Outside checks and other cash items | 3,065 41 | 5,731 40 | 8,796 81 |
| Banking house, furniture and fixtures | 75,309 73 | 77,505 30 | 152,815 03 |
| Other real estate | 17,436 85 | 5,463 79 | 22,900 64 |
| Due U. S. Treasurer | ..... | 10,000 00 | 10,000 00 |
| Other assets | ..... | 68 61 | 68 61 |
| Totals | $2,661,054 15 | $4,173,548 05 | $6,834,602 20 |
| **Liabilities.** | | | |
| Capital stock | $150,000 00 | $250,000 00 | $400,000 00 |
| Surplus fund | 79,000 00 | 65,000 00 | 144,000 00 |
| Undivided profits | 43,132,78 | 53,454 53 | 96,587 31 |
| Reserved for taxes, interest, etc | ..... | 12,500 00 | 12,500 00 |
| Circulation | ..... | 191,800 00 | 191,800 00 |
| Due to Federal Reserve bank | ..... | ..... | ..... |
| Due to other banks and bankers | 10,653 77 | 86,742 22 | 97,395 99 |
| Individual deposits subject to check | 877,310 63 | 1,547,482 09 | 2,424,792 72 |
| Commercial certificates of deposits | 97,276 22 | 281,891 74 | 379,167 96 |
| Certified checks | 1,051 98 | 1,662 09 | 2,714 07 |
| Cashiers' checks | 5,251 57 | 1,538 60 | 6,790 17 |
| Dividends unpaid | 80 00 | 85 00 | 165 00 |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... |
| Postal savings | 1,885 46 | 3,763 33 | 5,648 79 |
| Time deposits (book) | 959,861 00 | 1,179,264 87 | 2,139,125 87 |
| Time certificates of deposits | 435,550 74 | 498,363 58 | 933,914 32 |
| Bonds borrowed or left for safekeeping | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... |
| Totals | $2,661,054 15 | $4,173,548 05 | $6,834,602 20 |

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## CADILLAC.

### STATE AND NATIONAL BANKS.

*Abstract of the published reports of the two State banks of the City of Cadillac, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. |
|---|---|
| Loans and discounts | $1,930,257 30 |
| Overdrafts, secured and unsecured | 972 63 |
| Premium accounts | ..... |
| Stock of Federal Reserve Bank | ..... |
| Bonds, mortgages and securities | 1,256,038 20 |
| Lawful reserve with Federal Reserve Bank and in vault | 354,151 18 |
| Due from banks in reserve cities | 617,309 92 |
| Due from other banks and bankers | ..... |
| Exchanges for clearing house | 8,203 72 |
| Outside checks and other cash items | 2,675 46 |
| Banking house, furniture and fixtures | 54,500 00 |
| Other real estate | 3,433 48 |
| Due U. S. Treasurer | ..... |
| Other assets | ..... |
| Totals | $4,227,541 89 |
| **Liabilities.** | |
| Capital stock | $200,000 00 |
| Surplus fund | 95,000 00 |
| Undivided profits | 50,335 31 |
| Reserved for taxes, interest, etc | 2,500 00 |
| Circulation | ..... |
| Due to Federal Reserve Bank | 37,083 71 |
| Due to other banks and bankers | 73,658 42 |
| Individual deposits subject to check | 1,390,507 79 |
| Commercial certificates of deposit | 372,420 47 |
| Certified checks | 1,049 33 |
| Cashier's checks | ..... |
| Dividends unpaid | 54 00 |
| State moneys | ..... |
| U. S. Government deposits | ..... |
| Postal savings | 6,319 58 |
| Time deposits (book) | 1,094,512 97 |
| Time certificates of deposits | 904,100 31 |
| Bonds borrowed or left for safekeeping | ..... |
| Bills payable | ..... |
| Acceptances executed for customers | ..... |
| Customers' letters of credit | ..... |
| Notes and bills rediscounted | ..... |
| Other liabilities | ..... |
| Totals | $4,227,541 89 |

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## GRAND RAPIDS.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the five State banks, two Trust Companies, one Industrial bank and three National banks in the City of Grand Rapids, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 5 state banks, 2 trust companies, 1 industrial bank. | Report of 3 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $15,318,853 43 | $16,191,377 74 | $31,510,231 17 |
| Overdrafts, secured and unsecured | 33,130 46 | 28,223 66 | 61,354 12 |
| Premium accounts | 17,391 76 | ..... | 17,391 76 |
| Stock of Federal Reserve Bank | 79,500 00 | 95,250 00 | 174,750 00 |
| Bonds, mortgages and securities | 14,399,380 95 | 7,788,038 28 | 22,187,419 23 |
| Lawful reserve with Federal Reserve Bank and in vault | 2,632,102 12 | 2,491,601 28 | 5,123,703 40 |
| Due from banks in reserve cities | 2,087,812 38 | 3,179,050 70 | 5,266,863 08 |
| Due from other banks and bankers | ..... | 333,626 52 | 333,626 52 |
| Exchanges for clearing house | 699,155 20 | 280,534 57 | 979,689 77 |
| Outside checks and other cash items | 165,963 85 | 22,581 19 | 188,545 04 |
| Banking house, furniture and fixtures | 979,430 69 | 1,409,399 70 | 2,388,830 39 |
| Other real estate | 134,710 88 | 34,462 63 | 169,173 51 |
| Due U. S. Treasurer | ..... | 149,900 00 | 149,900 00 |
| Other assets | 7,000 00 | 26,751 46 | 33,751 46 |
| Totals | $46,554,431 72 | $22,030,797 73 | $68,585,229 45 |
| **Liabilities.** | | | |
| Capital stock | $2,150,000 00 | $2,100,000 00 | $4,250,000 00 |
| Surplus fund | 2,000,000 00 | 1,075,000 00 | 3,075,000 00 |
| Undivided profits | 721,856 59 | 840,590 85 | 1,562,447 44 |
| Reserved for taxes, interest, etc | 400,826 94 | 225,576 46 | 626,403 40 |
| Circulation | ..... | 1,890,097 50 | 1,890,097 50 |
| Due to Federal Reserve Bank | 32,410 29 | ..... | 32,410 29 |
| Due to other banks and bankers | 786,784 09 | 3,719,404 70 | 4,506,188 79 |
| Individual deposits subject to check | 10,465,674 69 | 10,549,579 21 | 21,015,253 90 |
| Commercial certificates of deposit | 196,661 13 | 272,675 39 | 469,336 52 |
| Certified checks | 60,061 02 | 74,194 88 | 134,255 90 |
| Cashiers' checks | 50,463 58 | 1,404 14 | 51,867 72 |
| Dividends unpaid | 272 37 | 808 79 | 1,081 16 |
| State moneys | 182,161 71 | 301,568 74 | 483,730 45 |
| U. S. Government deposits | ..... | 262,095 51 | 262,095 51 |
| Postal savings | 12,233 07 | 57,335 92 | 69,568 99 |
| Time deposits (book) | 10,868,477 39 | 4,472,238 92 | 15,340,716 31 |
| Time certificates of deposits | 5,882,482 69 | 3,267,134 92 | 9,149,617 61 |
| Bonds borrowed or left for safekeeping | 640,350 00 | 614,750 00 | 1,255,100 00 |
| Bills payable | 1,837,750 00 | 1,519,100 00 | 3,356,850 00 |
| Acceptances executed for customers | ..... | 3,000 00 | 3,000 00 |
| Customers' letters of credit | 100,000 00 | 117,450 00 | 217,450 00 |
| Notes and bills rediscounted | 165,966 16 | 57,331 41 | 223,297 57 |
| Other liabilities | ..... | 609,460 39 | 609,460 39 |
| Totals | $46,554,431 72 | $22,030,797 73 | $68,585,229 45 |

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## JACKSON.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State banks and two National banks in the City of Jackson, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 3 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $3,746,093 89 | $5,734,892 78 | $9,480,986 67 |
| Overdraits, secured and unsecured | 1,777 83 | 1,575 24 | 3,353 07 |
| Premium accounts | ..... | 15,250 00 | 15,250 00 |
| Stock of Federal Reserve Bank | 9,800 00 | 25,200 00 | 35,000 00 |
| Bonds, mortgages and securities | 1,951,813 06 | 3,066,482 70 | 5,018,295 76 |
| Lawful reserve with Federal Reserve Bank and in vault | 900,161 17 | 1,488,068 21 | 2,388,229 38 |
| Due from banks in reserve cities | 1,003,054 69 | ..... | 1,003,054 69 |
| Due from other banks and bankers | ..... | 6,929 63 | 6,929 63 |
| Exchanges for clearing house | 88,570 57 | 40,680 71 | 129,251 28 |
| Outside checks and other cash items | 6,239 92 | 4,450 50 | 10,690 42 |
| Banking house, furniture and fixtures | 177,608 00 | 321,875 01 | 499,483 01 |
| Other real estate | 29,639 67 | 17,529 00 | 47,168 67 |
| Due U. S. Treasurer | ..... | 5,000 00 | 5,000 00 |
| Other assets | ..... | 300 00 | 300 00 |
| Totals | $7,914,758 80 | $10,728,233 78 | $18,642,992 58 |
| **Liabilities.** | | | |
| Capital stock | $400,000 00 | $500,000 00 | $900,000 00 |
| Surplus fund | 326,000 00 | 438,266 62 | 764,266 62 |
| Undivided profits | 134,581 78 | 32,696 71 | 167,278 49 |
| Reserved for taxes, interest, etc | 10,000 00 | 47,997 55 | 57,997 55 |
| Circulation | ..... | 274,000 00 | 274,000 00 |
| Due to Federal Reserve Bank | 16,560 28 | ..... | 16,560 28 |
| Due to other banks and bankers | 210,623 79 | 204,963 11 | 415,586 90 |
| Individual deposits subject to check | 3,480,171 96 | 5,959,363 13 | 9,439,535 09 |
| Commercial certificates of deposit | 401,140 99 | 599 50 | 401,740 49 |
| Certified checks | 14,285 29 | 2,707 39 | 16,992 68 |
| Cashiers' checks | 23,901 46 | ..... | 23,901 46 |
| Dividends unpaid | 234 28 | 560 00 | 794 28 |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 54,777 83 | 54,777 83 |
| Postal savings | 3,604 93 | 8,437 02 | 12,041 95 |
| Time deposits (book) | 2,516,697 22 | 1,801,688 87 | 4,318,386 09 |
| Time certificates of deposit | 47,635 87 | 310,826 05 | 358,461 92 |
| Bonds borrowed or left for safekeeping | 64,900 00 | 425,050 00 | 489,950 00 |
| Bills payable | 25,000 00 | 436,000 00 | 461,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers letters of credit | ..... | 300 00 | 300 00 |
| Notes and bills rediscounted | 239,420 95 | 230,000 00 | 469,420 95 |
| Other liabilities | ..... | ..... | ..... |
| Totals | $7,914,758 80 | $10,728,233 78 | 18,642,992 58 |

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## KALAMAZOO.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and two National banks in the City of Kalamazoo, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $3,871,738 60 | $6,366,493 75 | $10,238,232 35 |
| Overdrafts, secured and unsecured | 2,824 81 | 2,190 92 | 5,015 73 |
| Premium accounts | 2,079 65 | ..... | 2,079 65 |
| Stock of Federal Reserve Bank | ..... | 30,000 00 | 30,000 00 |
| Bonds, mortgages and securities | 2,443,040 44 | 2,219,996 21 | 4,663,036 65 |
| Lawful reserve with Federal Reserve Bank and in vault | 351,433 22 | 901,844 70 | 1,253,277 92 |
| Due from banks in reserve cities | 850,040 91 | 244,652 41 | 1,094,693 32 |
| Due from other banks and bankers | 7,581 39 | 600,103 45 | 607,684 84 |
| Exchanges for clearing house | 162,979 17 | 142,500 98 | 305,480 15 |
| Outside checks and other cash items | 11,277 59 | 20,341 25 | 31,618 84 |
| Banking house, furniture and fixtures | 184,108 70 | 534,765 68 | 718,874 38 |
| Other real estate | 43,400 00 | 37,272 64 | 80,672 64 |
| Due U. S. Treasurer | ..... | 11,050 00 | 11,050 00 |
| Other assets | ..... | 104,401 25 | 104,401 25 |
| Totals | $7,930,504 48 | $11,215,613 24 | $19,146,117 72 |
| **Liabilities.** | | | |
| Capital stock | $500,000 00 | $800,000 00 | $1,300,000 00 |
| Surplus fund | 160,000 00 | 300,000 00 | 460,000 00 |
| Undivided profits | 92,277 75 | 138,769 95 | 231,047 70 |
| Reserved for taxes, interest, etc | 39,787 50 | 30,285 82 | 70,073 32 |
| Circulation | ..... | 138,197 50 | 138,197 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | 615,514 61 | 257,550 78 | 873,065 39 |
| Individual deposits subject to check | 2,452,430 03 | 3,855,867 23 | 6,308,297 26 |
| Commercial certificates of deposit | 1,099,818 26 | 6,334 68 | 1,106,152 94 |
| Certified checks | 4,010 33 | 19,443 80 | 23,454 13 |
| Cashiers' checks | 1,022 82 | 1,518 44 | 2,541 26 |
| Dividends unpaid | 167 50 | 374 50 | 542 00 |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 18,064 86 | 18,064 86 |
| Postal savings | ..... | 107,022 03 | 107,022 03 |
| Time deposits (book) | 2,522,325 68 | 3,118,992 79 | 5,641,318 47 |
| Time certificates of deposit | ..... | 3,087,709 80 | 3,087,709 80 |
| Bonds borrowed or left for safekeeping | 443,150 00 | ..... | 443,150 00 |
| Bills payable | ..... | 100,000 00 | 100,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 105,650 05 | 105,650 05 |
| Other liabilities | ..... | 129,831 01 | 129,831 01 |
| Totals | $7,930,504 48 | $11,215,613 24 | $19,146,117 72 |

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## LANSING.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and two National banks in the City of Lansing, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $2,820,097 54 | $4,226,101 11 | $7,046,198 65 |
| Overdrafts, secured and unsecured | 299 06 | 1,147 89 | 1,446 95 |
| Premium accounts | | | |
| Stock of Federal Reserve Bank | 7,500 00 | 12,000 00 | 19,500 00 |
| Bonds, mortgages and securities | 3,246,017 76 | 2,857,579 17 | 6,103,596 93 |
| Lawful reserve with Federal Reserve Bank and in vault | 641,714 63 | 803,432 50 | 1,445,147 13 |
| Due from banks in reserve cities | 802,415 84 | 1,393,667 02 | 2,196,082 86 |
| Due from other banks and bankers | | 518,473 81 | 518,473 81 |
| Exchanges for clearing house | 162,519 55 | 191,376 03 | 353,895 58 |
| Outside checks and other cash items | 44,162 12 | 53,228 83 | 97,390 95 |
| Banking house, furniture and fixtures | 134,115 89 | 293,000 00 | 427,115 89 |
| Other real estate | | 22,582 00 | 22,582 00 |
| Due U. S. Treasurer | | 10,000 00 | 10,000 00 |
| Other assets | | 9,373 87 | 9,373 87 |
| Totals | $7,858,842 39 | $10,391,962 23 | $18,250,804 62 |
| **Liabilities.** | | | |
| Capital stock | $275,000 00 | $200,000 00 | $475,000 00 |
| Surplus stock | 177,000 00 | 200,000 00 | 377,000 00 |
| Undivided profits | 144,984 24 | 226,635 79 | 371,620 03 |
| Reserved for taxes, interest, etc | 11,500 00 | 12,000 00 | 23,500 00 |
| Circulation | | 192,695 00 | 192,695 00 |
| Due to Federal Reserve Bank | | | |
| Due to other banks and bankers | 8,933 82 | 531,681 03 | 540,614 85 |
| Individual deposits subject to check | 3,355,985 42 | 4,547,293 08 | 7,903,278 50 |
| Commercial certificates of deposit | 83,456 89 | | 83,456 89 |
| Certified checks | 11,171 65 | 26,076 79 | 37,248 44 |
| Cashiers' checks | 4,985 00 | 22,096 30 | 27,081 30 |
| Dividends unpaid | 60 00 | 157 00 | 217 00 |
| State moneys | 99,818 49 | 112,798 34 | 212,616 83 |
| U. S. Government deposits | | 10,000 00 | 10,000 00 |
| Postal savings | 9,427 79 | 25,594 92 | 35,022 71 |
| Time deposits (book) | 2,552,155 55 | 3,033,818 49 | 5,585,974 04 |
| Time certificates of deposit | 1,124,363 54 | 1,181,088 59 | 2,305,452 13 |
| Bonds borrowed or left for safekeeping | | | |
| Bills payable | | | |
| Acceptances executed for customers | | | |
| Customers' letters of credit | | | |
| Notes and bills rediscounted | | | |
| Other liabilities | | 70,026 90 | 70,026 90 |
| Totals | $7,858,842 39 | $10,391,962 23 | $18,250,804 62 |

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## MARQUETTE.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the one State bank and two National banks in the City of Marquette, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources | Report of 1 state bank. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $566,057 96 | $3,792,036 52 | $4,358,094 48 |
| Overdrafts, secured and unsecured | 178 68 | 12,000 00 | 12,178 68 |
| Premium accounts | ..... | 8,303 86 | 8,303 86 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... |
| Bonds, mortgages and securities | 333,799 54 | 2,607,027 43 | 2,940,826 97 |
| Lawful reserve with Federal Reserve Bank and in vault | 81,934 24 | 96,632 67 | 178,566 91 |
| Due from banks in reserve cities | 64,915 93 | 12,500 00 | 77,415 93 |
| Due from other banks and bankers | 2,190 50 | ..... | 2,190 50 |
| Exchanges for clearing house | 4,359 31 | ..... | 4,359 31 |
| Outside checks and other cash items | 1,504 54 | ..... | 1,504 54 |
| Banking house, furniture and fixtures | 57,692 60 | ..... | 57,692 60 |
| Other real estate | 36,988 07 | ..... | 36,988 07 |
| Due U. S. Treasurer | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... |
| Totals | $1,149,621 37 | $6,528,500 48 | $7,678,121 85 |
| **Liabilities.** | | | |
| Capital stock | $100,000 00 | $250,000 00 | $350,000 00 |
| Surplus stock | 25,000 00 | 150,000 00 | 175,000 00 |
| Undivided profits | 10,437 92 | 115,641 10 | 126,079 02 |
| Reserved for taxes, interest, etc | ..... | 48,825 41 | 48,825 41 |
| Circulation | ..... | 238,900 00 | 238,900 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | 59,459 36 | 133,739 08 | 193,198 44 |
| Individual deposits subject to check | 476,781 14 | 2,516,008 29 | 2,992,789 43 |
| Commercial certificates of deposit | ..... | 48,076 60 | 48,076 60 |
| Certified checks | ..... | 314 68 | 314 68 |
| Cashiers' checks | 1,195 74 | 35,345 69 | 36,541 43 |
| Dividends unpaid | ..... | ..... | ..... |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 51,918 96 | 51,918 96 |
| Postal savings | 745 84 | 3,501 14 | 4,246 98 |
| Time deposits (book) | 434,555 33 | 2,822,374 13 | 3,256,929 46 |
| Time certificates of deposit | 41,446 04 | 113,855 40 | 155,301 44 |
| Bonds borrowed or left for safekeeping | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... |
| Totals | $1,149,621 37 | $6,528,500 48 | $7,678,121 85 |

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## MUSKEGON.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the one State bank and three National banks in the City of Muskegon, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 1 state bank. | Report of 3 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $747,392 56 | $3,892,555 99 | $4,639,948 55 |
| Overdrafts secured and unsecured | 306 34 | 6,303 36 | 6,609 70 |
| Premium accounts | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | 30,000 00 | 30,000 00 |
| Bonds, mortgages and securities | 973,151 06 | 3,486,615 11 | 4,459,766 17 |
| Lawful reserve with Federal Reserve Bank and in vault | 259,219 88 | 850,964 33 | 1,110,184 21 |
| Due from banks in reserve cities | 119,481 47 | 670,954 78 | 790,436 25 |
| Due from other banks and bankers | ..... | 11,907 52 | 11,907 52 |
| Exchanges for clearing house | 24,255 73 | 81,939 43 | 106,195 16 |
| Outside checks and other cash items | 2,460 35 | 42,345 99 | 44,806 34 |
| Banking house, furniture and fixtures | 45,000 00 | 533,321 93 | 578,321 93 |
| Other real estate | 1,625,30 | 1,567 26 | 3,192 56 |
| Due U. S. Treasurer | ..... | 16,620 00 | 16,620 00 |
| Other assets | ..... | 11,265 12 | 11,265 12 |
| Totals | $2,172,892 69 | $9,636,360 82 | $11,809,253 51 |
| **Liabilities.** | | | |
| Capital stock | $100,000 00 | $900,000 00 | $1,000,000 00 |
| Surplus stock | 25,000 00 | 550,000 00 | 575,000 00 |
| Undivided profits | 49,916 40 | 113,106 14 | 163,022 54 |
| Reserved for taxes, interest, etc | 21,573 78 | 35,609 45 | 57,183 23 |
| Circulation | ..... | 258,200 00 | 258,200 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 3,335 38 | 3,335 38 |
| Individual deposits subject to check | 410,061 59 | 3,034,240 31 | 3,444,301 90 |
| Commercial certificates of deposit | 139,693 78 | 10,184 08 | 149,877 86 |
| Certified checks | 643 13 | 16,067 75 | 16,710 88 |
| Cashiers' checks | ..... | 109 11 | 109 11 |
| Dividends unpaid | 2 00 | 113 50 | 115 50 |
| State moneys | ..... | 10,000 00 | 10,000 00 |
| U. S. Government deposits | ..... | 1,000 00 | 1,000 00 |
| Postal savings | ..... | 67,249 29 | 67,249 29 |
| Time deposits (book) | 1,335,752 01 | 2,778,096 59 | 4,113,848 60 |
| Time certificates of deposit | ..... | 1,664,275 38 | 1,664,275 38 |
| Bonds borrowed or left for safekeeping | 90,250 00 | ..... | 90,250 00 |
| Bills payable | ..... | 150,000 00 | 150,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | 44,773 84 | 44,773 84 |
| Totals | $2,172,892 69 | $9,636,360 82 | $11,809,253 51 |

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## PORT HURON.

STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and one National bank in the City of Port Huron, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $3,105,804 69 | $2,110,874 68 | $5,216,679 37 |
| Overdrafts, secured and unsecured | 5,429 63 | 2,983 26 | 8,412 89 |
| Premium accounts | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 6,000 00 | 6,750 00 | 12,750 00 |
| Bonds, mortgages and securities | 3,494,820 76 | 2,405,603 47 | 5,900,427 23 |
| Lawful reserve with Federal Reserve Bank and in vault | 500,146 17 | 254,394 35 | 754,540 52 |
| Due from banks in reserve cities | 299,409 50 | 177,525 03 | 476,934 53 |
| Due from other banks and bankers | 2,576 63 | 33,630 43 | 36,207 06 |
| Exchanges for clearing house | 37,790 75 | 27,212 26 | 65,003 01 |
| Outside checks and other cash items | 7,077 82 | 35,720 37 | 42,798 19 |
| Banking house, furniture and fixtures | 174,567 15 | 111,900 00 | 286,467 15 |
| Other real estate | ..... | ..... | ..... |
| Due U. S. Treasurer | ..... | 7,500 00 | 7,500 00 |
| Other assets | ..... | 74,350 00 | 74,350 00 |
| Totals | $7,633,623 10 | $5,248,443 85 | $12,882,066 95 |
| **Liabilities.** | | | |
| Capital stock | $250,000 00 | $150,000 00 | $400,000 00 |
| Surplus fund | 60,000 00 | 100,000 00 | 160,000 00 |
| Undivided profits | 44,750 59 | 75,583 56 | 120,334 15 |
| Reserved for taxes, interest, etc | ..... | 28,209 56 | 28,209 56 |
| Circulation | ..... | 149,995 00 | 149,995 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | 390,921 34 | 359,635 96 | 750,557 30 |
| Individual deposits subject to check | 2,336,013 81 | 1,627,737 77 | 3,963,751 58 |
| Commercial certificates of deposit | 92,290 58 | 171,453 46 | 263,744 04 |
| Certified checks | 8,154 36 | 1,422 74 | 9,577 10 |
| Cashiers' checks | ..... | ..... | ..... |
| Dividends unpaid | 448 67 | 110 00 | 558 67 |
| State moneys | 25,000 00 | ..... | 25,000 00 |
| U. S. Government deposits | ..... | 17,295 02 | 17,295 02 |
| Postal savings | 6,708 05 | 7,415 34 | 14,123 39 |
| Time deposits (book) | 3,269,821 37 | 2,125,579 44 | 5,395,400 81 |
| Time certificates of deposit | 449,535 39 | ..... | 449,535 39 |
| Bonds borrowed or left for safekeeping | 241,450 00 | ..... | 241,450 00 |
| Bills payable | 456,500 00 | 225,000 00 | 681,500 00 |
| Acceptances executed for customers | 2,028 94 | ..... | 2,028 94 |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | 209,006 00 | 209,006 00 |
| Totals | $7,633,623 10 | $5,248,443 85 | $12,882,066 95 |

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## SAGINAW.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the three State banks and two National banks in the City of Saginaw, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 3 state banks. | Report of 2 national banks. | Total. |
|---|---|---|---|
| Loans and discounts | $10,413,290 18 | $6,096,839 05 | $16,510,129 23 |
| Overdrafts, secured and unsecured | 29,303 83 | 1,504 92 | 30,808 75 |
| Premium accounts | 1,746 21 | ..... | 1,746 21 |
| Stock of Federal Reserve Bank | 45,000 00 | 36,000 00 | 81,000 00 |
| Bonds, mortgages and securities | 10,118,464 31 | 4,503,098 81 | 14,621 563 12 |
| Lawful reserve with Federal Reserve Bank and in vault | 1,281,116 53 | 2,108,034 78 | 3,389,151 31 |
| Due from banks in reserve cities | 1,901,258 31 | 486,481 20 | 2,387,739 51 |
| Due from other banks and bankers | 269,330 50 | 6,004 73 | 275,335 23 |
| Exchanges for clearing house | 293,835 54 | 65,127 31 | 358,962 85 |
| Outside checks and other cash items | 67,215 95 | 13,417 87 | 80,633 82 |
| Banking house, furniture and fixtures | 415,033 04 | 83,750 00 | 498,783 04 |
| Other real estate | 18,079 29 | ..... | 18,079 29 |
| Due U. S. Treasurer | ..... | 19,500 00 | 19,500 00 |
| Other assets | ..... | 8 26 | 8 26 |
| Totals | $25,853,673 69 | $12,419,766 93 | $38,273,440 62 |
| **Liabilities.** | | | |
| Capital stock | $800,000 00 | $600,000 00 | $1,400,000 00 |
| Surplus fund | 900,000 00 | 600,000 00 | 1,500,000 00 |
| Undivided profits | 329,995 44 | 369,510 85 | 699,506 29 |
| Reserved for taxes, interest, etc. | 125,031 41 | 25,000 00 | 150,031 41 |
| Circulation | ..... | 350,000 00 | 350,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | 854,643 71 | 1,162,612 79 | 2,017,256 50 |
| Individual deposits subject to check | 7,837,922 14 | 5,525,884 60 | 13,363,806 74 |
| Commercial certificates of deposit | 1,165,345 69 | 890,895 02 | 2,056,240 71 |
| Certified checks | 12,081 19 | 62,932 81 | 75,014 00 |
| Cashiers' checks | 25,129 42 | 25,029 81 | 50,159 23 |
| Dividends unpaid | 186 00 | ..... | 186 00 |
| State moneys | ..... | ..... | ..... |
| U. S. Government deposits | 62,051 40 | 116,000 00 | 178,051 40 |
| Postal savings | 1,647 27 | 8,104 17 | 9,751 44 |
| Time deposits (book) | 12,112,171 17 | 3,044,361 06 | 15,156,532 23 |
| Time certificates of deposit | 552,468 85 | 39,435 82 | 591,904 67 |
| Bonds borrowed or left for safekeeping | ..... | ..... | ..... |
| Bills Payable | 75,000 00 | 600,000 00 | 675,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... |
| Totals | $25,853,673 69 | $12,419,766 93 | $38,273,440 62 |

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## SAULT STE. MARIE.

### STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and one National bank in the City of Sault Ste. Marie, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $1,150,303 73 | $896,499 40 | $2,046,803 13 |
| Overdrafts, secured and unsecured | 1,523 00 | 463 60 | 1,986 60 |
| Premium accounts | 250 00 | ..... | 250 00 |
| Stock of Federal Reserve Bank | 7,650 00 | 3,900 00 | 11,550 00 |
| Bonds, mortgages and securities | 853,187 61 | 606,178 52 | 1,459,366 13 |
| Lawful reserve with Federal Reserve Bank and in vault | 202,576 10 | 108,841 48 | 311,417 58 |
| Due from banks in reserve cities | 201,802 15 | 151,106 25 | 352,908 40 |
| Due from other banks and bankers | 2,583 67 | 7,482 80 | 10,066 47 |
| Exchanges for clearing house | 19,507 04 | 6,938 41 | 26,445 45 |
| Outside checks and other cash items | 3,795 39 | 366 73 | 4,162 12 |
| Banking house, furniture and fixtures | 42,604 00 | 43,000 00 | 85,604 00 |
| Other real estate | 3,432 50 | 5,040 00 | 8,472 50 |
| Due U. S. Treasurer | ..... | 5,000 00 | 5,000 00 |
| Other assets | ..... | ..... | ..... |
| Totals | $2,489,215 19 | $1,834,817 19 | $4,324,032 38 |
| **Liabilities.** | | | |
| Capital stock | $200,000 00 | $100,000 00 | $300,000 00 |
| Surplus fund | 55,000 00 | 30,000 00 | 85,000 00 |
| Undivided profits | 18,066 12 | 37,241 99 | 55,308 11 |
| Reserved for taxes, interest, etc | 7,300 00 | 11,754 80 | 19,054 80 |
| Circulation | ..... | 100,000 00 | 100,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 12,393 93 | 12,393 93 |
| Individual deposits subject to check | 979,140 19 | 508,168 77 | 1,487,308 96 |
| Commercial certificates of deposit | 42,180 35 | 22,305 27 | 64,485 62 |
| Certified checks | 2,255 77 | 2,539 77 | 4,795 54 |
| Cashiers' checks | 2,576 56 | 6,546 99 | 9,123 55 |
| Dividends unpaid | 80 00 | ..... | 80 00 |
| State moneys | ..... | 10,000 00 | 10,000 00 |
| U. S. Government deposits | ..... | 33,089 81 | 33,089 81 |
| Postal savings | 7,966 73 | 14,374 29 | 22,341 02 |
| Time deposits (book) | 1,129,004 87 | 888,032 29 | 2,017,037 16 |
| Time certificates of deposit | 45,644 60 | 58,303 61 | 103,948 21 |
| Bonds borrowed or left for safekeeping | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... |
| Assessments executed for customers | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... |
| Other liabilities | ..... | 65 67 | 65 67 |
| Totals | $2,489,215 19 | $1,834,817 19 | $4,324,032 38 |

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## TRAVERSE CITY.

STATE AND NATIONAL BANKS.

*Abstracts of the published reports of the two State banks and one National bank in the City of Traverse City, as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Report of 2 state banks. | Report of 1 national bank. | Total. |
|---|---|---|---|
| Loans and discounts | $1,383,410 74 | $603,062 88 | $1,986,473 62 |
| Overdrafts, secured and unsecured | 3,423 72 | 736 91 | 4,160 63 |
| Premium accounts | | | |
| Stock of Federal Reserve Bank | 9,000 00 | 3,750 00 | 12,750 00 |
| Bonds, mortgages and securities | 1,387,272 82 | 969,271 85 | 2,356,544 67 |
| Lawful reserve with Federal Reserve Bank and in vault | 318,513 60 | 118,433 76 | 436,947 36 |
| Due from banks in reserve cities | 333,410 82 | 56,012 72 | 389,423 54 |
| Due from other banks and bankers | | 28,183 95 | 28,183 95 |
| Exchanges for clearing house | 16,933 20 | 5,900 35 | 22,833 55 |
| Outside checks and other cash items | 6,214 16 | 3,064 16 | 9,278 32 |
| Banking house, furniture and fixtures | 152,000 00 | 64,010 00 | 216,010 00 |
| Other real estate | 54,061 23 | 3,078 30 | 57,139 53 |
| Due U. S. Treasurer | | | |
| Other assets | | 19,069 02 | 19,069 02 |
| Totals | $3,664,240 29 | $1,874,573 90 | $5,538,814 19 |
| **Liabilities.** | | | |
| Capital stock | $260,000 00 | $100,000 00 | $360,000 00 |
| Surplus fund | 115,000 00 | 25,000 00 | 140,000 00 |
| Undivided profits | 35,918 80 | 39,739 70 | 75,658 50 |
| Reserved for taxes, interest, etc | 10,000 00 | | 10,000 00 |
| Circulation | | 954 06 | 954 06 |
| Due to Federal Reserve Bank | | | |
| Due to other banks and bankers | 166,094 27 | 49,676 31 | 215,770 58 |
| Individual deposits subject to check | 1,184,610 56 | 424,886 00 | 1,609,496 56 |
| Commercial certificates of deposit | 571,637 12 | 117 29 | 571,754 41 |
| Certified checks | 588 08 | 614 81 | 1,202 89 |
| Cashiers' checks | 10,666 38 | 7,908 48 | 18,574 86 |
| Dividends unpaid | 6 00 | 43 00 | 49 00 |
| State moneys | 50,000 00 | | 50,000 00 |
| U. S. Government deposits | 42,786 54 | 21,057 83 | 63,844 37 |
| Postal savings | 579 55 | 1,005 20 | 1,584 75 |
| Time deposits (book) | 1,125,452 99 | 730,304 45 | 1,855,757 44 |
| Time certificates of deposit | | 176,616 77 | 176,616 77 |
| Bonds borrowed or left for safekeeping | 90,900 00 | 232,400 00 | 323,300 00 |
| Bills payable | | 50,000 00 | 50,000 00 |
| Acceptances executed for customers | | | |
| Customers' letters of credit | | | |
| Notes and bills rediscounted | | | |
| Other liabilities | | 14,250 00 | 14,250 00 |
| Totals | $3,664,240 29 | $1,874,573 90 | $5,538,814 19 |

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## ABSTRACT OF STATE AND NATIONAL BANKS BY COUNTIES.

*Abstracts of the published reports of the State and National banks in the counties as made to the Commissioner of the Banking Department, November 17, 1919.*

| Resources. | Alcona county. | Alger county. | Allegan county. | Alpena county. | Antrim county. |
|---|---|---|---|---|---|
| | 1 state bank. | 1 state and 1 national banks. | 9 state and 1 national banks. | 1 state and 1 national banks. | 4 state banks. |
| Loans and discounts | $168,933 99 | $1,007,365 56 | $2,401,791 78 | $2,185,652 60 | $431,466 25 |
| Overdrafts, secured and unsecured | 466 27 | 663 24 | 5,036 68 | 3,032 66 | 201 92 |
| Premium accounts | ..... | ..... | 353 38 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | 3,300 00 | 5,650 00 | 9,750 00 | 1,500 00 |
| Bonds, mortgages and securities | 138,792 79 | 499,758 15 | 2,249,649 63 | 2,705,388 45 | 495,153 79 |
| Lawful reserve with Federal Reserve Bank and in vault | 16,277 69 | 313,741 96 | 536,408 16 | 432,856 65 | 132,765 20 |
| Due from banks in reserve cities | 25,156 91 | 21,191 04 | 439,849 08 | 368,429 68 | 148,977 06 |
| Due from other banks and bankers | ..... | 31,010 45 | ..... | 5,093 91 | 4,011 90 |
| Exchanges for clearing house | ..... | 344 76 | 44,868 13 | 10,827 19 | ..... |
| Outside checks and other cash items | 703 36 | 2,432 83 | 13,795 58 | 7,434 18 | 6,110 22 |
| Banking house, furniture and fixtures | 3,499 50 | 36,832 37 | 120,511 37 | 37,791 24 | 30,551 66 |
| Other real estate | 2,500 00 | 477 52 | 36,516 58 | 19,601 91 | 11,808 70 |
| Due U. S. Treasurer | ..... | 3,000 00 | 2,500 00 | ..... | ..... |
| Otner assets | ..... | 8,570 13 | 15,914 02 | 2,500 00 | 1,100 00 |
| Totals | $356,330 51 | $1,928,688 01 | $5,872,844 39 | $5,788,358 47 | $1,263,646 70 |
| Liabilities. | | | | | |
| Capital stock | $25,000 00 | $85,000 00 | $334,000 00 | $150,000 00 | $95,000 00 |
| Surplus fund | 18,000 00 | 55,000 00 | 92,805 00 | 175,000 00 | 47,000 00 |
| Undivided profits | 7,875 92 | 31,002 60 | 82,389 44 | 45,932 06 | 25,202 84 |
| Reserved for taxes, interest, etc | ..... | 18,113 79 | 2,512 35 | 30,000 00 | ..... |
| Circulation | ..... | 56,397 50 | 47,600 00 | 46,700 00 | ..... |
| Due to Federal Reserve Bank | ..... | 4,549 75 | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 1,188 51 | 1,588,083 91 | 179,385 98 | 357,827 52 |
| Individual deposits subject to check | 112,308 11 | 1,039,998 35 | ..... | 882,528 28 | ..... |
| Commercial certificates of deposit | ..... | 306 15 | 293,805 46 | ..... | 120,468 34 |
| Certified checks | 1,092 35 | 756 58 | 2,453 06 | 4,464 07 | 332 00 |
| Cashiers' checks | ..... | 35 02 | 8,252 26 | 1,380 31 | 6,190 57 |
| Dividends unpaid | ..... | ..... | 368 75 | 504 00 | ..... |
| State moneys | ..... | 5,000 00 | ..... | 15,000 00 | ..... |
| U. S. Government deposits | ..... | ..... | 1,000 00 | ..... | ..... |
| Postal savings | ..... | 3,718 27 | 694 78 | 2,890 17 | 3,846 94 |
| Time deposits (book) | 161,703 10 | 578,997 47 | 1,719,825 98 | 3,901,390 54 | 487,861 20 |
| Time certificates of deposit | 10,351 03 | 48,624 02 | 1,545,345 19 | 353,183 06 | 57,693 87 |
| Bonds borrowed or left for safekeeping | ..... | ..... | 5,400 00 | ..... | 26,200 28 |
| Bills payable | 20,000 00 | ..... | 97,000 00 | ..... | 36,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | 44,127 14 | ..... | ..... |
| Other liabilities | ..... | ..... | 7,181 07 | ..... | 23 14 |
| Totals | $356,330 51 | $1,928,688 01 | $5,872,844 39 | $5,788,358 47 | $1,263,646 70 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Arenac county. | Barry county. | Bay county. | Benzie county. | Berrien county. |
|---|---|---|---|---|---|
| | 3 state banks. | 6 state and 1 national banks. | 9 state, 1 national banks and 1 trust company. | 3 state banks. | 10 state and 5 national banks. |
| Loans and discounts | $481,309 84 | $2,095,932 57 | $11,218,563 23 | $203,711 64 | $6,756,257 05 |
| Overdrafts, secured and unsecured | 6,443 62 | 17,645 27 | 13,443 91 | 273 53 | 20,988 76 |
| Premium accounts | ..... | ..... | 1,324 39 | ..... | 4,198 79 |
| Stock of Federal Reserve Bank | ..... | 5,850 00 | 61,307 53 | ..... | 24,250 00 |
| Bonds, mortgages and securities | 429,636 50 | 1,714,982 98 | 12,539,085 88 | 269,164 82 | 5,273,464 08 |
| Lawful reserve with Federal Reserve Bank and in vault | 86,469 37 | 289,467 95 | 2,765,849 86 | 95,542 12 | 1,304,149 69 |
| Due from banks in reserve cities | 218,008 40 | 392,591 12 | 1,914,386 10 | 93,527 86 | 1,762,961 89 |
| Due from other banks and bankers | 2,000 00 | 5,645 35 | 216,661 94 | 465 08 | 107,499 43 |
| Exchanges for clearing house | ..... | 5,438 48 | 253,086 65 | ..... | 58,253 60 |
| Outside checks and other cash items | 586 34 | 14,017 87 | 59,687 51 | 575 51 | 32,737 20 |
| Banking house, furniture and fixtures | 19,518 28 | 84,336 00 | 445,899 77 | 22,000 00 | 362,174 57 |
| Other real estate | 2,463 89 | 1,779 39 | 56,083 71 | 10,583 26 | 72,563 89 |
| Due U. S. Treasurer | ..... | 2,500 00 | 10,290 88 | ..... | 14,500 00 |
| Other assets | ..... | ..... | 547,026 19 | ..... | 310 92 |
| Totals | $1,246,436 24 | $4,630,186 98 | $30,102,697 55 | $695,843 82 | $15,794,309 87 |
| Liabilities. | | | | | |
| Capital stock | $70,00 00 | $262,000 00 | $1,310,000 00 | $60,000 00 | $930,000 00 |
| Surplus fund | 13,260 00 | 163,750 00 | 1,095,100 00 | 10,450 00 | 312,050 00 |
| Undivided profits | 17,534 69 | 114,662 81 | 287,073 28 | 6,990 67 | 191,033 57 |
| Reserved for taxes, interest, etc | ..... | 6,722 15 | 96,830 94 | 1,348 87 | 12,500 00 |
| Circulation | ..... | 50,000 00 | 179,600 00 | ..... | 281,800 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 22,418 22 | 827,255 51 | ..... | 136,135 03 |
| Individual deposits subject to check | 357,546 81 | 1,069,639 01 | 7,850,678 10 | 234,634 25 | 6,287,539 83 |
| Commercial certificates of deposit | 225,572 85 | 284,465 53 | 304,141 36 | 454 18 | 1,904,332 60 |
| Certified checks | ..... | 3,403 38 | 14,981 23 | 265 63 | 5,728 52 |
| Cashiers' checks | ..... | 101 68 | 43,535 51 | 5,395 12 | 20,821 00 |
| Dividends unpaid | ..... | 163 00 | 166 00 | ..... | 512 00 |
| State moneys | 5,000 00 | 5,000 00 | 25,000 00 | ..... | ..... |
| U. S. Government deposits | 5,808 00 | ..... | 67,599 86 | ..... | ..... |
| Postal savings | ..... | 2,727 69 | 16,680 35 | ..... | 38,680 66 |
| Time deposits (book) | 470,543 36 | 1,757,423 73 | 12,062,610 08 | 221,005 84 | 3,760,771 44 |
| Time certificates of deposit | 41,170 53 | 793,069 78 | 2,737,753 98 | 97,149 26 | 1,816,715 59 |
| Bonds borrowed or left for safekeeping | ..... | ..... | 67,700 00 | 58,150 00 | 89,831 45 |
| Bills payable | 40,000 00 | 83,000 00 | 2,321,000 00 | ..... | 4,611 17 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 7,500 00 | 300,000 00 | ..... | ..... |
| Other liabilities | ..... | 4,140 00 | 494,991 35 | ..... | 1,247 01 |
| Totals | $1,246,436 24 | $4,630,186 98 | $30,102,697 55 | $695,843 82 | $15,794,309 87 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Branch county. | Calhoun county. | Cass county. | Charlevoix county. | Cheboygan county. |
|---|---|---|---|---|---|
| | 4 state banks, 5 nat'l banks. | 9 state banks, 3 nat'l banks. | 4 state banks, 2 nat'l banks. | 4 state banks, 1 nat'l bank. | 2 state banks, 1 nat'l bank. |
| Loans and discounts | $3,330,860 06 | $9,898,018 93 | $2,048,940 80 | $1,254,197 23 | $967,744 04 |
| Overdrafts, secured and unsecured | 10,691 68 | 11,160 38 | 4,879 15 | 1,038 86 | 981 32 |
| Premium accounts | 1,643 75 | 1,337 30 | ..... | 230 52 | ..... |
| Stock of Federal Reserve Bank | 21,000 00 | 42,750 00 | 7,850 00 | 1,900 00 | 1,800 00 |
| Bonds, mortgages and securities | 1,427,575 09 | 14,908,309 08 | 1,778,409 51 | 713,386 66 | 880,219 09 |
| Lawful reserve with Federal Reserve Bank and in vault | 579,621 99 | 2,194,408 26 | 420,729 72 | 99,890 01 | 223,681 20 |
| Due from banks in reserve cities | 450,998 99 | 1,087,574 39 | 765,414 19 | 232,542 30 | 38,448 68 |
| Due from other banks and bankers | 96,086 47 | 1,090,571 62 | 29,602 31 | 1,373 62 | 107 50 |
| Exchanges for clearing house | 3,532 96 | 211,594 85 | 13,941 40 | 1,467 84 | 2,566 86 |
| Outside checks and other cash items | 7,679 88 | 490,046 08 | 22,284 96 | 3,754 61 | 22 50 |
| Banking house, furniture and fixtures | 50,916 06 | 499,001 38 | 63,231 49 | 65,878 46 | 41,823 04 |
| Other real estate | 5,500 00 | 40,668 87 | 1,669 80 | 19,985 73 | 1,530 00 |
| Due U. S. Treasurer | 13,325 00 | 33,700 00 | 3,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 6,839 90 | 553,415 77 | ..... | 25,900 00 | 1,495 12 |
| Totals | $6,006,271 83 | $30,621,556 91 | $5,160,453 33 | $2,424,045 84 | $2,162,919 35 |
| Liabilities. | | | | | |
| Capital stock | $560,000 00 | $1,410,000 00 | $345,000 00 | $170,000 00 | $120,000 00 |
| Surplus fund | 356,415 00 | 647,500 00 | 116,700 00 | 24,554 00 | 22,500 00 |
| Undivided profits | 171,628 14 | 358,109 72 | 55,438 08 | 25,688 11 | 27,478 76 |
| Reserved for taxes, interest, etc | ..... | 3,380 03 | ..... | ..... | 4,787 07 |
| Circulation | 309,297 50 | 712,621 24 | 69,997 50 | 45,800 00 | 50,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 3,250 48 | 869,639 00 | ..... | 8,820 53 | 9 75 |
| Individual deposits subject to check | 1,405,066 13 | 6,932,407 03 | 1,438,803 99 | 793,451 50 | 513,365 13 |
| Commercial certificates of deposit | 605,933 25 | 2,457,659 51 | 1,279,820 68 | 137,655 67 | 79,810 79 |
| Certified checks | 1,721 45 | 35,836 15 | 322 35 | 1,725 14 | 545 34 |
| Cashiers' checks | 13,095 01 | 226 18 | 17,841 78 | 5,351 44 | 1,853 50 |
| Dividends unpaid | 206 00 | 396 00 | 5 50 | 389 82 | 8 00 |
| State moneys | 10,000 00 | 210,125 30 | ..... | 2,500 00 | ..... |
| U. S. Government deposits | 1,000 00 | 35,277 14 | 6,802 60 | 10,000 00 | ..... |
| Postal savings | 3,797 40 | 36,417 59 | 11,554 50 | 4,806 60 | 3,410 47 |
| Time deposits (book) | 1,352,769 50 | 16,374,986 19 | 833,822 33 | 806,568 05 | 459,198 16 |
| Time certificates of deposit | 1,150,742,79 | 243,335 83 | 937,872 02 | 249,987 43 | 731,502 38 |
| Bonds borrowed or left for safekeeping | 5,650 00 | ..... | ..... | 12,700 00 | 68,450 00 |
| Bills payable | 40,000 00 | 74,500 00 | 42,000 00 | 48,000 00 | 80,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 2,070 00 | ..... | 4,472 00 | 51,292 55 | ..... |
| Other liabilities | 13,629 18 | 219,140 00 | ..... | 24,755 00 | ..... |
| Totals | $6,006,271 83 | $30,621,556 91 | $5,160,453 33 | $2,424,045 84 | $2,162,919 35 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Chippewa county. | Clare county. | Clinton county. | Delta county. | Dickinson county. |
|---|---|---|---|---|---|
| | 5 state and 1 national banks. | 4 state banks. | 7 state and 1 national banks. | 4 state and 3 national banks. | 1 state and 2 national banks. |
| Loans and discounts | $2,208,931 89 | $743,884 04 | $1,951,182 18 | $4,139,881 14 | $2,098,698 10 |
| Overdrafts, secured and unsecured | 2,895 37 | 5,643 57 | 21,699 36 | 6,648 75 | 345 46 |
| Premium accounts | 250 00 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 11,550,00 | ..... | 3,000 00 | 14,200 00 | 11,400 00 |
| Bonds, mortgages and securities | 1,559,157 18 | 545,033 99 | 1,766,014 85 | 2,075,346 50 | 1,292,964 92 |
| Lawful reserve with Federal Reserve Bank and in vault | 336,611 09 | 94,264 86 | 444,303 55 | 547,564 43 | 295,121 33 |
| Due from banks in reserve cities | 370,805 96 | 176,060 89 | 324,900 69 | 500,474 18 | 151,250 21 |
| Due from other banks and bankers | 11,583 30 | 8,134 31 | 15,819 27 | 97,481 01 | 16,826 01 |
| Exchanges for clearing house | 26,506 37 | 7,203 41 | 11,048 37 | 24,860 58 | 4,136 04 |
| Outside checks and other cash items | 4,607 87 | 4,392 65 | 974 68 | 39,084 92 | 10,320 11 |
| Banking house, furniture and fixtures | 102,139 86 | 26,235 00 | 77,297 00 | 160,702 57 | 38,350 00 |
| Other real estate | 8,472 50 | 2,293 00 | 1,756 14 | 23,634 29 | 23,299 91 |
| Due U. S. Treasurer | 5,000 00 | ..... | 750 00 | 12,450 00 | 5,000 00 |
| Other assets | ..... | ..... | 3,187 42 | 10,464 30 | 7,160 09 |
| Totals | $4,648,511 39 | $1,613,145 72 | $4,621,933 51 | $7,652,801 67 | $3,954,872 18 |
| **Liabilities.** | | | | | |
| Capital stock | $360,000 00 | $85,000 00 | $278,000 00 | $445,000 00 | $250,000 00 |
| Surplus fund | 89,300 00 | 45,000 00 | 178,594 00 | 209,500 00 | 140,000 00 |
| Undivided profits | 66,541 71 | 17,608 28 | 88,194 30 | 144,344 11 | 100,375 18 |
| Reserved for taxes, interest, etc | 19,254 80 | ..... | ..... | 24,008 39 | 65,673 40 |
| Circulation | 100,000 00 | ..... | 15,000 00 | 245,400 00 | 92,795 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 12,393 93 | ..... | 4,728 27 | 63,049 62 | 9,461 16 |
| Individual deposits subject to check | 1,626,486 33 | 373,392 03 | 1,169,349 61 | 1,941,064 28 | 670,254 84 |
| Commercial certificates of deposit | 64,485 62 | 271,518 36 | 528 049 54 | 185,181 69 | 70,691 61 |
| Certified checks | 4,795 54 | ..... | 1,706 17 | 3,302 06 | 1,745 51 |
| Cashiers' checks | 9,123 55 | 1,197 81 | 86 66 | 71,479 70 | 4,004 69 |
| Dividends unpaid | 80 00 | 50 00 | 1,614 87 | 449 00 | 1,096 00 |
| State moneys | 10,000 00 | ..... | 10,000 00 | 5,000 00 | 5,000 00 |
| U. S. Government deposits | 33,089 81 | ..... | ..... | 60,205 06 | 31,959 27 |
| Postal savings | 22,341 02 | 321 48 | 471 60 | 13,162 62 | 73,852 81 |
| Time deposits (book) | 2,089,551 65 | 613,950 43 | 1,370,201 02 | 3,401,759 63 | 2,415,251 38 |
| Time certificates of deposit | 129,501 76 | 114,403 69 | 781,187 47 | 434,979 50 | 2,789 45 |
| Bonds borrowed or left for safekeeping | ..... | 82,703 64 | 118,950 00 | 120,150 00 | 7,100 40 |
| Bills payable | 11,500,00 | ..... | 17,000 00 | 200,000 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 8,000 00 | ..... | 19,490 11 | ..... |
| Other liabilities | 65 67 | ..... | 58,800 00 | 65,275 90 | 12,821 48 |
| Totals | $4,648,511 39 | $1,613,145 72 | $4,621,933 51 | $7,652,801 67 | $3,954,872 18 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Eaton county. | Emmet county. | Genesee county. | Gladwin county. | Gogebic county. |
|---|---|---|---|---|---|
| | 10 state and 2 national banks. | 4 state and 1 national banks. | 12 state and 1 national banks. | 4 state banks. | 2 state and 2 national banks. |
| Loans and discounts | $2,861,834 44 | $1,481,250 04 | $13,604,631 44 | $1,023,831 23 | $1,808,828 42 |
| Overdrafts, secured and unsecured | 9,083 17 | 2,643 39 | 40,858 37 | 12,018 58 | 3,934 07 |
| Premium accounts | ..... | 900 00 | 27,784 89 | ..... | 2,770 00 |
| Stock of Federal Reserve Bank | 8,500 00 | 5,800 00 | 70,950 00 | ..... | 7,950 00 |
| Bonds, mortgages and securities | 2,748,641 52 | 1,065,573 62 | 20,650,809 60 | 256,358 11 | 1,888,775 18 |
| Lawful reserve with Federal Reserve Bank and in vault | 479,195 79 | 198,412 51 | 3,166,596 71 | 33,571 32 | 360,362 90 |
| Due from banks in reserve cities | 663,438 16 | 211,741 25 | 1,473,907 01 | 109,433 10 | 212,819 85 |
| Due from other banks and bankers | 21,719 45 | 83,445 04 | 25,696 53 | 1,358 15 | ..... |
| Exchanges for clearing house | 5,185 58 | 6,528 56 | 614,586 78 | 6,212 00 | 189,340 97 |
| Outside checks and other cash items | 11,610 80 | 3,520 89 | 91,128 97 | 2,504 45 | 16,038 95 |
| Banking house, furniture and fixtures | 115,243 69 | 73,688 45 | 512,677 97 | 34,157 00 | 137,014 32 |
| Other real estate | 2,000 00 | 3,458 24 | 42,992 79 | 2,322 12 | 7,201 40 |
| Due U. S. Treasurer | 4,375 00 | 5,000 00 | ..... | ..... | 2,500 00 |
| Other assets | 3,825 82 | 3,968 20 | 18,859 28 | ..... | 2,500 00 |
| Totals | $6,934,653 42 | $3,145,930 19 | $40,341,480 34 | $1,481,766 06 | $4,640,036 06 |
| **Liabilities.** | | | | | |
| Capital stock | $507,425 00 | $225,000 00 | $1,392,500 00 | $125,000 00 | $335,000 00 |
| Surplus fund | 139,400 00 | 59,000 00 | 1,106,000 00 | 24,000 00 | 84,500 00 |
| Undivided profits | 103,629 18 | 71,598 35 | 627,974 65 | 17,243 56 | 106,449 79 |
| Reserved for taxes, interest, etc | 4,288 08 | 7,500 00 | 123,836 28 | 2,000 00 | 4,000 00 |
| Circulation | 87,500 00 | 94,600 00 | ..... | ..... | 49,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | 138,345 58 | ..... | ..... |
| Due to other banks and bankers | 327 77 | 31,545 81 | 83,830 32 | ..... | 9,376 85 |
| Individual deposits subject to check | 1,830,208 35 | 1,035,632 05 | 12,941,064 31 | 740,035 63 | 944,780 77 |
| Commercial certificates of deposit | 484,263 94 | 235,185 57 | 306,418 04 | 378,111 27 | ..... |
| Certified checks | 17,408 00 | 352 50 | 28,569 26 | 757 00 | 1,158 97 |
| Cashiers' checks | 30 00 | 15,766 92 | 9,883 50 | 37,449 13 | 5,765 53 |
| Dividends unpaid | 80 00 | ..... | 420 00 | ..... | 120 00 |
| State moneys | ..... | ..... | 43,964 32 | 17,500 00 | 551,838 96 |
| U. S. Government deposits | 9,307 74 | ..... | 606,482 81 | ..... | 4,000 00 |
| Postal savings | 1,048 87 | 5,411 26 | 82,983 51 | ..... | 445,921 60 |
| Time deposits (book) | 2,080,596 41 | 765,509 37 | 16,818,807 60 | 27,226 97 | 1,790,183 92 |
| Time certificates of deposit | 1,440,204 08 | 554,148 36 | 3,521,210 26 | ..... | 257,939 67 |
| Bonds borrowed or left for safekeeping | 198,800 00 | 44,000 00 | 244,080 00 | 41,000 00 | ..... |
| Bills payable | 15,000 00 | ..... | 2,193,000 00 | 59,950 00 | 42,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 11,500 00 | ..... | ..... | 11,492 50 | ..... |
| Other liabilities | 3,636 00 | 680 00 | 72,109 90 | ..... | 8,000 00 |
| Totals | $6,934,653 42 | $3,145,930 19 | $40,341,480 34 | $1,481,766 06 | $4,640,036 06 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Grand Traverse county. 3 state and 1 national bank. | Gratiot county. 11 state and 2 national banks. | Hillsdale county. 9 state and 1 national banks. | Houghton county. 5 state, 8 national banks and 1 trust company. | Huron county. 10 state banks. |
|---|---|---|---|---|---|
| Loans and discounts | $2,097,666 24 | $3,352,715 16 | $2,812,780 02 | $12,170 261 32 | $2,277,367 67 |
| Overdrafts, secured and unsecured | 4,423 72 | 6,691,24 | 4,303 67 | 307,735 44 | 5,443 51 |
| Premium accounts | ..... | 110 00 | ..... | 6,835 55 | ..... |
| Stock of Federal Reserve Bank | 12,750 00 | 2,850 00 | 7,350 00 | 62,429 12 | ..... |
| Bonds, mortgages and securities | 2,422,969 57 | 1,923,544 17 | 1,450,147 32 | 6,249,231 22 | 1,636,983 89 |
| Lawful reserve with Federal Reserve Bank and in vault | 450,948 45 | 745,805 36 | 314,337 95 | 2,206,921 15 | 454,676 87 |
| Due from banks in reserve cities | 408,764 63 | 1,273,140 17 | 450,817 22 | 1,926,726 76 | 577,797 09 |
| Due from other banks and bankers | 28,183 95 | 35,865 06 | 3,715 71 | 692,395 49 | ..... |
| Exchanges for clearing house | 22,833 55 | 21,915 67 | 10,538 00 | 35,499 89 | 27,267 31 |
| Outside checks and other cash items | 9,312 72 | 17,709 62 | 9,718 17 | 86,899 77 | 20,272 91 |
| Banking house, furniture and fixtures | 221,085 00 | 129,718 66 | 125,361 00 | 431,301 50 | 117,039 53 |
| Other real estate | 57,613 45 | 24,718 43 | 10,803 00 | 52,192 40 | 28,044 45 |
| Due U. S. Treasurer | ..... | 3,000 00 | 8,450 00 | 42,500 00 | ..... |
| Other assets | 19,069 02 | 1,894 72 | 36,460 22 | 81,975 19 | 5,086 59 |
| Totals | $5,755,620 30 | $7,539,678 26 | $5,244,782 28 | $24 352,604 80 | $5,149,979 82 |
| **Liabilities.** | | | | | |
| Capital stock | $380,000 00 | $351,000 00 | $355,000 00 | $1,500,000 00 | $246,190 00 |
| Surplus fund | 145,000 00 | 168,565 00 | 149,500 00 | 1,311,000 00 | 67,937 46 |
| Undivided profits | 76,965 30 | 53,483 93 | 75,889 74 | 936,486 63 | 95,335 85 |
| Reserved for taxes, interest, etc | 10,076 40 | 2,602 83 | 4,296 00 | 59,367 54 | 4,865 41 |
| Circulation | 954 06 | 58,700 00 | 55,000 00 | 818,400 00 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | 18,459 92 |
| Due to other banks and bankers | 215,770 58 | ..... | ..... | 130,162 64 | 120 61 |
| Individual deposits subject to check | 1,677,711 93 | 2,682,218 08 | 1,255,287 69 | 7,546,066 73 | 1,509,996 56 |
| Commercial certificates of deposit | 586,252 59 | 884,634 61 | 1,576,960 33 | 580,783 62 | 845,858 49 |
| Certified checks | 1,202 89 | 6,894 64 | 134 00 | 4,610 29 | 99 05 |
| Cashiers' checks | 23,396 25 | 12,832 18 | 16,705 02 | 13,106 42 | 16,537 57 |
| Dividends unpaid | 74 00 | ..... | 40,000 00 | 621 07 | ..... |
| State moneys | 50,000 00 | ..... | ..... | 14,691 88 | 30,000 00 |
| U. S. Government deposits | 63,844 37 | ..... | ..... | ..... | ..... |
| Postal savings | 1,584 75 | ..... | 8,143 20 | 60,223 77 | 1,875 27 |
| Time deposits (book) | 1,885,287 18 | ..... | 998,912 30 | 10,929,955 71 | 632,718 84 |
| Time certificates of deposit | 224,600 00 | 1,400,773 55 | 658,894 00 | 382,597 87 | 1,658,828 19 |
| Bonds borrowed or left for safekeeping | 348,650 00 | 48,000 00 | 31,060 00 | 45,000 00 | 9,150 00 |
| Bills payable | 50,000 00 | 153,000 00 | 19,000 00 | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | 12,006 60 |
| Other liabilities | 14,250 00 | 108,135 00 | ..... | 19,530 63 | ..... |
| Totals | $5,755,620 30 | $7,539,678 26 | $5,244,782 28 | $24,352,604 80 | $5,149,979 82 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Ingham county. | Ionia county. | Iron county. | Isabella county. | Jackson county. |
|---|---|---|---|---|---|
| | 11 state and 2 national banks. | 10 state and 1 national banks. | 2 state and 3 national banks. | 6 state banks. | 8 state and 2 national banks |
| Loans and discounts | $3,538,349 38 | $3,145,012 41 | $1,548,606 32 | $1,593,716 65 | $10,178,995 35 |
| Overdrafts, secured and unsecured | 7,645 09 | 17,567 77 | 3,415 85 | 5,574 98 | 6,084 15 |
| Premium accounts | 47 29 | ..... | 1,800 00 | ..... | 15,250 00 |
| Stock of Federal Reserve Bank | 25,900 00 | 9,750 00 | 5,750 00 | 4,450 00 | 35,000 00 |
| Bonds, mortgages and securities | 7,703,327 75 | 2,801,636 67 | 1,168,088 22 | 1,373,884 25 | 5,830,903 80 |
| Lawful reserve with Federal Reserve Bank and in vault | 1,673,200 61 | 573,850 40 | 266,196 80 | 296,501 92 | 2,481,883 95 |
| Due from banks in reserve cities | 2,509,498 51 | 487,969 67 | 156,806 15 | 381,512 76 | 1,198,833 59 |
| Due from other banks and bankers | 518,473 81 | 8,961 57 | 31,376 78 | 37,306 35 | 6,929 63 |
| Exchanges for clearing house | 363,978 35 | 10,072 71 | 3,179 51 | 10,646 86 | 129,423 52 |
| Outside checks and other cash items | 101,022 32 | 3,875 78 | 15,733 45 | 575 46 | 12,039 80 |
| Banking house, furniture and fixtures | 488,761 52 | 142,928 03 | 114,087 33 | 66,916 24 | 539,933 01 |
| Other real estate | 28,286 83 | 680 00 | 2,000 00 | ..... | 51,947 28 |
| Due U. S. Treasurer | 10,000 00 | 5,000 00 | 3,000 00 | ..... | 5,000 00 |
| Other assets | 66,973 87 | ..... | 33,140 85 | 17,852 17 | 1,042 44 |
| Totals | $22,035,465 33 | $7,207,305 01 | $3,353,181 26 | $3,788,937 64 | $20,493,266 52 |
| Liabilities. | | | | | |
| Capital stock | $745,000 00 | $485,000 00 | $200,000 00 | $190,000 00 | $1,040,000 00 |
| Surplus fund | 507,000 00 | 233,200 00 | 82,250 00 | 66,000 00 | 846,266 62 |
| Undivided profits | 478,402 46 | 118,077 03 | 73,443 85 | 18,869 35 | 203,416 88 |
| Reserved for taxes, interest, etc | 23,500 00 | 1,000 00 | 3,594 43 | 12,020 00 | 57,997 55 |
| Circulation | 192,695 00 | 100,000 00 | 55,600 00 | ..... | 274,000 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | 16,560 28 |
| Due to other banks and bankers | 540,614 85 | 39,810 13 | 3,288 49 | 32,669 54 | 415,586 90 |
| Individual deposits subject to check | 9,094,605 34 | 1,656,971 01 | 807,228 57 | 1,213,514 66 | 9,965,119 99 |
| Commercial certificates of deposit | 224,793 42 | 1,043,361 48 | 71,433 50 | 138,515 76 | 401,740 49 |
| Certified checks | 37,616 29 | 10,055 47 | 2,361 14 | 658 02 | 17,074 48 |
| Cashiers' checks | 27,081 30 | 339 14 | 23,008 38 | 3,047 12 | 23,901 46 |
| Dividends unpaid | 217 00 | 197 66 | 280 00 | ..... | 939 28 |
| State moneys | 212,616 83 | 12,045 32 | ..... | 10,000 00 | ..... |
| U. S. Government deposits | 10,000 00 | ..... | 27,525 00 | ..... | 54,777 83 |
| Postal savings | 36,512 05 | 10,377 31 | 92,828 05 | 417 56 | 13,648 67 |
| Time deposits (book) | 5,944,573 93 | 2,058,538 56 | 1,721,254 19 | 911,747 04 | 4,771,721 53 |
| Time certificates of deposit | 3,753,359 96 | 1,246,181 90 | 39,856 90 | 1,120,286 68 | 969,843 61 |
| Bonds borrowed or left for safekeeping | 126,850 00 | 70,150 00 | ..... | 3,941 91 | 489,950 00 |
| Bills payable | 10,000 00 | 122,000 00 | 75,000 00 | 50,000 00 | 461,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | 300 00 |
| Notes and bills rediscounted | ..... | ..... | 67,800 00 | ..... | 469,420 95 |
| Other liabilities | 70,026 90 | ..... | 6,428 76 | 17,250 00 | ..... |
| Totals | $22,035,465 33 | $7,207,305 01 | $3,353,181 26 | $3,788,937 64 | $20,493,266 52 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Kalamazoo county. | Kalkaska county. | Kent county. | Keweenaw county. | Lapeer county. |
|---|---|---|---|---|---|
| | 9 state and 2 national banks. | 1 state bank. | 17 state, 1 industrial, 3 national banks and 2 trust companies. | 1 state bank. | 9 state and 1 national banks. |
| Loans and discounts | $11,219,908 96 | $151,127 46 | $33,431,314 76 | $157,133 88 | $2,204,678 24 |
| Overdrafts, secured and unsecured | 7,481 29 | 12 95 | 66,502 98 | 374 28 | 10,673 93 |
| Premium accounts | 2,079 65 | ..... | 17,391 76 | ..... | ..... |
| Stock of Federal Reserve Bank | 30,000 00 | ..... | 177,000 00 | ..... | 9,900 00 |
| Bonds, mortgages and securities | 5,608,790 84 | 75,615 91 | 25,300,532 62 | 81,207 64 | 2,907,581 60 |
| Lawful reserve with Federal Reserve Bank and in vault | 1,390,685 55 | 20,255 64 | 5,774,009 67 | 27,697 86 | 809,208 36 |
| Due from banks in reserve cities | 1,439,155 13 | 64,490 17 | 5,706,400 92 | 28,741 93 | 634,494 03 |
| Due from other banks and bankers | 607,684 84 | ..... | 334,460 02 | 994 20 | 80,923 72 |
| Exchanges for clearing house | 307,860 14 | ..... | 987,633 38 | 14 75 | 492 86 |
| Outside checks and other cash items | 34,234 78 | 286 76 | 200,637 57 | 2,176 00 | 54,880 99 |
| Banking house, furniture and fixtures | 765,921 49 | 13,608 20 | 2,483,146 69 | 2,414 00 | 94,640 00 |
| Other real estate | 83,136 09 | 566 72 | 177,814 43 | ..... | 59,908 67 |
| Due U. S. Treasurer | 11,050 00 | ..... | 149,900 00 | ..... | 1,275 00 |
| Other assets | 104,401 25 | ..... | 51,785 02 | ..... | 38,713 43 |
| Totals | $21,612,390 01 | $325,963 81 | $74,858 529 82 | $300,754 54 | $6,907,370 83 |
| Liabilities. | | | | | |
| Capital stock | $1,455,000 00 | $40,000 00 | $4,518,000 00 | $25,000 00 | $405,000 00 |
| Surplus fund | 493,500 00 | 5,100 00 | 3,198,600 00 | 15,000 00 | 208,500 00 |
| Undivided profits | 255,112 29 | 4,485 88 | 1,631,856 49 | 3,887 74 | 143,756 09 |
| Reserved for taxes, interest, etc | 70,073 32 | ..... | 632,401 93 | ..... | 188 59 |
| Circulation | 138,197 50 | ..... | 1,890,097 50 | ..... | 22,200 00 |
| Due to Federal Reserve Bank | ..... | ..... | 32,410 29 | ..... | ..... |
| Due to other banks and bankers | 1,063,248 36 | ..... | 4,511,147 10 | 612 81 | 55,379 94 |
| Individual deposits subject to check | 6,876,927 91 | 123,771 99 | 22,290,616 67 | 98,122 06 | 1,378,785 56 |
| Commercial certificates of deposit | 1,228,538 82 | 61,471 73 | 894,871 86 | 243 95 | 598,255 70 |
| Certified checks | 23,454 13 | ..... | 136,123-08 | 300 00 | 290 00 |
| Cashiers' checks | 2,576 46 | ..... | 52,168 96 | ..... | 18,480 20 |
| Dividends unpaid | 650 00 | ..... | 1,300 16 | ..... | 72 00 |
| State moneys | ..... | ..... | 483,730 45 | ..... | ..... |
| U. S. Government deposits | 18,064 86 | ..... | 262,095 51 | ..... | ..... |
| Postal savings | 107,212 38 | ..... | 70,095 42 | ..... | 199 33 |
| Time deposits (book) | 6,108,873 72 | 91,134 21 | 17,003,026 38 | 131,753 34 | 3,520,612 96 |
| Time certificates of deposit | 2,982,329 20 | ..... | 11,143,134 24 | 25,834 64 | 486,500 46 |
| Bonds borrowed or left for safekeeping | 443,150 00 | ..... | 1,409,345 82 | ..... | 69,150 00 |
| Bills payable | 110,000 00 | ..... | 3,576,850 00 | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | 70,450 00 | ..... | ..... |
| Customers' letters of credit | ..... | ..... | 117,450 00 | ..... | ..... |
| Notes and bills rediscounted | 105,650 05 | ..... | 223,297 57 | ..... | ..... |
| Other liabilities | 129,831 01 | ..... | 709,460 39 | ..... | ..... |
| Totals | $21,612,390 01 | $325,963 81 | $74 858,529 82 | $300,754 54 | $6,907,370 83 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Leelanau county. | Lenawee county. | Livingston county. | Luce county. | Mackinac county. |
|---|---|---|---|---|---|
| | 3 state banks. | 15 state and 2 national banks. | 4 state banks. | 1 state bank. | 1 national bank. |
| Loans and discounts | $237,325 61 | $6,161,005 67 | $831,209 91 | $235,546 79 | $387,007 14 |
| Overdrafts, secured and unsecured | 1,084 62 | 13,884 54 | 2,391 52 | 1,167 44 | 2 09 |
| Premium accounts | ..... | 4,563 88 | 567 00 | 15 25 | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 36,150 00 | 2,712 16 | ..... | 2,250 00 |
| Bonds, mortgages and securities | 378,937 84 | 8,029,153 50 | 1,532,475 06 | 129,923 76 | 281,474 00 |
| Lawful reserve with Federal Reserve Bank and in vault | 131,877 64 | 1,322,006 43 | 212,494 92 | 106,512 96 | 99,534 91 |
| Due from banks in reserve cities | 105,992 46 | 1,306,836 23 | 256,247 83 | 137,168 21 | 104,239 86 |
| Due from other banks and bankers | ..... | 22,061 79 | 2,138 47 | ..... | 854 91 |
| Exchanges for clearing house | ..... | 36,855 83 | 2,564 01 | ..... | ..... |
| Outside checks and other cash items | 273 54 | 58,412 06 | 2,734 34 | 1,445 99 | 6,084 02 |
| Banking house, furniture and fixtures | 15,382 80 | 316,213 46 | 137,343 32 | 17,545 05 | 16,000 00 |
| Other real estate | 8,692 98 | 15,891 80 | 4,400 00 | 5,686 04 | 300 00 |
| Due U. S. Treasurer | ..... | 6,250 00 | ..... | ..... | 625 00 |
| Other assets | 3,709 28 | 21,014 22 | ..... | ..... | 4,401 37 |
| Totals | $884,326 77 | $17,350,299 42 | $2,987,278 54 | $635,011 49 | $902,773 30 |
| Liabilities. | | | | | |
| Capital stock | $70,000 00 | $1,011,000 00 | $270,000 00 | $30,000 00 | $50,000 00 |
| Surplus fund | 19,704 66 | 457,000 00 | 53,000 00 | 6,000 00 | 25,000 00 |
| Undivided profits | ..... | 393,174 24 | 52,456 19 | 6,293 37 | 12,216 04 |
| Reserved for taxes, interest, etc | ..... | 24,434 56 | 5,284 56 | 3,312 75 | 5,500 00 |
| Circulation | ..... | 125,000 00 | ..... | ..... | 12,500 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 18,963 09 | 497,682 61 | 338 38 | ..... | ..... |
| Individual deposits subject to check | 156,955 94 | 3,690,246 91 | 770,692 92 | 274,227 80 | 318,954 19 |
| Commercial certificates of deposit | 6 50 | 295,544 98 | 673 98 | 9,318 92 | 8,360 95 |
| Certified checks | ..... | 2,441 83 | 11,206 44 | 620 00 | 569 92 |
| Cashiers' checks | 12,084 72 | 19,444 15 | ..... | ..... | ..... |
| Dividends unpaid | 10 00 | 130 00 | ..... | ..... | ..... |
| State moneys | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Postal savings | ..... | ..... | ..... | ..... | 5,310 00 |
| Time deposits (book) | ..... | ..... | 245 47 | 450 46 | 168 97 |
| Time certificates of deposit | ..... | 582 15 | 300,207 43 | 282,775 88 | 328,815 95 |
| Bonds borrowed or left for safekeeping | 409,091 26 | 9,218,659 25 | 1,523,173 17 | 22,012 31 | 131,856 51 |
| Bills payable | 176,210 60 | 676,497 57 | ..... | ..... | ..... |
| Acceptances executed for customers | 21,300 00 | 539,750 00 | ..... | ..... | ..... |
| Customers' letters of credit | ..... | 272,000 00 | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| | ..... | 126,711 17 | ..... | ..... | 3,520 77 |
| Totals | $884,326 77 | $17,350,299 42 | $2,987,278 54 | $635,011 49 | $902,773 30 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Macomb county. | Manistee county. | Marquette county. | Mason county. | Mecosta county. |
|---|---|---|---|---|---|
| | 13 state and 2 national banks. | 2 state and 1 national banks. | 5 state and 5 national banks. | 4 state and 1 national banks. | 7 state banks. |
| Loans and discounts | $4,299,947 38 | $1,461,669 63 | $7,644,298 34 | $1,318,136 41 | $1,525,376 08 |
| Overdrafts, secured and unsecured | 26,349 20 | 3,031 60 | 2,660 78 | 2,144 97 | 5,249 48 |
| Premium accounts | 498 50 | ..... | 1,650 00 | 452 90 | ..... |
| Stock of Federal Reserve Bank | 17,850 00 | 9,750 00 | 28,950 00 | 8,400 00 | 4,050 00 |
| Bonds, mortgages and securities | 7,698,415 85 | 1,072,835 46 | 4,462,604 19 | 1,802,279 32 | 1,178,719 24 |
| Lawful reserve with Federal Reserve Bank and in vault | 1,415,511 64 | 490,942 37 | 1,660,466 96 | 297,454 71 | 203,330 50 |
| Due from banks in reserve cities | 865,785 37 | 454,787 18 | 548,215 61 | 302,950 83 | 172,335 85 |
| Due from other banks and bankers | 12,302 33 | 424 74 | 79,446 07 | 4,732 76 | 12,735 25 |
| Exchanges for clearing house | 29,149 43 | 7,631 38 | 35,280 27 | 8,314 64 | 2,082 13 |
| Outside checks and other cash items | 15,654 75 | 10,518 22 | 27,386 11 | 5,035 88 | 1,179 75 |
| Banking house, furniture and fixtures | 135,829 90 | 105,602 99 | 319,542 30 | 166,773 76 | 59,498 64 |
| Other real estate | 38,542 88 | 18,249 34 | 53,308 24 | 21,068 11 | 2,275 25 |
| Due U. S. Treasurer | 3,750 00 | 350 00 | 22,447 50 | 1,250 00 | ..... |
| Other assets | 1,455 00 | ..... | 7,350 00 | 2,450 00 | 31,887 99 |
| Totals | $14,561,042 23 | $3,635,792 91 | $14,893,606 37 | $3,941,444 29 | $3,198,720 16 |
| Liabilities. | | | | | |
| Capital stock | $565,000 00 | $220,000 00 | $800,000 00 | $290,000 00 | $216,000 00 |
| Surplus fund | 376,624 28 | 100,000 00 | 531,250 00 | 86,000 00 | 54,000 00 |
| Undivided profits | 279,727 06 | 64,001 03 | 259,902 87 | 38,537 21 | 50,801 04 |
| Reserved for taxes, interest, etc | 2,247 50 | 9,962 72 | 104,011 91 | 618 34 | 3,073 08 |
| Circulation | 75,000 00 | 24,100 00 | 537,900 00 | 25,000 00 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 20,115 79 | 249,152 88 | 41,434 25 | 10,556 69 |
| Individual deposits subject to check | 2,280,262 95 | 1,140,396 55 | 4,629,101 39 | 972,530 92 | 758,962 11 |
| Commercial certificates of deposit | 392,036 63 | 177,067 86 | 73,205 17 | 179,984 20 | 490,299 17 |
| Certified checks | 2,500 30 | 1,568 78 | 636 53 | 75 00 | 9,391 85 |
| Cashiers' checks | 35,023 81 | ..... | 37,706 87 | 27,436 89 | 8,063 11 |
| Dividends unpaid | 581 50 | 190 25 | 158 00 | 145 00 | ..... |
| State moneys | ..... | ..... | 8 00 | 5,000 00 | 7,500 00 |
| U. S. Government deposits | ..... | ..... | 97,918 96 | ..... | ..... |
| Postal savings | 5,121 87 | 8,696 84 | 44,520 76 | 7,881 21 | 2,509 82 |
| Time deposits (book) | 8,869,449 16 | 1,486,582 10 | 7,047,589 40 | 1,528,436 01 | 891,991 75 |
| Time certificates of deposit | 349,428 88 | 16,960 94 | 375,643 63 | 539,601 48 | 398,588 23 |
| Bonds borrowed or left for safekeeping | 464,355 00 | 366,150 00 | 59,600 00 | 178,638 78 | 236,750 00 |
| Bills payable | 766,750 00 | ..... | 30,000 00 | 20,000 00 | 56,500 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | 3,633 31 |
| Notes and bills rediscounted | 96,919 79 | ..... | 15,000 00 | ..... | ..... |
| Other liabilities | 13 50 | ..... | 300 00 | 125 00 | ..... |
| Totals | $14,561,042 23 | $3,635,792 91 | $14,893,606 37 | $3,941,444 29 | $3,198,720 16 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Menominee county. | Midland county. | Missaukee county. | Monroe county. | Montcalm county. |
|---|---|---|---|---|---|
| | 4 state and 2 national banks. | 4 state banks. | 2 state banks. | 8 state and 1 national bank. | 15 state banks. |
| Loans and discounts | $2,144,330 79 | $1,233,417 15 | $284,019 35 | $2,258,776 96 | $2,336,321 20 |
| Overdrafts, secured and unsecured | 1,321 63 | 2,274 39 | 2,798 21 | 1,809 92 | 6,251 24 |
| Premium accounts | ..... | ..... | ..... | 8,737 12 | ..... |
| Stock of Federal Reserve Bank | 11,330 99 | 1,500 00 | ..... | 8,100 00 | 5,700 00 |
| Bonds, mortgages and securities | 1,672,163 61 | 1,191,807 51 | 101,646 80 | 4,060,867 39 | 1,892,488 77 |
| Lawful reserve with Federal Reserve Bank and in vault | 292,936 57 | 266,780 40 | 21,277 40 | 690,511 87 | 442,551 78 |
| Due from banks in reserve cities | 333,806 29 | 182,702 70 | 106,342 37 | 457,819 58 | 501,716 26 |
| Due from other banks and bankers | 119,364 41 | ..... | 2,800 74 | 33,538 04 | 1,445 00 |
| Exchanges for clearing house | 4,546 36 | 6,041 80 | ..... | 21,207 97 | 8,468 74 |
| Outside checks and other cash items | 18,743 72 | 932 41 | 795 84 | 7,328 31 | 14,128 76 |
| Banking house, furniture and fixtures | 94,973 18 | 73,435 85 | 4,344 70 | 137,949 39 | 105,016 70 |
| Other real estate | 548 86 | ..... | 450 00 | 18,450 98 | 8,757 84 |
| Due U. S. Treasurer | 15,002 50 | ..... | ..... | 2,500 00 | ..... |
| Other assets | 2,049 16 | ..... | ..... | ..... | ..... |
| Totals | $4,711,118 07 | $2,958,892 21 | $524,475 41 | $7,707,597 53 | $5,322,846 29 |
| Liabilities. | | | | | |
| Capital stock | $460,000 00 | $145,000 00 | $40,000 00 | $440,000 00 | $415,000 00 |
| Surplus fund | 168,000 00 | 60,000 00 | 9,000 00 | 91,100 00 | 102,880 00 |
| Undivided profits | 46,108 28 | 67,166 31 | 12,770 52 | 127,738 58 | 92,340 03 |
| Reserved for taxes, interest, etc | 18,792 32 | ..... | ..... | 3,000 00 | 25,000 00 |
| Circulation | 296,300 00 | ..... | ..... | 50,000 00 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 16,187 32 | ..... | ..... | 64,621 49 | ..... |
| Individual deposits subject to check | 1,486,828 91 | 914,038 55 | 205,657 05 | 2,150,868 15 | 1,412,942 86 |
| Commercial certificates of deposit | 190,022 41 | 93,277 58 | 183,331 61 | 300,630 92 | 655,707 15 |
| Certified checks | 6,769 34 | 17,551 61 | ..... | 115 92 | 1,203 06 |
| Cashiers' checks | 3,699 88 | 10,270 18 | 789 03 | 9,201 74 | 6,329 26 |
| Dividends unpaid | 83 00 | 171 00 | ..... | 463 71 | 30 01 |
| State moneys | 5,000 00 | ..... | ..... | ..... | 10,000 00 |
| U. S. Government deposits | 48,760 00 | ..... | ..... | ..... | ..... |
| Postal savings | 3,290 79 | ..... | ..... | 12,623 68 | 9,089 33 |
| Time deposits (book) | 1,625,956 89 | 950,475 44 | 35,471 33 | 2,670,689 79 | 667,187 60 |
| Time certificates of deposit | 314,963 93 | 269,041 54 | 37,455 87 | 1,510,169 13 | 1,753,976 15 |
| Bonds borrowed or left for safekeeping | ..... | 221,900 00 | ..... | 156,350 00 | 70,850 00 |
| Bills payable | ..... | 210,000 00 | ..... | 120,000 00 | 87,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 10,355 00 | ..... | ..... | ..... | 13,310 84 |
| Other liabilities | 10,000 00 | ..... | ..... | 24 42 | ..... |
| Totals | $4,711,118 07 | $2,958,892 21 | $524,475 41 | $7,707,597 53 | $5,322,846 29 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Montmorency county. | Muskegon county. | Newaygo county. | Oakland county. | Oceana county. |
|---|---|---|---|---|---|
| | 1 state bank. | 6 state and 3 national banks. | 6 state banks. | 17 state and 2 national banks. | 2 state and 1 national banks. |
| Loans and discounts | $126,770 04 | $5,377,185 59 | $1,074,504 98 | $10,371,250 85 | $401,327 86 |
| Overdrafts, secured and unsecured | 1,068 71 | 10,161 06 | 8,533 76 | 22,847 56 | 3,323 52 |
| Premium accounts | ..... | 501 95 | ..... | 150 00 | 8,817 45 |
| Stock of Federal Reserve Bank | ..... | 30,000 00 | 3,750 00 | 50,250 00 | 3,100 00 |
| Bonds, mortgages and securities | 82,555 00 | 5,205,470 84 | 1,354,006 63 | 14,045,110 62 | 566,603 92 |
| Lawful reserve with Federal Reserve Bank and in vault | 15,851 09 | 1,281,454 49 | 406,807 09 | 2,572,123 13 | 93,886 80 |
| Due from banks in reserve cities | 22,185 02 | 993,709 29 | 347,084 47 | 2,806,358 37 | 191,776 88 |
| Due from other banks and bankers | 22 50 | 11,907 52 | 3,221 95 | 200,449 90 | 21,475 13 |
| Exchanges for clearing house | ..... | 106,195 16 | ..... | 171,197 37 | 2,391 40 |
| Outside checks and other cash items | ..... | 54,251 00 | 8,213 83 | 32,234 53 | 3,879 28 |
| Banking house, furniture and fixtures | 8,090 00 | 626,883 58 | 69,865 66 | 399,215 54 | 38,743 04 |
| Other real estate | ..... | 11,514 35 | 8,741 38 | 75,551 15 | 30,459 39 |
| Due U. S. Treasurer | ..... | 16,620 00 | ..... | 3,125 00 | 500 00 |
| Other assets | ..... | 11,265 12 | ..... | 83,418 00 | 158 92 |
| Totals | $256,542 36 | $13,737,119 95 | $3,284,729 75 | $30,833,282 02 | $1,361,750 59 |
| Liabilities. | | | | | |
| Capital stock | $20,000 00 | $1,125,000 00 | $155,000 00 | $1,645,000 00 | $95,000 00 |
| Surplus fund | 13,000 00 | 608,500 00 | 88,000 00 | 590,200 00 | 44,750 00 |
| Undivided profits | 4,363 69 | 182,178 75 | 49,395 91 | 378,647 95 | 43,020 37 |
| Reserved for taxes, interest, etc | ..... | 57,183 23 | 2,000 00 | 53,705 89 | ..... |
| Circulation | ..... | 258,200 00 | ..... | 62,500 00 | 9,500 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 3,335 38 | ..... | 35,944 42 | 6,984 69 |
| Individual deposits subject to check | 93,105 95 | 4,094,341 81 | 613,827 28 | 9,142,718 07 | 392,595 41 |
| Commercial certificates of deposit | 1 35 | 186,305 32 | 34,459 96 | 1,289,358 64 | 28,939 76 |
| Certified checks | ..... | 17,275 88 | 7 00 | 25,224 50 | 2,481 43 |
| Cashiers' checks | ..... | 4,068 89 | ..... | 91,474 55 | ..... |
| Dividends unpaid | ..... | 151 50 | ..... | 813 50 | ..... |
| State moneys | ..... | 10,000 00 | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 1,000 00 | ..... | ..... | ..... |
| Postal savings | ..... | 71,093 77 | ..... | 39,735 53 | 2,392 14 |
| Time deposits (book) | 103,459 49 | 4,710,499 79 | 819,727 28 | 11,757,671 01 | 545,478 58 |
| Time certificates of deposit | 11,411 88 | 2,100,261 79 | 1,190,062 32 | 3,825,372 81 | 189,265 46 |
| Bonds borrowed or left for safekeeping | 11,200 00 | 102,950 00 | 405,600 00 | 1,385,465 15 | ..... |
| Bills payable | ..... | 160,000 00 | 47,000 00 | 477,000 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | 44,773 84 | ..... | 32,450 00 | 1,342 75 |
| Totals | $256,542 36 | $13,737,119 95 | $3,284,729 75 | $30,833,282 02 | $1,361,750 59 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Ogemaw county. | Ontonagon county. | Osceola county. | Oscoda county. | Otsego county. |
|---|---|---|---|---|---|
| | 1 state bank. | 3 state and 2 national banks. | 4 state and 1 national banks. | 1 state bank. | 1 state bank. |
| Loans and discounts | $123,028 24 | $560,410 26 | $1,729,703 92 | $92,053 37 | $338,545 81 |
| Overdrafts, secured and unsecured | 98 79 | 509 34 | 11,740 68 | 40 34 | 46 40 |
| Premium accounts | ..... | 171 00 | 50,299 32 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | 2,150 00 | 3,600 00 | ..... | ..... |
| Bonds, mortgages and securities | 20,026 66 | 425,341 72 | 697,787 49 | 21,848 77 | 350,049 23 |
| Lawful reserve with Federal Reserve Bank and in vault | 7,124 81 | 95,061 62 | 320,499 53 | 5,887 08 | 39,718 68 |
| Due from banks in reserve cities | 31,957 57 | 143,730 75 | 114,020 28 | 32,663 24 | 157,084 51 |
| Due from other banks and bankers | ..... | 40,385 04 | 4,463 93 | ..... | 4,713 48 |
| Exchanges for clearing house | ..... | 906 56 | 1,248 87 | ..... | ..... |
| Outside checks and other cash items | 29 27 | 2,374 02 | 57,955 50 | 6,540 19 | 719 41 |
| Banking house, furniture and fixtures | 8,000 00 | 32,317 67 | 9,483 56 | 5,375 00 | 15,500 00 |
| Other real estate | 5,141 28 | ..... | 2,500 00 | ..... | 3,252 14 |
| Due U. S. Treasurer | ..... | 2,500 00 | ..... | ..... | ..... |
| Other assets | ..... | 1,801 34 | ..... | ..... | ..... |
| Totals | $195,406 62 | $1,307,659 32 | $3,003,303 08 | $164,407 99 | $909,629 66 |
| Liabilities. | | | | | |
| Capital stock | $20,000 00 | $115,000 00 | $175,000 00 | $20,000 00 | $25,000 00 |
| Surplus fund | 5,000 00 | 41,500 00 | 42,000 00 | 1,575 02 | 15,000 00 |
| Undivided profits | 5,410 90 | 21,508 05 | 30,152 65 | 2,599 41 | 15,943 96 |
| Reserved for taxes, interest, etc | ..... | 500 00 | 1,500 00 | ..... | ..... |
| Circulation | ..... | 47,900 00 | 50,000 00 | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 1,797 54 | ..... | 105,614 03 | 307,954 10 |
| Individual deposits subject to check | 55,526 36 | 637,433 09 | 762,495 75 | 34,614 53 | 204,222 11 |
| Commercial certificates of deposit | 109,054 08 | 60,288 24 | 223,966 97 | ..... | 1,357 20 |
| Certified checks | ..... | 520 71 | 6 25 | 5 00 | ..... |
| Cashiers' checks | 415 28 | 912 50 | 3,621 22 | ..... | ..... |
| Dividends unpaid | ..... | 320 00 | 33 00 | ..... | ..... |
| State moneys | ..... | ..... | 2,500 00 | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Postal savings | ..... | 9,161 85 | 71 45 | ..... | 340,152 29 |
| Time deposits (book) | ..... | 275,278 52 | 1,098,865 32 | ..... | ..... |
| Time certificates of deposit | ..... | 61,140 27 | 406,385 60 | ..... | ..... |
| Bonds borrowed or left for safekeeping | ..... | 15,250 00 | 24,700 00 | ..... | ..... |
| Bills payable | ..... | ..... | 89,500 00 | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 19,045 58 | 92,504 87 | ..... | ..... |
| Other liabilities | ..... | 102 97 | ..... | ..... | ..... |
| Totals | $195,406 62 | $1,307,659 32 | $3,003,303 08 | $164,407 99 | $909,629 66 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | Ottawa county. | Presque Isle county. | Roscommon county. | Saginaw county. | St. Clair county. |
|---|---|---|---|---|---|
| | 14 state banks. | 3 state banks. | 1 state bank. | 10 state and 3 national banks. | 9 state and 5 national banks. |
| Loans and discounts | $5,740,495 00 | $376,360 54 | $73,056 13 | $18,224,684 84 | $7,479,960 45 |
| Overdrafts, secured and unsecured | 10,829 60 | 13 49 | 632 81 | 33,175 76 | 16,388 57 |
| Premium accounts | ..... | ..... | ..... | 2,344 01 | 704 93 |
| Stock of Federal Reserve Bank | 15,600 00 | 1,500 00 | ..... | 85,200 00 | 20,050 00 |
| Bonds, mortgages and securities | 5,110,456 40 | 899,726 80 | 52,953 65 | 16,315,261 41 | 7,919,238 66 |
| Lawful reserve with Federal Reserve Bank and in vault | 1,060,987 12 | 103,066 85 | 23,082 65 | 3,888,152 86 | 1,065,809 25 |
| Due from banks in reserve cities | 826,876 39 | 130,144 09 | 13,250 00 | 2,817,639 41 | 1,154,624 36 |
| Due from other banks and bankers | ..... | ..... | ..... | 275,335 23 | 96,412 25 |
| Exchanges for clearing house | 25,155 64 | ..... | 36 00 | 359,638 97 | 65,817 99 |
| Outside checks and other cash items | 13,413 10 | 2,267 26 | ..... | 84,422 07 | 56,668 18 |
| Banking house, furniture and fixtures | 246,654 84 | 30,248 25 | 9,900 00 | 543,460 50 | 350,091 01 |
| Other real estate | 8,313 30 | 14,949 95 | 15,429 55 | 37,922 62 | 18,318 76 |
| Due U. S. Treasurer | ..... | ..... | ..... | 19,500 00 | 10,000 00 |
| Other assets | ..... | ..... | ..... | 581 53 | 76,818 68 |
| Totals | $13,058,781 39 | $1,558,277 23 | $188,340 79 | $42,687,319 21 | $18,330,903 09 |
| Liabilities. | | | | | |
| Capital stock | $675,000 00 | $85,000 00 | $20,000 00 | $1,653,340 00 | $818,000 00 |
| Surplus fund | 260,150 00 | 25,917 00 | 4,500 00 | 1,588,740 00 | 282,000 00 |
| Undivided profits | 160,037 23 | 26,740 71 | 1,530 49 | 752,110 39 | 250,092 77 |
| Reserved for taxes, interest, etc | 20,089 85 | ..... | 1,000 00 | 158,194 18 | 32,165 65 |
| Circualtion | ..... | ..... | ..... | 350,000 00 | 223,595 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 6,725 97 | ..... | ..... | 2,017,256 50 | 801,348 78 |
| Individual deposits subject to check | 2,822,414 54 | 255,216 21 | 86,441 93 | 14,147,580 35 | 5,159,872 11 |
| Commercial certificates of deposit | 1,692,387 18 | 59,585 66 | ..... | 2,588,432 25 | 573,612 67 |
| Certified checks | 632 03 | 809 08 | 260 00 | 75,189 00 | 9,656 04 |
| Cashiers' checks | ..... | 10 00 | 2,971 05 | 66,412 98 | 7,253 61 |
| Dividends unpaid | 15 00 | ..... | ..... | 921 00 | 711 42 |
| State moneys | ..... | ..... | ..... | ..... | 50,000 00 |
| U. S. Government deposits | 7,756 44 | ..... | ..... | 178,051 40 | 17,295 02 |
| Postal savings | 1,338 14 | ..... | ..... | 10,232 92 | 14,991 33 |
| Time deposits (book) | 5,331,264,86 | 1,042,490 01 | 41,707 12 | 17,454,581 47 | 7,903,960 73 |
| Time certificates of deposit | 1,651,600 15 | 62,508 56 | 29,930 20 | 784,144 03 | 948,316 04 |
| Bonds borrowed or left for safekeeping | 378,370 00 | ..... | ..... | 186,100 00 | 275,000 00 |
| Bills payable | 51,000 00 | ..... | ..... | 675,000 00 | 746,450 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | 2,028 94 |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | 3,381 09 |
| Other liabilities | ..... | ..... | ..... | 1,032 74 | 211,171 89 |
| Totals | $13,058,781 39 | $1,558,277 23 | $188,340 79 | $42,687,319 21 | $18,390,330 09 |

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*Abstract of State and National banks by counties.*—Continued.

| Resources. | St. Joseph county. | Sanilac county. | Schoolcraft county. | Shiawassee county. | Tuscola county. |
|---|---|---|---|---|---|
| | 9 state and 3 national banks. | 17 state banks. | 2 state and 1 national banks. | 10 state banks. | 11 state and 1 national banks. |
| Loans and discounts | $3,555,993 83 | $4,828,308 74 | $807,644 08 | $3,194,601 38 | $2,294,759 97 |
| Overdrafts, secured and unsecured | 9,289 09 | 22,474 45 | 1,487 16 | 5,023 03 | 10,894 14 |
| Premium accounts | 70 00 | 138 77 | ..... | 2,002 06 | ..... |
| Stock of Federal Reserve Bank | 12,250 00 | 1,100 00 | 2,400 00 | ..... | 6,900 00 |
| Bonds, mortgages and securities | 2,907,001 04 | 2,353,178 47 | 646,325 98 | 3,598,085 74 | 1,901,240 67 |
| Lawful reserve with Federal Reserve Bank and in vault | 523,183 28 | 400,835 24 | 102,646 55 | 556,184 74 | 346,856 01 |
| Due from banks in reserve cities | 947,166 42 | 1,100,625 46 | 87,707 92 | 1,249,617 71 | 780,368 25 |
| Due from other banks and bankers | 11,805 85 | 17,132 79 | 21,137 86 | 1,681 58 | 16,288 20 |
| Exchanges for clearing house | 3,600 81 | 14,274 02 | 8,305 11 | 49,834 95 | 2,914 41 |
| Outside checks and other cash items | 7,343 19 | 8,113 06 | 6,199 17 | 12,381 50 | 10,045 64 |
| Banking house, furniture and fixtures | 165,566 78 | 129,460 60 | 57,534 39 | 156,612 63 | 98,248 41 |
| Other real estate | 28,364 23 | 94,241 75 | 2,000 00 | 13,927 11 | 14,575 00 |
| Due U. S. Treasurer | 4,250 00 | ..... | 3,000 00 | ..... | 312 50 |
| Other assets | 18,548 41 | 23,100 00 | 3,954 57 | ..... | 2,005 00 |
| Totals | $8,187,682 93 | $8,992,983 35 | $1,750,342 79 | $8,839,952 43 | $5,485,408 20 |
| **Liabilities.** | | | | | |
| Capital stock | $465,000 00 | $465,000 00 | $140,000 00 | $331,000 00 | $417,500 00 |
| Surplus fund | 137,000 00 | 125,500 00 | 50,000 00 | 136,000 00 | 166,350 00 |
| Undivided profits | 110,669 01 | 155,459 47 | 29,433 56 | 87,093 23 | 64,920 98 |
| Reserved for taxes, interest, etc | 8,086 94 | 14,062 56 | 464 64 | 1,830 76 | 1,230 69 |
| Circulation | 149,995 00 | ..... | 57,700 00 | ..... | 5,450 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | 919 22 | ..... |
| Due to other banks and bankers | ..... | 4,000 00 | 23,219 32 | 16,181 80 | ..... |
| Individual deposits subject to check | 2,083,149 17 | 2,091,749 53 | 599,567 55 | 2,047,679 13 | 1,186,182 28 |
| Commercial certificates of deposit | 1,057,315 82 | 3,447,436 96 | 73,108 98 | 1,044,926 29 | 385,945 16 |
| Certified checks | 1,053 00 | 1,658 01 | 132 57 | 292 21 | 209 45 |
| Cashiers' checks | 29,526 11 | 15,027 21 | 2,888 43 | ..... | 285 84 |
| Dividends unpaid | 285 00 | ..... | ..... | 60 00 | 879 19 |
| State moneys | 5,000 00 | 57,500 00 | ..... | ..... | ..... |
| U. S. Government deposits | 4,820 67 | ..... | 10,000 00 | ..... | ..... |
| Postal savings | 5,726 05 | ..... | 6,548 10 | 13,696 01 | 1,237 47 |
| Time deposits (book) | 1,994,351 00 | 1,061,329 79 | 661,070 46 | 2,734,352 31 | 1,034,072 97 |
| Time certificates of deposit | 2,032,477 39 | 1,409,859 82 | 44,629 26 | 2,291,721 47 | 1,759,033 73 |
| Bonds borrowed or left for safekeeping | 89,600 00 | 96,300 00 | 17,150 00 | 41,500 00 | 309,215 44 |
| Bills payable | 10,000 00 | 10,000 00 | ..... | 65,000 00 | 105,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 15,000 00 | 32,750 00 | 27,700 00 | 45,895 00 |
| Other liabilities | 5,022 22 | 23,100 00 | 1,679 92 | ..... | 2,000 00 |
| Totals | $8,187,682 93 | $8,992,983 35 | $1,750,342 79 | $8,839,952 43 | $5,485,408 20 |

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*Abstract of State and National banks by counties.*—Concluded.

| Resources. | Van Buren county. | Washtenaw county. | Wayne county. | Wexford county. |
|---|---|---|---|---|
| | 9 state and 2 national banks. | 13 state and 2 national banks. | 41 state, 1 industrial, 5 national banks, 6 trust companies. | 3 state banks. |
| Loans and discounts | $2,929,688 94 | $8,623,931 05 | $228,611,473 21 | $2,020,985 55 |
| Overdrafts, secured and unsecured | 5,573,97 | 21,279 92 | 181,011 25 | 972 63 |
| Premium accounts | ..... | 4,957 17 | 72,527 02 | 1,364,145 88 |
| Stock of Federal Reserve Bank | 10,500 00 | 36,550 00 | 1,114,850 00 | ..... |
| Bonds, mortgages and securities | 3,364,630 54 | 8,656,818 02 | 282,887,329 33 | ..... |
| Lawful reserve with Federal Bank and in vault | 594,602 46 | 2,139,646 23 | 60,873,093 95 | 370,096 25 |
| Due from banks in reserve cities | 470,983 90 | 902,244 65 | 40,232,020 76 | 652,169 91 |
| Due from other banks and bankers | 26,489 66 | 80,212 69 | 7,267,059 87 | ..... |
| Exchanges for clearing house | 2,743 63 | 107,185 09 | 16,635,019 90 | 8,203 72 |
| Outside checks and other cash items | 51,103 41 | 21,839 20 | 1,016,785 31 | 2,941 11 |
| Banking house, furniture and fixtures | 97,173 84 | 387,201 67 | 9,508,133 29 | 63,597 50 |
| Other real estate | 26,139 70 | 84,948 85 | 171,583 59 | 3,433 48 |
| Due U. S. Treasurer | 1,875 00 | 10,000 00 | 357,277 50 | ..... |
| Other assets | 6,507 64 | 50,502 83 | 311,977 34 | ..... |
| Totals | $7,588,012 69 | $21,127,317 37 | $649,240,142 32 | $4,486,546 03 |
| **Liabilities.** | | | | |
| Capital stock | $480,000 00 | $1,085,000 00 | $28,390,755 00 | $220,000 00 |
| Surplus fund | 197,250 00 | 878,000 00 | 20,106,143 27 | 100,000 00 |
| Undivided profits | 130,849 82 | 466,682 00 | 9,278,980 24 | 56,099 83 |
| Reserved for taxes, interest, etc. | 5,085 86 | 5,993 95 | 1,789,376 45 | 2,500 00 |
| Circulation | 36,700 00 | 200,000 00 | 1,830,097 50 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | 37,083 71 |
| Due to other banks and bankers | 68,515 63 | 187,445 24 | 36,631,669 39 | 73,658 42 |
| Individual deposits subject to check | 2,437,484 95 | 5,869,383 25 | 259,029,171 95 | 1,457,148 14 |
| Commercial certificates of deposit | 847,938 87 | 623,455 32 | 3,939,446 95 | 435,970 04 |
| Certified checks | 2,199 85 | 16,504 57 | 1,836,585 58 | 1,049 33 |
| Cashiers' checks | 10,469 75 | 34,698 34 | 2,821,784 20 | ..... |
| Dividends unpaid | 585 00 | 625 00 | 9,138 94 | 54 00 |
| State moneys | ..... | ..... | 2,193,200 88 | ..... |
| U. S. Government deposits | 9,307 73 | 41,154 68 | 2,478,848 41 | ..... |
| Postal savings | 1,562 06 | 15,810 48 | 4,290,180 07 | 6,735 35 |
| Time deposits (book) | 923,191 48 | 9,435,573 48 | 224,189,321 75 | 1,124,208 42 |
| Time certificates of deposit | 1,987,728 50 | 1,752,862 87 | 8,810,925 24 | 972,038 79 |
| Bonds borrowed or left for safekeeping | 132,050 00 | 80,350 00 | 2,963,679 00 | ..... |
| Bills payable | 316,000 00 | 303,250 00 | 27,525,500 00 | ..... |
| Acceptances executed for customers | ..... | ..... | 7,191,439 01 | ..... |
| Customers' letters of credit | ..... | ..... | 569,896 43 | ..... |
| Notes and bills rediscounted | ..... | 129,133 74 | 2,665,974 00 | ..... |
| Other liabilities | 1,093 19 | ..... | 698,028 06 | ..... |
| Totals | $7,588,012 69 | $21,127,317 37 | $649,240,142 32 | $4,486,546 03 |

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REPORTS

OF THE

# STATE BANKS AND TRUST COMPANIES

AS MADE TO THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

## DECEMBER 31, 1918, MARCH 4, MAY 12, JUNE 30 AND SEPTEMBER 12, 1919

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## No. 325.

## THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

WADE MILLIS, *President;* D. A. CURTIS, *Vice President;* F. B. CLEVELAND, *Cashier;* C. A. FOOTE, *Assistant Cashier.*

DIRECTORS.—D. A. Curtis, F. B. Cleveland, Wade Millis, E. A. Rawson, H. E. Branch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $119,078 43 | $121,310 91 | $130,188 02 | $101,051 85 | $108,237 45 |
| Sav. dept. | ..... | ..... | ..... | 40,391 37 | 54,861 99 |
| Bonds, mtgs. and securities...Com'l. dept. | 4,275 00 | 4,275 00 | 5,975 00 | 6,675 00 | ..... |
| Sav. dept. | 151,769 49 | 130,274 16 | 118,409 12 | 137,216 46 | 153,179 07 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 31,501 09 | 26,715 75 | 9,440 60 | 42,074 40 | 26,367 78 |
| Sav. dept. | 9,659 20 | 23,118 73 | 10,996 65 | 14,223 18 | 11,842 75 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | 24,486 03 | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 47,000 00 | 25,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,086 00 | 7,000 00 | 1,289 00 | 2,286 00 | 1,953 00 |
| Sav. dept. | 16,000 00 | 4,773 00 | 11,000 00 | 10,000 00 | 20,000 00 |
| Gold coin:.....Com'l. dept. | 295,00 | ..... | 285 00 | 285 00 | 395 00 |
| Sav. dept. | ..... | 295 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 5,203 60 | 141 75 | 4,357 70 | 4,265 95 | 6,687 95 |
| Sav. dept. | ..... | 5,076 50 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 734 27 | ..... | 724 08 | 652 64 | 830 80 |
| Sav. dept. | ..... | 759 76 | ..... | ..... | ..... |
| Overdrafts | 33 58 | 1,835 91 | 74 32 | 71 48 | 155 04 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,590 93 | 5,590 93 | 5,590 93 | 5,590 93 | 5,590 93 |
| Furniture and fixtures | 4,502 37 | 4,327 79 | 4,327 79 | 4,327 79 | 4,327 79 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 306 73 | 95 74 | 200 89 | 1,281 85 | 464 68 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $354,035 69 | $382,590 93 | $352,345 73 | $370,393 90 | $394,894 23 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Undivided profits, net | 4,874 58 | 2,452 43 | 3,739 53 | 2,925 78 | 4,516 01 |
| Dividends unpaid | ..... | 120 00 | 120 00 | 120 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 70,704 80 | 87,139 47 | 69,500 03 | 69,406 18 | 85,219 08 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 52,712 92 | 52,902 29 | 57,005 94 | 58,838 53 | 49,665 00 |
| Book accounts | 195,743 39 | 207,476 74 | 189,479 63 | 206,603 41 | 222,994 14 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $354,035 69 | $382,590 93 | $352,345 73 | $370,393 90 | $394,894 23 |

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## No. 162.

## THE ADRIAN STATE SAVINGS BANK, ADRIAN.

### Organized May 29, 1893.

R. A. WATTS, *Chairman of the Board.*

B. E. TOBIAS, *President;* GEORGE A. WILCOX, R. H. WATTS, *Vice Presidents;* CHAS. S. WHITNEY, *Cashier;* FRANK A. FAULHABER, *Assistant Cashier.*

DIRECTORS.—R. A. Watts, Geo. A. Wilcox, W. E. Jewett, R. A. Kaiser, C. G. Wesley, W. O. Hunt, B. E. Tobias, A. D. Ellis, C. S. Whitney, R. H. Watts, W. W. Cooke, C. E. Baldwin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $460,067 72 | $426,713 59 | $347,145 55 | $420,307 94 | $483,813 22 |
| Sav. dept | 156,532 46 | 123,974 35 | 109,671 77 | 123,089 71 | 157,511 13 |
| Bonds, mtgs. and securities:...Com'l. dept | 1,000 00 | ..... | 366,000 00 | 357,600 00 | 360,100 00 |
| Sav. dept | 1,106,959 74 | 1,218,303 14 | 1,033,416 35 | 1,040 512 21 | 937,418 95 |
| Due from Fed. Res. Bank:....Com'l. dept.. | 23,741 24 | 29,344 17 | 31,188 61 | 30,666 38 | 35,215 56 |
| Sav. dept. | 37,719 31 | 37,716 22 | 37,716 22 | 37,716 22 | 37,716 22 |
| Due from bks. in res. cities:...Com'l. dept. | 27,272 59 | 35,253 02 | 22,949 49 | 21,205 04 | 33,356 22 |
| Sav. dept. | 57,336 75 | 173,479 18 | 110,033 54 | 73,422 88 | 61,562 31 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,082 74 | 9,220 21 | 3,624 59 | 11,147 39 | 2,299 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,130 00 | 1,238 00 | 17,695 00 | 240 00 | 16,036 00 |
| Sav. dept. | 20,000 00 | 30,000 00 | 30,000 00 | 28,095 00 | 30,000 00 |
| Gold coin:.....Com'l. dept. | 1,070 00 | 1,312 50 | 1,700 00 | ..... | 1,952 50 |
| Sav. dept. | ..... | ..... | ..... | 1,905 00 | ..... |
| Silver coin:.....Com'l. dept. | 2,946 70 | 3,352 75 | 4,021 00 | 3,979 75 | 3,787 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 530 48 | 580 44 | 675 30 | 418 95 | 310 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 110 45 | 1,005 24 | 72 61 | 4 09 | 22 11 |
| Premium account | ..... | 70 83 | ..... | 126 65 | ..... |
| Banking house | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 1,000 00 | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 17,523 02 | 8,156 98 | 10,793 28 | 12,681 26 | 12,044 27 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,600 00 |
| Other assets | 1,000 00 | ..... | ..... | ..... | 125 41 |
| Totals | $1,977,023 20 | $2,145,720 62 | $2,173,703 31 | $2,209,118 47 | $2,219,871 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $120,000 00 | $120,000 00 | $120,000 00 | $120,000 00 | $120,000 00 |
| Surplus fund | 80,000 00 | 80,000 00 | 80,000 00 | 80,000 00 | 100,000 00 |
| Undivided profits, net | 31,087 18 | 27,201 13 | 37,979 53 | 31,498 91 | 21,094 65 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | 10,000 00 | 10,000 00 | ..... | ..... |
| Commercial deposits subject to check | 362,581 45 | 393,807 42 | 365,915 77 | 339,307 91 | 350,195 28 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 70 55 | 146 00 | 54 99 | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 154,632 40 | 224,087 51 | 233,349 32 | 257,727 00 | 250,031 63 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Bank accounts | 1,125,865 24 | 1,186,543 23 | 1,172,093 76 | 1,172,549 50 | 1,222,413 79 |
| Certificates of deposit | 77,786 38 | 49,580 89 | 46,811 04 | 48,364 29 | 43,990 95 |
| Club savings deposits | ..... | 4,354 44 | 7,498 90 | 9,670 86 | 12,144 81 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | 50,000 00 | 100,000 00 | 150,000 00 | 100,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,977,023 20 | $2,145,720 62 | $2,173,703 31 | $2,209,118 47 | $2,219,871 10 |

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## No. 89.

## THE COMMERCIAL SAVINGS BANK, ADRIAN.

Organized May 10, 1888.

A. BENNETT, *President;* CHARLES G. HART, *Vice President;* E. N. SMITH, *Cashier;* P. J. DUNN, JOSEPH P. LIBS, *Assistant Cashiers.*

DIRECTORS.—A. Bennett, E. C. Sword, Charles G. Hart, Amos Kells, H. R. Jewett, W. H. Barrett, John E. Bird, A. E. Palmer, E. N. Smith, P. J. Dunn, Ladd J. Lewis, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $230,181 22 | $266,472 37 | $323,630 38 | $280,483 46 | $329,916 03 |
| Sav. dept | 107,801 88 | 96,531 80 | 82,246 95 | 92,998 14 | 116,868 28 |
| Bonds, mtgs. and securities:..Com'l. dept | 129,815 00 | 133,555 00 | 160,830 00 | 216,040 00 | 278,235 00 |
| Sav. dept. | 551,769 13 | 568,469 05 | 603,534 28 | 589,455 31 | 547,366 18 |
| Due from Fed. Res. Bank:....Com'l. dept. | 30,600 00 | 25,400 00 | 31,600 00 | 30,100 00 | 30,300 00 |
| Sav. dept. | 20,882 07 | 37,385 64 | 53,524 75 | 30,219 95 | 28,099 95 |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept | 110,001 12 | 108,578 77 | 120,612 76 | 68,596 48 | 36,977 15 |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | 3,709 37 | 3,646 48 | 5,014 52 | 7,690 74 | 1,156 19 |
| Currency:.....Com'l. dept. | | | | 19,000 00 | 10,000 00 |
| Sav. dept. | 46,973 00 | 20,660 00 | 22,331 00 | 19,543 00 | 16,381 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 370 00 | 777 50 | 2,007 50 | 257 50 | 292 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept | 3,039 00 | 3,923 80 | 1,793 55 | 2,398 50 | 1,878 40 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 331 45 | 302 30 | 171 07 | 216 12 | 243 93 |
| Overdrafts | 100 45 | 46 75 | 19 69 | 153 62 | 102 95 |
| Premium account | | | | | |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 15,374 66 | | | | |
| Outside checks and other cash items | | 6,580 02 | 1,619 33 | 4,767 21 | 4,569 50 |
| Stock of Federal Reserve Bank | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 |
| Other assets | | | | | |
| Totals | $1,305,148 35 | $1,326,529 48 | $1,463,135 78 | $1,416,120 03 | $1,456,587 06 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $110,000 00 | $110,000 00 | $110,000 00 | $110,000 00 | $110,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 3,274 22 | 18,441 19 | 21,973 05 | 18,507 38 | 16,568 33 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 403,988 91 | 330,539 82 | 399,846 94 | 393,001 81 | 405,641 94 |
| Demand certificates of deposit | 31,501 52 | 25,085 88 | 41,734 36 | 19,562 95 | 12,444 71 |
| Certified checks | 106 14 | 140 00 | 22 22 | 2,096 52 | 1,374 91 |
| Cashier's checks | 496 00 | 1,510 00 | | 3,637 00 | 65 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 724,786 06 | 805,889 36 | 850,854 40 | 828,186 60 | 865,792 14 |
| Certificates of deposit | | | | | |
| Club savings deposits | 995 50 | 4,923 23 | 8,704 81 | 11,127 77 | 14,700 03 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,305,148 35 | $1,326,529 48 | $1,463,135 78 | $1,416,120 03 | $1,456,587 06 |

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## No. 66.

## LENAWEE COUNTY SAVINGS BANK, ADRIAN.

Organized December 16, 1869.

Corporate existence extended February 1, 1902.

H. B. WALDBY, *Chairman;* H. V. C. HART, *President;* C. D. HARDY, R. S. MORELAND, D. B. MORGAN, *Vice Presidents;* J. C. MURPHY, *Cashier;* A. W. WRIGHT, VERN L. BEDELL, *Assistant Cashiers.*

DIRECTORS.—Rial Clay, J. V. DeFoe, Chas. Evans, H. V. C. Hart, Vernon Hoxie, C. D. Hardy, Henry Hart, J. W. Kirk, H. B. Knowles, H. L. Larwill, D. B. Morgan, R. S. Moreland, J. C. Murphy, F. W. Prentice, F. A. Stevenson, A. J. Walper, A. W. Wood, H. B. Waldby.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $317,804 75 | $308,899 69 | $334,882 90 | $344,972 94 | $411,289 00 |
| Sav. dept. | 194,043 68 | 187,793 86 | 205,540 64 | 169,475 39 | 135,413 93 |
| Bonds, mtgs. and securities...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,066,861 42 | 1,006,791 01 | 1,037,010 80 | 1,069,560 05 | 1,094,731 46 |
| Due from Fed. Res. Bank:....Com'l. dept. | 17,446 79 | 26,712 99 | 26,698 97 | 25,408 00 | 21,472 86 |
| Sav. dept. | 51,148 88 | 49,537 30 | 52,757 58 | 59,392 10 | 53,401 16 |
| Due from bks. in res. cities:...Com'l. dept. | 45,709 25 | 91,409 93 | 63,837 36 | 56,484 00 | 45,309 83 |
| Sav. dept. | 137,366 32 | 205,656 44 | 183,555 81 | 190,806 23 | 115,269 95 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 204,766 00 | 278,743 50 | 367,552 21 | 220,493 67 | 214,951 64 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,887 64 | 7,622 66 | 2,291 95 | 3,815 67 | 3,742 89 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,693 00 | 18,018 00 | 23,296 00 | 20,475 00 | 12,752 00 |
| Sav. dept. | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Gold coin:.....Com'l. dept. | 2,315 00 | 2,332 50 | 2,535 00 | 2,565 00 | 3,532 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,430 65 | 2,146 20 | 2,504 05 | 2,772 00 | 3,421 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 630 62 | 416 30 | 374 27 | 226 14 | 458 31 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 455 68 | 150 38 | 348 05 | 2,282 70 | 478 82 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 25,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 10,000 00 | 10,000 00 | ..... |
| Cash items in transit | ..... | ..... | ..... | 248 50 | 442 40 |
| Outside checks and other cash items | 2,288 03 | 2,056 49 | 2,463 54 | 3,884 69 | 1,322 65 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,110,847 71 | $2,239,287 25 | $2,366,649 13 | $2,233,862 08 | $2,173,991 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 7,025 50 | 22,213 19 | 36,071 36 | 7,996 83 | 26,172 60 |
| Dividends unpaid | 9,700 00 | ..... | ..... | 7,122 00 | 60 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 245,908 73 | 370,824 50 | 481,255 37 | 353,527 85 | 303,345 77 |
| Demand certificates of deposit | 343 73 | 343 73 | 343 73 | 148 73 | 148 73 |
| Certified checks | 63 56 | 55 39 | 7 59 | 5 39 | 10 01 |
| Cashier's checks | 2,923 84 | 10,531 01 | 3,318 28 | 9,289 56 | 3,250 77 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 16,937 06 | 25,492 28 | 18,134 59 | 16,637 99 | 12,022 07 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,613,987 00 | 1,595,205 34 | 1,613,600 69 | 1,614,687 01 | 1,604,273 18 |
| Certificates of deposit | 8,143 30 | 8,672 88 | 9,050 25 | 19,382 25 | 19,499 02 |
| Club savings deposits | 5,814 99 | 5,948 93 | 4,867 27 | 5,064 47 | 5,209 15 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,110,847 71 | $2,239,287 25 | $2,366,649 13 | $2,233,862 08 | $2,173,991 30 |

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## No. 179.

## ALBION STATE BANK, ALBION.

### Organized March 29, 1895.

D. A. GARFIELD, *President;* W. S. KESSLER, *Vice President;* R. E. SCHUMACHER, *Cashier;* ROGER H. DAVIS, *Assistant Cashier.*

DIRECTORS.—W. S. Kessler, D. A. Garfield, W. H. Rodenbach, Geo. T. Bullen, D. M. McAuliffe, O. A. Leonard, G. W. Schneider, G. W. Perkins, J. K. O'Hara.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $384,872 84 | $363,051 12 | $375,451 91 | $392,725 44 | $411,974 17 |
| Sav. dept. | 31,554 40 | 28,979 40 | 28,707 35 | 24,507 35 | 23,307 35 |
| Bonds, mtgs. and securities:...Com'l. dept. | 58,536 85 | 48,000 00 | 72,362 50 | 72,312 50 | 118,225 00 |
| Sav. dept. | 246,341 81 | 315,481 48 | 316,688 98 | 258,642 77 | 325,223 31 |
| Due from Fed. Res. Bank:....Com'l. dept. | 37,048 50 | 36,006 40 | 32,932 68 | 34,310 71 | 36,200 20 |
| Sav. dept. | 11,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 14,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 18,589 06 | 41,310 97 | 6,632 43 | 34,985 10 | 695 16 |
| Sav. dept. | 326 41 | 14,438 71 | 10,527 17 | 6,996 13 | 1,535 91 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | 19,300 00 | 29,300 00 | 23,700 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,519 46 | 1,923 66 | 4,423 15 | 2,568 64 | 2,818 24 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,271 00 | 7,678 00 | 7,684 00 | 14,895 00 | 21,811 00 |
| Sav. dept. | 21,000 00 | 17,000 00 | 16,000 00 | 16,000 00 | 20,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 645 00 | 952 50 | ..... | ..... |
| Sav. dept. | 715 00 | 1,000 00 | 1,000 00 | 2,445 00 | 685 00 |
| Silver coin:.....Com'l. dept. | 5,647 20 | 5,479 30 | 2,700 00 | 2,035 35 | 4,353 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 378 52 | 373 82 | 169 62 | 261 12 | 374 33 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 92 76 | 313 82 | 290 25 | 77 86 | 15 34 |
| Premium account | ..... | ..... | ..... | ..... | 1,005 41 |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 3,000 00 | 3,300 00 |
| Other real estate | 12,512 55 | 13,219 01 | 14,325 48 | 14,299 53 | 14,085 96 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 120 98 | 145 77 | ..... | ..... | 21 33 |
| Stock of Federal Reserve Bank | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $852,227 34 | $913,746 46 | $928,848 02 | $924,062 50 | $1,026,031 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 16,838 35 | 22,597 34 | 26,124 90 | 19,112 28 | 22,460 27 |
| Dividends unpaid | 1,526 00 | 126 00 | 6 00 | 3,210 00 | 6 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 289,618 86 | 284,828 34 | 309,885 20 | 291,797 57 | 321,333 36 |
| Demand certificates of deposit | 101,879 77 | 115,175 34 | 113,932 15 | 115,701 72 | 122,017 68 |
| Certified checks | ..... | ..... | ..... | 3,112 32 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,343 72 | 1,581 72 | 1,581 72 | 1,581 72 | 1,600 56 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 333,136 53 | 376,428 55 | 367,984 40 | 393,794 88 | 450,809 12 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 690 70 | 2,509 17 | 4,333 65 | 5,752 01 | 7,804 12 |
| Notes and bills rediscounted | 17,193 41 | 20,500 00 | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 15,000 00 | ..... | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $852,227 34 | $913,746 46 | $928,848 02 | $924,062 50 | $1,026,031 11 |

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## No. 167.

## THE COMMERCIAL AND SAVINGS BANK OF ALBION.

### Organized September 30, 1893.

HOMER C. BLAIR, *President;* W. C. MARSH, *Vice President;* C. G. BIGELOW, *Cashier;* C. S. LOUD, *Assistant Cashier.*

DIRECTORS.—Homer C. Blair, Samuel Dickie, Washington Gardner, C. G. Bigelow, George E. Dean, H. R. Wochholz, E. R. Loud, B. D. Brown, W. C. Marsh.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $348,250 30 | $345,189 56 | $335,888 19 | $373,710 86 | $400,647 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | 35,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 283,067 50 | 141,420 98 | 179,152 50 | 234,165 26 | 92,022 50 |
| Sav. dept. | 266,309 66 | 258,885 30 | 318,781 96 | 304,739 04 | 347,513 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | 25,266 55 | 27,696 23 | 32,074 85 | 30,285 49 | ..... |
| Sav. dept. | 10,090 00 | 10,918 00 | 11,093 00 | 11,693 00 | 40,715 80 |
| Due from bks. in res. cities:...Com'l. dept. | 18,156 64 | 51,551 59 | 39,128 44 | 19,324 67 | 32,950 89 |
| Sav. dept. | 19,959 07 | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 6,216 33 | 4,042 55 | 11,878 41 | 5,418 03 | 3,062 86 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 17,916 00 | 11,411 00 | 14,749 00 | 13,474 00 | 5,543 00 |
| Sav. dept. | 16,000 00 | 17,000 00 | 18,000 00 | 18,000 00 | 21,000 00 |
| Gold coin:.....Com'l. dept. | 470 00 | 2,240 00 | 2,500 00 | 2,500 00 | 2,815 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 3,911 70 | 7,251 60 | 2,926 00 | 3,050 00 | 1,475 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents.....Com'l. dept. | 241 42 | 185 58 | 183 79 | 173 77 | 223 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 835 85 | 658 82 | 19 48 | 292 12 | 472 90 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Furniture and fixtures | 9,000 00 | 9,000 00 | 9,000 00 | 8,500 00 | 8,500 00 |
| Other real estate | ..... | ..... | ..... | 10,412 27 | 10,540 38 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 131 56 | 105 40 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 3,450 00 | 3,450 00 | 3,450 00 | 3,450 00 | 3,450 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,064,272 58 | $926,006 61 | $1,013,825 62 | $1,074,188 51 | $1,040,933 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 14,000 45 | 17,706 64 | 22,170 50 | 15,046 91 | 19,013 44 |
| Dividends unpaid | 4,500 00 | 150 00 | ..... | 4,500 00 | 30 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 444,004 43 | 272,609 21 | 408,206 26 | 401,724 21 | 310,912 65 |
| Demand certificates of deposit | 106,076 13 | 121,959 70 | 98,518 61 | 99,633 81 | 111,865 72 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 23,190 34 | 23,218 24 | 23,135 26 | 20,514 62 | 22,978 37 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 312,183 70 | 338,646 28 | 343,286 30 | 363,290 38 | 400,606 68 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 175 03 | 2,291 54 | 3,508 69 | 4,478 58 | 5,940 72 |
| Notes and bills rediscounted | 45,142 50 | 34,425 00 | ..... | ..... | 54,585 88 |
| Bills payable | ..... | ..... | ..... | 50,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,064,272 58 | $926,006 61 | $1,013,825 62 | $1,074,188 51 | $1,040,933 46 |

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## No. 498.

## ALGONAC SAVINGS BANK, ALGONAC.

### Organized April 13, 1912.

CURTIS R. CHAMPION, *President;* JOHN EAST, *Vice President;* W. E. FOLSOM, *Cashier;* GLENN D. YOUNG, *Assistant Cashier.*

DIRECTORS.—Curtis R. Champion, John East, Fred W. Parker, W. E. Folsom, Alex Vancomberg.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $19,278 49 | $20,088 00 | $28,452 08 | $35,605 78 | $29,292 59 |
| Sav. dept. | 1,400 00 | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 60,059 20 | 65,800 00 | 63,600 00 | 69,600 00 | 65,514 66 |
| Sav. dept. | 86,339 31 | 81,539 31 | 86,954 80 | 86,802 30 | 136,389 80 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,546 11 | 26,123 38 | 28,036 31 | 25,457 19 | 72,409 75 |
| Sav. dept | 6,000 00 | ..... | ..... | 9,100 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 6,100 00 | 15,000 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | 10,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,404 00 | 1,872 00 | 7,120 00 | 5,694 00 | 6,497 00 |
| Sav. dept. | 4,500 00 | 4,000 00 | 4,200 00 | 7,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 87 50 | 25 00 | ..... | 20 00 | 7 50 |
| Sav. dept. | 300 00 | 400 00 | 450 00 | 500 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 1,139 20 | 510 45 | 574 40 | 616 05 | 1,293 35 |
| Sav. dept. | 200 00 | 600 00 | 300 00 | 450 00 | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 645 51 | 649 37 | 621 04 | 127 61 | 172 38 |
| Sav. dept. | ..... | ..... | 50 00 | 50 00 | ..... |
| Overdrafts | 1,073 55 | 86 44 | 46 79 | 99 32 | 8 45 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,200 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 3,177 25 | 4,906 02 | 1,788 75 | 3,793 76 | 9,875 71 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 308 86 | 214 08 | 275 42 | 212 85 | 923 55 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $216,758 98 | $223,914 05 | $239,569 59 | $252,228 86 | $341,984 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 4,629 70 | 4,338 84 | 5,186 62 | 5,132 65 | 5,497 95 |
| Dividends unpaid | ..... | 30 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 81,212 11 | 89,144 34 | 105,163 25 | 111,205 02 | 152,978 62 |
| Demand certificates of deposit | 2,102 53 | 4,844 64 | 3,238 42 | 2,998 15 | 5,649 17 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 104,814 64 | 101,556 23 | 101,981 30 | 108,893 04 | 153,859 00 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $216,758 98 | $223,914 05 | $239,569 59 | $252,228 86 | $341,984 74 |

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## No. 314.

## ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

H. A. DeLano, *President;* E. W. DeLano, *Vice President;* C. F. Peck, *Cashier.*
Directors.—H. A. DeLano, E. W. DeLano, A. Brand, O. S. Cross, C. F. Peck.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $54,318 98 | $58,537 80 | $63,089 45 | $68,731 86 | $80,080 64 |
| Sav. dept. | 48,804 89 | 52,196 66 | 47,969 85 | 48,194 42 | 45,284 99 |
| Bonds, mtgs. and securities:...Com'l. dept. | 44,500 00 | 28,000 00 | 28,000 00 | 28,000 00 | 32,000 00 |
| Sav. dept. | 183,586 61 | 179,412 86 | 188,223 86 | 192,738 06 | 195,419 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,008 22 | 7,033 67 | 7,000 00 | 8,231 19 | 8,900 00 |
| Sav. dept. | 21,325 12 | 11,858 18 | 26,859 35 | 19,819 75 | 25,972 25 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 21,700 00 | 26,150 00 | 20,000 00 | 33,165 00 | 42,440 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 4,000 00 | 10,000 00 | 10,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,210 61 | 1,249 36 | 1,135 48 | 2,241 36 | 1,506 63 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,639 00 | 1,470 00 | 4,639 00 | 2,090 00 | 3,000 00 |
| Sav. dept. | 11,000 00 | 9,000 00 | 9,000 00 | 10,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 1,452 50 | 1,582 50 | 1,670 00 | 1,680 00 | 500 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 3,200 00 | 4,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 2,220 15 | 2,092 30 | 1,163 25 | 1,660 00 | 600 00 |
| Sav. dept. | 2,100 00 | 1,300 00 | 1,000 00 | 1,250 00 | 1,550 00 |
| Nickels and cents:.....Com'l. dept. | 176 78 | 205 42 | 87 96 | 49 78 | 104 88 |
| Sav. dept. | 31 75 | 23 08 | 47 54 | 37 37 | 14 02 |
| Overdrafts | 1,701 43 | 363 03 | 157 14 | 145 44 | 153 05 |
| Premium account | 190 00 | 190 00 | 190 00 | 165 00 | 287 98 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures | 10,500 00 | 10,500 00 | 10,830 00 | 10,100 00 | 10,100 00 |
| Other real estate | 4,082 19 | 4,082 19 | 4,082 19 | 4,082 19 | 4,082 19 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 110 00 | 539 82 | 2,095 50 |
| Outside checks and other cash items | 300 96 | 400 42 | 304 31 | 278 86 | 288 49 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $441,849 19 | $424,647 47 | $443,759 38 | $452,200 10 | $482,380 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 4,500 00 | 4,500 00 | 4,500 00 | 4,900 00 | 4,900 00 |
| Undivided profits, net | 1,928 61 | 2,918 14 | 4,961 74 | 2,581 25 | 3,634 17 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 736 90 | 736 90 | 789 50 | 810 75 | 899 63 |
| Commercial deposits subject to check | 93,132 67 | 83,844 96 | 95,965 90 | 98,452 22 | 92,605 34 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | 275 29 | 278 76 | 278 76 | 282 24 | 282 24 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 3,953 29 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 177,154 93 | 192,176 85 | 198,652 88 | 200,436 70 | 209,760 48 |
| Certificates of deposit | 93,120 79 | 105,191 86 | 103,610 60 | 105,936 94 | 117,404 17 |
| Club savings deposits | ..... | ..... | ..... | ..... | 8,940 80 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 41,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 3,800 00 | 5,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $441,849 19 | $424,647 47 | $443,759 38 | $452,200 10 | $482,380 12 |

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## No. 323.

## THE FIRST STATE BANK OF ALLEGAN, ALLEGAN.

Organized May 15, 1905.

F. H. WILLIAMS, *President;* B. B. SUTPHIN, *Vice President;* H. D. PRITCHARD, *Cashier;* HERMAN VAUPELL, *Assistant Cashier.*

DIRECTORS.—F. H. Williams, C. R. Wilkes, W. J. Oliver, E. W. Stone, B. B. Sutphin, Herman Vaupell, H. D. Pritchard.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $219,362 89 | $228,018 00 | $183,624 45 | $190,787 03 | $211,183 04 |
| Sav. dept. | 45,757 25 | 33,399 15 | 100,266 27 | 90,437 77 | 84,475 22 |
| Bonds, mtgs. and securities:...Com'l. dept. | 36,925 26 | 44,375 26 | 73,660 68 | 68,844 00 | 68,644 00 |
| Sav. dept. | 260,256 50 | 228,084 00 | 211,082 45 | 205,091 30 | 204,036 77 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 43,988 77 | 33,316 05 | 22,070 92 | 37,438 04 | 52,857 20 |
| Sav. dept. | 12,706 05 | 17,918 60 | 13,851 92 | 33,995 27 | 25,364 03 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 47,925 00 | 66,200 00 | 34,600 00 | 27,610 00 | 49,500 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 5,274 93 | 2,566 16 | 4,477 04 | 2,821 44 | 6,676 13 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,728 00 | 9,107 00 | 17,043 00 | 18,309 00 | 12,799 00 |
| Sav. dept. | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Gold coin:.....Com'l. dept. | 487 50 | 487 50 | 357 50 | 335 00 | 357 50 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 906 00 | 550 10 | 1,026 40 | 926 00 | 1,124 55 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 193 76 | 221 39 | 196 20 | 102 81 | 92 82 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 321 80 | 1,070 13 | 1,995 88 | 243 16 | 256 88 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 6,091 24 | 6,091 24 | 6,091 24 | 6,091 24 | 6,091 24 |
| Furniture and fixtures..... | 3,998 07 | 3,998 07 | 3,998 07 | 3,998 07 | 3,998 07 |
| Other real estate..... | 2,779 29 | 2,779 29 | 2,755 29 | 3,614 97 | 3,584 97 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 1,212 55 | ..... | 1,064 40 | 326 23 | 995 64 |
| Outside checks and other cash items..... | 994 58 | 1,194 11 | 429 24 | 408 22 | 681 92 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | 310 30 | ..... | ..... | ..... | ..... |
| Totals..... | $720,219 74 | $695,376 05 | $694,590 95 | $707,379 55 | $748,718 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net..... | 9,646 39 | 10,868 29 | 13,605 14 | 9,148 34 | 10,876 72 |
| Dividends unpaid..... | 150 00 | ..... | ..... | 75 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 189,264 59 | 174,010 02 | 169,847 49 | 186,677 22 | 229,608 19 |
| Demand certificates of deposit..... | 15,173 40 | 14,706 20 | 14,527 35 | 9,673 53 | 9,617 53 |
| Certified checks..... | 35 00 | ..... | 219 79 | 353 12 | 100 67 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | 713 66 | 723 21 | 305 29 | 305 29 | 412 54 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 211,904 30 | 226,772 87 | 232,706 87 | 231,500 74 | 250,317 92 |
| Certificates of deposit..... | 152,853 40 | 173,295 46 | 174,879 02 | 181,146 31 | 180,785 41 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 49,079 00 | 23,000 00 | 16,500 00 | 16,500 00 | ..... |
| Bonds sold subject to repurchase..... | 29,400 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $720,219 74 | $695,376 05 | $694,590 95 | $707,379 55 | $748,718 98 |

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## No. 487.

## ALLEN STATE SAVINGS BANK, ALLEN.

### Organized March 7, 1911.

A. L. NORTON, *President*; E. J. BENGE, *Vice President*; T. N. BROCKWAY, *Cashier*.

DIRECTORS.—B. W. Brockway, A. M. Winchester, A. L. Norton, J. E. McConnell, E. C. Watkins, C. H. Shepard, Edson J. Benge.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $62,157 40 | $63,928 48 | $57,511 85 | $65,400 74 | $70,178 76 |
| Sav. dept. | 1,354 45 | 1,354 45 | 1,354 45 | 1,259 64 | 1,384 14 |
| Bonds, mtgs. and securities...Com'l. dept. | 29,267 33 | 34,117 33 | 38,550 00 | 31,450 00 | 31,950 00 |
| Sav. dept. | 2,060 00 | 1,935 00 | 4,037 33 | 4,037 33 | 4,037 33 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,375 29 | 21,898 76 | 23,256 07 | 11,174 06 | 11,561 33 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,173 00 | 5,243 00 | 5,433 00 | 6,069 00 | 5,563 00 |
| Sav. dept. | 627 00 | 627 00 | 627 00 | 627 00 | 627 00 |
| Gold coin:.....Com'l. dept. | 170 00 | 175 00 | 195 00 | 205 00 | 200 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 287 65 | 236 80 | 260 05 | 318 95 | 285 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 402 89 | 295 70 | 334 02 | 154 37 | 129 12 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 24 55 | 226 14 | 518 51 | 09 | 113 10 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,275 18 | 5,275 18 | 5,275 18 | 5,275 18 | 5,275 18 |
| Furniture and fixtures | 1,830 32 | 1,830 32 | 1,830 32 | 1,830 32 | 1,830 32 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 533 36 | 41 08 | 961 82 | 46 76 | 73 87 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $129,538 42 | $139,184 24 | $142,144 60 | $129,948 44 | $135,208 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,000 00 | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 |
| Undivided profits, net | 2,153 00 | 512 80 | 569 43 | 1,560 95 | 1,725 58 |
| Dividends unpaid | ..... | 30 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 35,715 61 | 36,540 69 | 42,738 80 | 25,499 64 | 27,643 11 |
| Demand certificates of deposit | 62,666 80 | 72,939 90 | 68,855 01 | 71,317 54 | 74,596 33 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 7,003 01 | 6,860 85 | 7,681 36 | 9,270 31 | 8,943 63 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $129,538 42 | $139,184 24 | $142,144 60 | $129,948 44 | $135,208 65 |

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## No. 232.

## ALMA STATE SAVINGS BANK, ALMA.

### Organized May 1, 1901.

WILLIAM A. BAHLKE, *President;* JOTHAM ALLEN, *Vice President;* KARL R. ADAMS, *Cashier;* H. M. GLASS, *Assistant Cashier;* F. M. WISE, *Auditor.*

DIRECTORS.—William A. Bahlke, Daniel L. Sharrar, Geo. C. Parsons, Karl R. Adams, E. A. Bagley, James E. Mitchell, Jotham Allen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $265,435 56 | $238,939 80 | $234,486 79 | $244,291 18 | $318,141 45 |
| Sav. dept. | 38,329 02 | 35,138 53 | 62,372 92 | 36,816 92 | 27,662 69 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 161,595 62 | 158,309 62 | 179,495 62 | 186,070 37 | 190,491 21 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 37,474 08 | 19,115 85 | 26,401 52 | 16,769 15 | 4,135 02 |
| Sav. dept. | 19,863 35 | 45,177 47 | 992 45 | 9,221 72 | 7,611 71 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 35,300 00 | 21,950 00 | 21,550 00 | 17,800 00 | 27,550 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,183 17 | 3,948 75 | 9,091 91 | 4,966 69 | 7,135 50 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 28,623 00 | 6,125 00 | 15,804 00 | 16,079 00 | 12,910 00 |
| Sav. dept. | 9,500 00 | 24,900 00 | 8,250 00 | 9,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 4,075 00 | 3,875 00 | 3,822 50 | 3,830 00 | 3,907 50 |
| Silver coin:.....Com'l. dept. | 1,533 15 | 803 25 | 1,018 35 | 1,699 50 | 385 70 |
| Sav. dept. | 375 00 | 1,075 00 | 1,100 00 | 570 00 | 1,292 50 |
| Nickels and cents:.....Com'l. dept. | 185 00 | 85 05 | 83 93 | 53 77 | 157 06 |
| Sav. dept. | 50 00 | 150 00 | 227 50 | 300 00 | 100 00 |
| Overdrafts | 132 57 | 113 45 | 463 66 | | 508 15 |
| Premium account | | 205 96 | | | 136 28 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 16,250 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 169 46 | 3,142 68 | 3,033 61 | 2,775 16 | 5,126 01 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $625,823 98 | $583,055 41 | $588,194 76 | $570,243 46 | $636,500 78 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 7,532 17 | 6,116 70 | 9,145 23 | 4,395 40 | 4,588 20 |
| Dividends unpaid | 2,800 00 | 63 00 | 14 00 | 2,800 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 270,126 53 | 235,830 17 | 260,691 10 | 233,674 11 | 288,967 72 |
| Demand certificates of deposit | 160 25 | 135 25 | | | |
| Certified checks | 82 76 | 54 15 | 299 40 | 281 15 | 581 66 |
| Cashier's checks | 1,034 28 | 280 52 | 1,118 79 | 368 54 | 721 59 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | 115 25 | 115 25 | 26 00 |
| Book accounts | 82,722 11 | 83,489 43 | 89,894 51 | 94,629 89 | 93,073 59 |
| Certificates of deposit | 186,365 88 | 207,086 19 | 176,916 48 | 178,979 12 | 173,542 02 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 25,000 00 | | | | 20,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $625,823 98 | $583,055 41 | $588,194 76 | $570,243 46 | $636,500 78 |

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## No. 233.

## FIRST STATE BANK OF ALMA, ALMA.

### Organized June 15, 1901.

L. A. SHARP, *President;* FRANCIS KING, *Vice President;* CARL H. WASHBURN, *Cashier;* J. S. KNOERTZER, F. O. PARKER, WM. MCFADDEN, *Assistant Cashiers.*

DIRECTORS.—L. A. Sharp, Francis King, P. M. Smith, Carl H. Washburn, Chas. O. Ward, C. G. Rhodes, Henry H. Soule.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $353,673 38 | $411,460 68 | $395,349 17 | $412,655 76 | $487,241 04 |
| Sav. dept. | 129,297 82 | 104,093 20 | 101,017 04 | 39,434 68 | 38,619 54 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 455,472 68 | 485,877 32 | 474,785 68 | 497,652 89 | 550,367 55 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 120,231 44 | 139,412 06 | 122,019 56 | 132,348 06 | 151,582 97 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | 125,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 106,600 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,636 25 | 4,756 62 | 3,334 53 | 2,745 33 | 4,320 67 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 22,494 00 | 19,419 00 | 18,985 00 | 19,767 00 | 33,718 00 |
| Sav. dept. | 21,500 00 | 19,500 00 | 20,000 00 | 20,000 00 | |
| Gold coin:.....Com'l. dept. | 630 00 | 635 00 | 1,050 00 | 1,100 00 | 11,735 00 |
| Sav. dept. | 10,500 00 | 10,500 00 | 13,000 00 | 12,000 00 | |
| Silver coin:.....Com'l. dept. | 4,305 70 | 4,447 95 | 5,263 05 | 6,831 40 | 6,242 75 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 858 60 | 735 57 | 416 46 | 473 16 | 443 55 |
| Sav. dept. | | | | | |
| Overdrafts | 498 15 | 566 35 | 622 20 | 853 10 | 1,249 57 |
| Premium account | | | | | |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | 4,895 01 | 4,984 24 | 5,065 65 | 5,099 55 | 5,099 55 |
| Due from banks other than in r eserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 9 45 | 44 90 | 246 11 | 343 55 | 1,329 42 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $1,283,002 48 | $1,311,432 89 | $1,266,154 45 | $1,256,304 48 | $1,428,549 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 50,000 00 |
| Undivided profits, net | 748 77 | 5,250 61 | 11,710 19 | 11,046 98 | 2,812 47 |
| Dividends unpaid | 3,500 00 | 7 00 | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 513,098 50 | 475,251 34 | 440,839 27 | 480,746 65 | 568,773 83 |
| Demand certificates of deposit | 24,811 71 | 49,044 12 | 57,181 01 | 63,275 44 | 66,503 17 |
| Certified checks | 1,897 47 | 583 77 | 1,146 91 | 4,946 20 | 2,773 65 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 178,188 61 | 192,889 09 | 200,487 22 | 203,487 14 | 217,638 36 |
| Certificates of deposit | 400,457 04 | 427,258 03 | 433,897 14 | 390,844 07 | 394,044 25 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | 25,892 71 | 6,958 00 | 76,003 88 |
| Bills payable | 65,300 38 | 66,148 93 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,283,002 48 | $1,311,432 89 | $1,266,154 45 | $1,256,304 48 | $1,428,549 61 |

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No. 437.

## THE ALMONT SAVINGS BANK, ALMONT.

Organized May 5, 1909.

W. W. PATON, *President;* F. P. ANDRUS, *Vice President;* GEO. D. HART, *Cashier;* L. C. SANBORN, *Assistant Cashier.*

DIRECTORS.—T. C. Taylor, F. C. Ballard, F. P. Andrus, David Cochrane, W. W. Paton, J. E. Leete, A. H. Leete, Geo. D. Hart, John Sullivan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $76,896 20 | $85,750 35 | $89,059 40 | $88,747 45 | $121,964 87 |
| Sav. dept. | 46,925 67 | 31,333 56 | 39,386 96 | 47,424 92 | 39,072 93 |
| Bonds, mtgs. and securities...Com'l. dept. | 13,075 00 | 13,075 00 | 8,075 00 | 17,700 00 | 28,700 00 |
| Sav. dept. | 219,456 69 | 199,713 50 | 159,586 97 | 192,475 10 | 179,048 61 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 12,355 28 | 2,174 24 | 10,171 96 | 1,343 17 | 16,052 81 |
| Sav. dept. | 27,470 12 | 37,794 64 | 78,639 77 | 44,099 15 | 3,438 80 |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | 5,000 00 | 7,000 00 | 7,000 00 | 2,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 86 07 | 591 20 | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 86 00 | 5,291 00 | 629 00 | 3,420 00 | 2,804 00 |
| Sav. dept. | 4,000 00 | 5,000 00 | 4,000 00 | 4,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 667 50 | 687 50 | 757 50 | 720 00 | 720 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 502 20 | 1,523 35 | 391 80 | 1,274 70 | 1,340 10 |
| Sav. dept. | 1,000 00 | | 1,000 00 | | |
| Nickels and cents:.....Com'l. dept. | 340 13 | 288 20 | 290 07 | 176 29 | 167 30 |
| Sav. dept. | | | | | |
| Overdrafts | 927 34 | 342 13 | 1,157 11 | 1,000 57 | 3,367 98 |
| Premium account | | | | | |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,000 00 | 999 00 | 987 00 | 966 00 | 951 40 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 311 82 | 92 28 | 14 10 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $412,788 20 | $394,563 67 | $404,444 36 | $408,439 63 | $406,642 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 60 |
| Undivided profits, net | 8,316 61 | 10,098 67 | 13,244 79 | 12,360 52 | 10,327 64 |
| Dividends unpaid | 1,500 00 | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 113,885 66 | 98,970 36 | 58,091 30 | 103,441 01 | 85,619 45 |
| Demand certificates of deposit | 15,679 08 | 12,412 13 | 9,799 90 | 11,685 71 | 8,574 74 |
| Certified checks | | | | | |
| Cashier's checks | 1,974 54 | 1,307 96 | 337 05 | 1,258 45 | 742 70 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 198,060 41 | 210,624 13 | 259,263 83 | 223,790 91 | 233,743 81 |
| Certificates of deposit | 23,346 35 | 31,101 87 | 33,658 94 | 25,854 48 | 37,586 01 |
| Club savings deposits | 25 55 | 48 55 | 48 55 | 48 55 | 48 55 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 20,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $412,788 20 | $394,563 67 | $404,444 36 | $408,439 63 | $406,642 90 |

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## No. 169.

## *THE ALPENA COUNTY SAVINGS BANK, ALPENA.

### Organized April 12, 1894.

F. I. HOLMES, *Vice President;* BYRON H. OLDS, *Cashier;* A. W. KUNNA, *Assistant Cashier.*

DIRECTORS.—R. E. Gilchrist, W. A. Prince, Thos. McDade, D. D. Hanover, Robert Montrose, W. H. Davison, Paul Hoeft, W. H. Sanborn, F. I. Holmes, H. E. Fletcher, F. L. Richardson, W. P. Harris.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Coml'. dept. | $440,136 72 | $427,552 93 | $531,259 82 | $576,186 43 | $505,145 06 |
| Sav. dept. | 366,630 69 | 375,383 52 | 305,186 08 | 361,697 86 | 326,154 56 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,0 0,824 47 | 2,016,200 03 | 2,196,058 16 | 1,887,393 46 | 1,995,796 40 |
| Due from Fed. Res. Bank:....Com'l. dept. | 44,973 36 | 36,087 13 | 39,259 33 | 40,000 00 | 40,000 00 |
| Sav. dept. | 73,000 00 | 78,000 00 | 80,000 00 | 80,385 48 | 80,646 90 |
| Due from bks. in res. cities:...Com'l. dept. | 88,152 90 | 107,646 96 | 174,108 35 | 211,459 95 | 254,094 18 |
| Sav. dept. | 181,456 09 | 296,078 32 | 141,624 38 | 270,968 31 | 313,595 14 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 768 32 | 655 43 | 2,647 35 | 1,415 60 | 2,089 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 41,700 00 | 21,781 00 | 19,593 00 | 25,106 00 | 35,551 00 |
| Sav. dept. | 80,048 00 | 40,001 00 | 62,324 00 | 80,200 00 | 62,890 00 |
| Gold coin:.....Com'l. dept. | 555 00 | 450 00 | 360 00 | 307 50 | 590 00 |
| Sav. dept. | 15,000 00 | 16.000 00 | 17,000 00 | 17,000 00 | 17,000 00 |
| Silver coin:.....Com'l. dept. | 10,002 00 | 10,721 00 | 9,173 40 | 10,751 60 | 9,975 00 |
| Sav. dept. | 430 00 | 135 00 | 425 00 | 421 00 | 105 00 |
| Nickels and cents:.....Com'l. dept. | 906 06 | 1,080 51 | 753 42 | 1,000 53 | 836 30 |
| Sav. dept. | 100 30 | 11 02 | 14 37 | 10 31 | 5 00 |
| Overdrafts..... | 341 63 | 1,128 99 | 486 57 | 833 75 | 1,528 02 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 34,607 24 | 34,607 24 | 34,607 24 | 34,607 24 | 34,607 24 |
| Furniture and fixtures..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate..... | 5,969 98 | 6,357 03 | 5,857 03 | 5,857 03 | 5,857 03 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 1,980 13 | ..... | ..... | ..... | 3,157 30 |
| Outside checks and other cash items..... | 16,852 13 | 1,585 30 | 5,014 05 | 4,020 70 | 1,288 31 |
| Stock of Federal Reserve Bank..... | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $3,454,185 02 | $3,481,212 41 | $3,635,501 55 | $3,619,372 75 | $3,700 661 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund..... | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 |
| Undivided profits, net..... | 9,896 99 | 32,589 67 | 19,191 75 | 8,844 95 | 24,262 25 |
| Dividends unpaid..... | 1,407 00 | ..... | 80 00 | 4,052 00 | 28 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | 25,000 00 | ..... | ..... |
| Commercial deposits subject to check..... | 626,147 65 | 500,564 34 | 603,107 09 | 605,412 19 | 560,393 59 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 168 67 | 582 18 | 17 79 | 261 64 | 1,170 43 |
| Cashier's checks..... | 1,068 65 | 433 13 | 1,446 57 | 71 98 | 280 35 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 164,862 26 | 170,102 49 | 119,643 39 | 116,317 13 | 114,473 82 |
| State moneys on deposit..... | ..... | ..... | 75,000 00 | 75,000 00 | 40,000 00 |
| Postal savings deposits..... | 3,365 99 | 3,410 15 | 2,766 15 | 2,103 98 | 2,225 98 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 2,249,908 45 | 2,374,987 74 | 2,383,978 95 | 2,389,949 48 | 2,482,864 40 |
| Certificates of deposit..... | 170,453 15 | 166,491 10 | 167,810 03 | 176,418 81 | 228,928 14 |
| Club savings deposits..... | 1,906 21 | 7,051 61 | 12,459 83 | 15,940 59 | 21,034 69 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $3,454,185 02 | $3,481,212 41 | $3,635,501 55 | $3,619.372 75 | $3,700,661 65 |

***On Dec. 19, 1918, this bank absorbed The Farmers State Bank, Lachine.**

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## No. 302.

## THE FARMERS' STATE BANK OF ALTO, ALTO.

### Organized October 18, 1904.

EDSON O'HARROW, *President;* ALEX. ROBERTSON, V. C. WALTON, *Vice Presidents;* W. H. ANGELL, *Cashier.*

DIRECTORS.—Edson O'Harrow, V. C. Walton, C. M. Campau, Fred C. Tillyer, Charles Bancroft, Alexander Robertson.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $72,159 11 | $78,898 28 | $84,002 56 | $91,033 17 | $87,356 87 |
| Sav. dept. | 33,716 15 | 39,123 15 | 46,063 15 | 28,038 15 | 18,672 39 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,200 00 | 6,250 00 | 2,550 00 | 63,300 00 | 68,600 00 |
| Sav. dept. | 117,992 00 | 120,532 00 | 122,567 00 | 120,211 16 | 125,288 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 3,000 00 | 3,000 00 | 6,500 00 | 7,500 00 | 10,647 94 |
| Sav. dept. | 41,320 08 | 26,115 68 | 21,592 13 | 17,517 85 | 15,579 32 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 41,450 00 | 34,200 00 | 19,100 00 | 50,100 00 | 40,950 00 |
| U.S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | 4,000 00 | 6,500 00 | 5,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 4,877 00 | 4,579 00 | 5,276 00 | 5,375 00 | 3,585 00 |
| Sav. dept. | 7,500 00 | 7,500 00 | 6,000 00 | 10,200 00 | 7,626 00 |
| Gold coin:.....Com'l. dept. | 290 00 | 290 00 | 310 00 | 310 00 | 315 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 686 65 | 715 10 | 619 40 | 668 40 | 670 85 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 288 86 | 363 70 | 366 49 | 337 57 | 308 22 |
| Sav. dept. | | | | | 74 |
| Overdrafts | 100 91 | 180 11 | 245 70 | 104 74 | 95 31 |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 800 00 | 800 00 | 800 00 | 800 00 | 800 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 290 40 | 79 80 | 2,365 00 |
| Outside checks and other cash items | 581 52 | 159 47 | 862 91 | 2,240 59 | 922 67 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $337,462 28 | $331,706 49 | $324,645 74 | $400,316 43 | $386,283 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 164 85 | 1,364 15 | 3,777 81 | 253 66 | 977 20 |
| Dividends unpaid | 2,000 00 | | | 2,000 00 | 390 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 110,749 00 | 81,596 59 | 82,974 90 | 98,742 32 | 75,910 30 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 82,366 51 | 97,967 50 | 97,183 06 | 102,934 25 | 107,528 90 |
| Certificates of deposit | 112,181 92 | 120,778 25 | 110,709 97 | 107,736 20 | 106,327 30 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 58,650 00 | 65,150 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $337,462 28 | $331,706 49 | $324,645 74 | $400,316 43 | $386,283 70 |

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## No. 609.

## AMBLE STATE BANK, AMBLE,

### Organized April 16, 1917.

S. M. DINSMORE, *President;* H. F. BECKLEY, *Vice President;* C. F. SCOTT, *Cashier.*

DIRECTORS.—Harry F. Beckley, S. M. Dinsmore, Peter Hansen, Frank P. Church, Nels Olsen, B. L. Gaffield.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $22,017 64 | $18,807 57 | $24,333 69 | $25,958 48 | $29,919 30 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,500 00 | 12,050 00 | 15,100 00 | 11,794 00 | 10,800 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 10,470 74 | 10,466 21 | 6,953 40 | 10,748 66 | 18,298 93 |
| Sav. dept. | | 2,117 92 | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,256 00 | 1,797 00 | 3,429 00 | 2,715 00 | 3,796 00 |
| Sav. dept. | 200 00 | 200 00 | 200 00 | 200 00 | 200 00 |
| Gold coin:.....Com'l. dept. | 170 00 | 1,170 00 | 1,170 00 | 1,170 00 | 170 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 221 00 | 262 30 | 193 65 | 330 70 | 182 20 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 85 33 | 76 23 | 42 90 | 42 51 | 30 92 |
| Sav. dept. | | | | | |
| Overdrafts | | 164 31 | | 98 | |
| Premium account | | 135 35 | | | |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 132 01 | 45 52 | 17 12 | 44 20 | 64 53 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $54,302 72 | $55,542 41 | $58,689 76 | $60,254 53 | $69,711 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 80 00 | 80 00 | 80 00 | 80 00 | 80 00 |
| Undivided profits, net | 18 71 | | 189 99 | 434 06 | 782 48 |
| Dividends unpaid | 800 00 | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 12,918 91 | 11,996 37 | 17,141 60 | 11,141 10 | 12,934 10 |
| Demand certificates of deposit | 18,136 36 | 20,885 28 | 18,127 34 | 24,467 54 | 32,212 09 |
| Certified checks | | | | | 21 38 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 2,348 74 | 2,580 76 | 3,150 83 | 4,131 83 | 3,681 83 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $54,302 72 | $55,542 41 | $58,689 76 | $60,254 53 | $69,711 88 |

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No. 48.

## ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.
Reorganized December 9, 1889.
Corporate existence extended October 31, 1919.

CHAS. E. HISCOCK, *Chairman of the Board.*
MICHAEL J. FRITZ, *President;* WM. D. HARRIMAN, CARL F. BRAUN, *Vice Presidents;*
WM. L. WALZ, *Cashier;* JOHN C. FRITZ, ALFRED F. STAEB, ROY B. HISCOCK, *Assistant Cashiers.*
DIRECTORS.—Chas. E. Hiscock, Wm. D. Harriman, Walter C. Mack, Michael J. Fritz, Carl F. Braun, Wm. L. Walz, Emory E. Leland.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $1,240,614 17 | $1,231,354 05 | $1,137,829 43 | $1,198,841 83 | $1,190,737 93 |
| Sav. dept. | 150,000 00 | 190,000 00 | 255,000 00 | 170,000 00 | 290,000 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 323,462 17 | 648,800 48 | 792,354 50 | 297,402 23 | 324,787 93 |
| Sav. dept. | 1,615,328 19 | 1,611,117 89 | 1,632,074 22 | 1,617,047 05 | 1,557,665 61 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 62,591 76 | 31,980 35 | 51,544 12 | 72,530 65 | 32,879 24 |
| Sav. dept. | 47,420 83 | 102,098 19 | 29,341 04 | 81,249 34 | 98,571 81 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 200,125 00 | 140,600 00 | 162,900 00 | 266,850 00 | 281,250 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept | 27,381 38 | 15,652 17 | 12,457 73 | 33,231 45 | 11,239 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept | 83,129 00 | 75,207 00 | 91,384 00 | 77,521 00 | 87,257 00 |
| Sav. dept. | 40,000 00 | 70,000 00 | 70,000 00 | 70,000 00 | 70,000 00 |
| Gold coin: Com'l. dept. | 10,725 00 | 11,570 00 | 11,695 00 | 11,410 00 | 13,262 50 |
| Sav. dept. | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Silver coin: Com'l. dept. | 5,000 00 | 5,200 00 | 6,300 00 | 7,200 00 | 6,500 00 |
| Sav. dept. | 24,500 00 | 24,500 00 | 24,500 00 | 24,500 00 | 24,500 00 |
| Nickels and cents: Com'l. dept. | 552 62 | 643 30 | 675 05 | 280 52 | 547 12 |
| Sav. dept. | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Overdrafts | 609 31 | 808 87 | 528 03 | 574 11 | 1,218 07 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Furniture and fixtures | 14,208 00 | 14,208 00 | 14,208 00 | 14,208 00 | 14,208 00 |
| Other real estate | 5,389 07 | 5,389 07 | 5,389 07 | 5,389 07 | 5,389 07 |
| Due from banks other than in reserve cities. | 37,128 50 | 37,357 53 | 37,513 53 | 37,593 12 | 37,829 97 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 595 80 | 444 82 | 694 72 | 981 48 | 716 72 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,969,260 80 | $4,297,431 72 | $4,416,888 44 | $4,067,309 85 | $4,129,060 36 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 |
| Undivided profits, net | 17,305 90 | 26,917 12 | 40,636 77 | 28,855 59 | 53,660 69 |
| Dividends unpaid | 6,048 00 | 88 00 | 339 00 | 5,332 00 | 438 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 861,431 21 | 882,308 05 | 1,008,055 22 | 902,225 38 | 902,439 87 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 1,328 16 | 1,660 67 | 1,440 44 | 3,660 08 | 3,764 71 |
| Cashier's checks | 7,495 84 | 1,839 05 | 4,967 38 | 28,607 83 | 8,189 10 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | 33,866 68 |
| Due to other banks and bankers | 61,832 67 | 63,100 75 | 75,781 37 | 74,982 58 | 103,213 89 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 70,000 00 | 48,000 00 | 70,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,030,592 52 | 2,095,073 16 | 2,123,434 73 | 2,176,777 98 | 2,254,791 16 |
| Certificates of deposit | 97,281 50 | 93,742 92 | 100,880 53 | 103,368 41 | 117,696 26 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 215,945 00 | 204,702 00 | 191,353 00 | 113,500 00 | 101,000 00 |
| Bills payable | 50,000 00 | 330,000 00 | 250,000 00 | 80,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,969,260 80 | $4,297,431 72 | $4,416,888 44 | $4,067,309 85 | $4,129,060 36 |

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## No. 26.

## FARMERS' AND MECHANICS' BANK, ANN ARBOR.

Organized October 13, 1882.

Corporate existence extended July 20, 1912.

HERBERT A. WILLIAMS, *President;* JUNIUS E. BEAL, GEO. W. MILLEN, *Vice Presidents;* FRED T. STOWE, *Cashier;* E. L. JENKINS, *Assistant Cashier;* G. J. BURKE, *Counsel.*

DIRECTORS.—D. F. Schairer, Junius E. Beal, Oliver M. Martin, Horatio J. Abbott, George J. Burke, Chas. C. Freeman, James Foster, Shirley W. Smith, Chas. A. Sink, Burt F. Schumacher, Herbert A. Williams, George S. Vandawarker, Geo. W. Millen, W. W. Wadhams.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of. Sept. 12 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l dept. | $707,460 76 | $687,408 68 | $673,281 09 | $713,543 70 | $731,729 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | 75,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept | 197,736 96 | 203,786 96 | 202,386 96 | 208,436 96 | 176,743 16 |
| Sav. dept. | 895,858 95 | 1,023,822 95 | 1,046,647 95 | 910,983 46 | 828,019 46 |
| Due from Fed. Res. Bank:....Com'l. dept. | 51,221 38 | 56,584 57 | 114,125 21 | 54,632 85 | 49,791 65 |
| Sav. dept. | 27,000 00 | 27,000 00 | 27,000 00 | 30,000 00 | 31,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 124,877 51 | 139,935 81 | 88,665 78 | 82,858 73 | 36,319 64 |
| Sav. dept. | 51,922 79 | 26,889 90 | 33,861 04 | 5,216 01 | 12,166 79 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com.l dept. | 35,873 90 | 24,379 09 | 18,907 97 | 54,066 96 | 6,373 55 |
| Sav. dept. | 8,117 41 | 2,798 53 | 121 72 | 517 62 | 2,571 92 |
| Currency:.....Com'l. dept. | 91,175 00 | 53,299 00 | 42,903 00 | 38,689 00 | 32,081 00 |
| Sav. dept. | 10,653 00 | 16,359 00 | 19,460 00 | 11,961 00 | 16,567 00 |
| Gold coin:.....Com'l. dept. | 1,480 00 | 2,047 50 | 2,032 50 | 2,055 00 | 237 50 |
| Sav. dept. | 240 00 | 315 00 | 372 50 | 420 00 | 3,790 00 |
| Silver coin:.....Com'l. dept. | 3,585 95 | 4,193 30 | 5,274 00 | 4,236 05 | 6,793 85 |
| Sav. dept. | 72 50 | 169 20 | 121 70 | 108 90 | 134 80 |
| Nickels and cents:.....Com'l. dept. | 1,103 27 | 651 50 | 370 34 | 545 03 | 609 11 |
| Sav. dept. | 35 45 | 20 17 | 45 15 | 9 25 | 12 74 |
| Overdrafts | 6,889 30 | 805 54 | 1,195 93 | 15,286 88 | 4,633 38 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | 20,000 00 | 20,000 00 | 20,000 00 | 19,000 00 | 20,368 67 |
| Other real estate | 17,500 00 | 17,500 00 | 25,500 00 | 25,500 00 | 25,500 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,594 11 | 1,598 71 | 1,265 33 | 6,703 35 | 997 97 |
| Stock of Federal Reserve Bank | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,311,148 24 | $2,366,315 41 | $2,380,288 17 | $2,241,520 75 | $2,118,192 07 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $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 | 75,000 00 |
| Undivided profits, net | 69,350 85 | 61,334 25 | 63,105 43 | 74,316 57 | 72,733 93 |
| Dividends unpaid | 5,864 00 | 80 00 | 80 00 | 5,864 00 | 116 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 790,930 12 | 834,783 77 | 802,668 31 | 729,497 88 | 623,174 04 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 2,577 08 | 3,692 73 | 2,599 00 | 4,517 49 | 5,401 77 |
| Cashier's checks | 7,713 63 | 10,611 31 | 8,141 82 | 7,992 92 | 10,629 46 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 14,873 26 | 13,181 10 | 10,911 38 | 8,146 13 | 14,431 04 |
| State moneys on deposit | ..... | ..... | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 786,770 08 | 819,928 85 | 840,325 19 | 875 661 09 | 923,480 00 |
| Certificates of deposit | 85,041 04 | 94,082 60 | 100,211 62 | 100,810 48 | 110,092 45 |
| Club savings deposits | 1,028 18 | 3,620 80 | 7,245 42 | 9,714 19 | 13,133 38 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 322,000 00 | 300,000 00 | 295,000 00 | 175,000 00 | 110,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,311,148 24 | $2,366,315 41 | $2,380,288 17 | $2,241,520 75 | $2,118,192 07 |

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No. 144.

## STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized November 18, 1892.

WM. ARNOLD, *President;* GEO. J. MANN, D. F. ZIMMERMAN, *Vice Presidents;* C. J. WALZ, *Cashier;* R. A. BEAL, R. E. REICHERT, *Assistant Cashiers.*

DIRECTORS.—C. W. Gill, Wm. Arnold, John Koch, Christian Martin, Victor C. Vaughan, E. F. Mills, Daniel F. Zimmerman, H. W. Douglas, A. R. Peterson, Geo. J. Mann, Chas. W. Wagner, E. L. Seyler, R. E. Reichert, Geo. Walker, John M. Feiner, Fred Jedele, Arthur Brown, John Lindenschmitt, M. J. Cavanaugh, C. J. Walz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $763,626 97 | $739,380 54 | $769,160 52 | $740,569 76 | $1,070,348 05 |
| Sav. dept. | 131,638 46 | 139,303 55 | 128,028 55 | 125,558 00 | 114,608 00 |
| Bonds, mtgs. and securities:..Com'l. dept. | 399,650 00 | 512,800 00 | 522,500 00 | 410,000 00 | 344,000 00 |
| Sav. dept. | 1,440,693 17 | 1,471,152 72 | 1,534,028 72 | 1,523,730 61 | 1,569,430 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | 47,694 03 | 48,362 28 | 63,168 05 | 54,021 97 | 94,633 94 |
| Sav. dept. | 50,998 41 | 51,998 41 | 53,996 21 | 53,996 21 | 55,996 21 |
| Due from bks. in res. cities:...Com'l. dept. | 7,788 91 | 14,866 01 | 24,692 92 | 12,868 34 | 19,572 65 |
| Sav. dept. | 45,140 88 | 125,405 00 | 69,529 68 | 52,903 42 | 43,375 65 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 13,608 57 | 12,204 70 | 12,341 52 | 15,885 53 | 6,906 77 |
| Sav. dept. | 128 13 | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 36,384 00 | 42,659 00 | 40,851 00 | 55,548 00 | 57,014 00 |
| Sav. dept. | 8,519 00 | 12,245 00 | 6,413 00 | 7,411 00 | 7,342 00 |
| Gold coin:.....Com'l. dept. | 4,670 00 | 5,780 00 | 5,880 00 | 5,890 00 | 5,650 00 |
| Sav. dept. | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Silver coin:.....Com'l. dept. | 7,458 25 | 9,293 00 | 8,892 90 | 11,921 55 | 7,975 50 |
| Sav. dept. | 320 25 | 126 90 | 192 90 | 159 55 | 179 30 |
| Nickels and cents:.....Com'l. dept. | 385 66 | 299 74 | 663 83 | 335 28 | 480 34 |
| Sav. dept. | 29 10 | 99 | 8 31 | 31 07 | 35 34 |
| Overdrafts | 1,188 42 | 1,191 27 | 362 67 | 1,172 14 | 534 92 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 65,000 00 | 65,000 00 | 65,000 00 | 65,000 00 | 65,000 00 |
| Furniture and fixtures | 9,000 00 | 9,000 00 | 9,000 00 | 7,500 00 | 7,500 00 |
| Other real estate | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Due from banks other than in reserve cities | 37,128 50 | 37,357 53 | 37,513 53 | 37,593 12 | 37,829 97 |
| Cash items in transit | ..... | 31 01 | ..... | ..... | 1,354 75 |
| Outside checks and other cash items | 77 54 | ..... | 1,019 20 | 526 31 | 934 18 |
| Stock of Federal Reserve Bank | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,121,128 25 | $3,348,457 65 | $3,403,243 51 | $3,232,621 86 | $3,560,702 32 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits, net | 43,570 10 | 48,200 11 | 53,903 30 | 46,281 33 | 54,576 55 |
| Dividends unpaid | 9,021 00 | 39 00 | 27 00 | 12,027 00 | 17 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | 3,200 00 | ..... |
| Commercial deposits subject to check | 616,928 90 | 753,340 37 | 874,806 00 | 821,794 38 | 1,242,347 03 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 1,305 23 | 1,408 21 | 9,928 05 | 8,232 97 | 12,425 37 |
| Cashier's checks | 1,238 86 | 1,077 33 | 1,660 08 | 546 61 | 897 72 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 57,265 82 | 60,391 31 | 44,438 42 | 54,218 60 | 54,955 19 |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 34,591 38 | 32,592 46 | 27,720 16 | 25,685 56 | 12,827 02 |
| U. S. Government deposits | 26,250 00 | 68,000 00 | 57,000 00 | ..... | 51,666 68 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,494,381 03 | 1,556,195 77 | 1,611,063 51 | 1,643,118 34 | 1,667,928 37 |
| Certificates of deposit | 113,973 96 | 144,930 80 | 134,898 97 | 114,905 76 | 131,061 39 |
| Club savings deposits | 2,835 99 | 8,221 35 | ..... | ..... | ..... |
| Notes and bills rediscounted | 124,765 98 | 16,560 94 | 32,798 02 | 5,611 31 | ..... |
| Bills payable | 295,000 00 | 347,500 00 | 245,000 00 | 187,000 00 | 27,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,121,128 25 | $3,348,457 65 | $3,403,243 51 | $3,232,621 86 | $3,560,702 32 |

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## No. 512.

## THE STATE BANK OF APPLEGATE.

### Organized September 5, 1912.

ALBERT E. SLEEPER, *President;* JOHN P. NIGGEMAN, JR., *Vice President;*
WALTER CALKINS, *Cashier;* CHAS. O. MURRAY, *Assistant Cashier.*
DIRECTORS.—Albert E. Sleeper, John Schoettle, John P. Niggeman, Jr., Walter Calkins, Robert Murray.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $98,867 10 | $101,416 63 | $103,145 51 | $108,917 99 | $102,926 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,462 85 | 10,992 85 | 13,419 85 | 13,219 85 | 18,219 85 |
| Sav. dept. | 9,600 00 | 9,000 00 | 8,600 00 | 11,550 00 | 16,490 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 17,526 45 | 12,669 83 | 25,327 26 | 23,092 79 | 20,155 25 |
| Sav. dept. | 900 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | 11,500 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 7,500 00 | 19,000 00 | 27,000 00 | 14,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,229 33 | 1,435 88 | 669 41 | 3,269 80 | 2,062 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,792 00 | 1,069 00 | 4,493 00 | 4,879 00 | 3,977 00 |
| Sav. dept. | 800,00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 2,207 50 | 2,207 50 | 2,207 50 | 2,200 00 | 2,220 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 374 65 | 318 80 | 428 80 | 232 50 | 493 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 76 99 | 81 23 | 50 99 | 51 54 | 88 17 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 68 79 | 29 57 | 115 49 | 13 79 | 129 78 |
| Premium account | ..... | 172 83 | ..... | ..... | ..... |
| Banking house | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Furniture and fixtures | 1,060 00 | 1,060 00 | 1,060 00 | 1,060 00 | 1,214 00 |
| Other real estate | 1,015 09 | ..... | ..... | ..... | 895 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $161,280 75 | $165,254 12 | $192,317 81 | $188,787 26 | $186,171 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 3,000 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Undivided profits, net | 3,415 65 | ..... | 399 96 | 1,051 59 | 363 14 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 31,910 59 | 32,603 74 | 57,576 02 | 52,322 87 | 47,581 80 |
| Demand certificates of deposit | 90,363 02 | 94,512 27 | 95,326 73 | 97,629 92 | 93,311 05 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 1,623 19 | 2,997 95 | 1,144 54 | 661 97 | 3,776 34 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 10,968 30 | 11,640 16 | 9,370 56 | 8,620 91 | 12,638 78 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $161,280 75 | $165,254 12 | $192,317 81 | $188,787 26 | $186,171 11 |

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No. 627.

## *THE ARCADIA STATE SAVINGS BANK, ARCADIA.

### Organized March 12, 1919.

LUTHER L. FINCH, *Chairman of the Board.*
HENRY MAUNTLER, *President;* D. A. JAMIESON, GEO. A. DUNHAM, *Vice Presidents;*
HARVEY GRUND, *Cashier;* EMMA I. MALLISON, *Assistant Cashier.*
DIRECTORS.—Henry Mauntler, Luther L. Finch, D. A. Jamieson, Geo. A. Dunham, Wm. H. Ebert, D. J. Martineau, Harvey Grund.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | ..... | ..... | $22,902 39 | $25,922 15 | $31,002 84 |
| Sav. dept. | ..... | ..... | 17,230 41 | 17,245 05 | 21,133 05 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | 5,950 00 | 6,550 00 |
| Sav. dept. | ..... | ..... | 21,192 00 | 32,155 00 | 29,680 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept | ..... | ..... | 10,252 09 | 6,313 40 | 17,915 29 |
| Sav. dept. | ..... | ..... | 7,500 00 | 6,000 00 | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | 5,000 00 | ..... | 10,500 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks, in same place:.....Com'l. dept. | ..... | ..... | 110 11 | 17 22 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | ..... | ..... | 4,734 00 | 2,506 00 | 2,254 00 |
| Sav. dept. | ..... | ..... | 2,500 00 | 2,500 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 125 00 | 130 00 | 125 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | ..... | 298 80 | 222 20 | 404 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | 84 79 | 65 36 | 77 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | 45 26 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Expenses, int. & taxes pd. exceeding earnings | ..... | ..... | ..... | 592 66 | 285 42 |
| Banking house | ..... | ..... | 2,600 00 | 2,600 00 | 2,600 00 |
| Furniture and fixtures | ..... | ..... | 1,500 91 | 1,500 91 | 1,500 91 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 1,028 20 | 9 90 | 1 70 |
| Cash items in transit | ..... | ..... | ..... | ..... | 13 14 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | ..... | ..... | $97,058 70 | $103,729 85 | $133,088 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | ..... | ..... | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | ..... |
| Undivided profits, net | ..... | ..... | 21 34 | ..... | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | ..... | ..... | 21,749 07 | 24,245 61 | 31,731 55 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | 45,480 76 | 47,732 05 | 66,324 88 |
| Certificates of deposit | ..... | ..... | 9,807 53 | 11,752 19 | 8,468 02 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 6,563 56 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | ..... | ..... | $97,058 70 | $103,729 85 | $133,088 01 |

*Commenced business May 3, 1919.

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## No. 468.

## THE ARMADA STATE BANK, ARMADA.

### Organized November 10, 1910.

SABIN I. STUMP, *President;* WILLIAM C. BOTTOMLEY, *Vice President;*
WILLIAM W. LYONS, *Cashier;* G. H. HEBBLEWHITE, *Assistant Cashier.*

DIRECTORS.—Sabin I. Stump, J. H. Lawson, G. H. Hebblewhite, William C. Bottomley, J. H. Spencer, Wm. W. Lyons, Orvy Hulett.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $100,302 00 | $93,877 53 | $85,694 12 | $82,504 22 | $110,990 20 |
| Sav. dept. | 72,807 64 | 116,599 44 | 129,010 14 | 106,382 45 | 102,615 91 |
| Bonds, mtgs. and securities: Com'l. dept. | 37,750 00 | 3,000 00 | 3,000 00 | 33,400 00 | 11,500 00 |
| Sav. dept. | 154,045 00 | 157,145 00 | 156,145 00 | 161,445 00 | 160,345 00 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | 9,012 16 |
| Sav. dept. | ..... | 22,556 19 | 29,370 24 | 6,724 24 | 7,300 00 |
| Due from bks. in res. cities: Com'l. dept. | 15,296 63 | 12,189 56 | 10,294 17 | 13,287 78 | 3,004 34 |
| Sav. dept. | 4,201 64 | 3,867 09 | 4,484 42 | 7,000 00 | 2,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | 3,200 00 | 50 00 | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 18 36 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 30 58 | ..... | 403 34 | 40 78 |
| Currency: Com'l. dept. | 3,718 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 12,200 00 | 5,937 00 | 10,417 00 | 8,126 00 | 8,180 00 |
| Gold coin: Com'l. dept. | 210 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 240 00 | 240 00 | 270 00 | 147 50 |
| Silver coin: Com'l. dept. | 738 25 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 748 10 | 578 00 | 648 25 | 368 45 |
| Nickels and cents: Com'l. dept. | 144 17 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 167 43 | 118 27 | 98 88 | 111 59 |
| Overdrafts | 5,884 80 | 1,603 35 | 3,548 27 | 60 56 | 297 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 2,000 00 | 2,121 00 | 2,919 70 | 2,919 70 | 2,919 70 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 3,781 51 | 2,020 30 | 319 75 | 227 04 | 1,416 22 |
| Stock of Federal Reserve Bank | ..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,250 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $417,098 00 | $430,502 57 | $441,389 08 | $428,697 46 | $425,499 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 16,000 00 | 16,000 00 |
| Undivided profits, net | 1,607 88 | 2,190 46 | 7,599 14 | 1,188 95 | 2,578 39 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 75,008 67 | 98,595 58 | 72,723 81 | 70,445 98 | 73,288 82 |
| Demand certificates of deposit | 24,903 09 | 28,535 34 | 29,341 37 | 30,180 08 | 30,730 54 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 7,500 00 | 7,500 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 240,578 36 | 236,181 19 | 255,224 76 | 243,382 45 | 237,151 53 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | 4,000 00 | ..... | 13,250 00 |
| Bills payable | 35,000 00 | 25,000 00 | 25,000 00 | 35,000 00 | 25,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $417,098 00 | $430,502 57 | $441,389 08 | $428,697 46 | $425,499 28 |

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## No. 473.

## THE FARMERS' STATE BANK OF ARMADA, ARMADA.

### Organized December 4, 1910.

WESLEY A. DUDLEY, *President;* CHESTER S. PRIEST, *Vice President;*
CHARLES J. KESNER, *Cashier;* CHAS. F. LATHROP, *Assistant Cashier.*

DIRECTORS.—Wesley A. Dudley, Chester S. Priest, S. B. Anderson, Chas. F. Brockman, G. W. Bearss, Jesse D. Simmons, Urial Hulett, Fred H. Wolcott, Chas. J. Kesner, W. C. Hartway, W. M. Spencer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $82,801 15 | $71,857 36 | $64,045 76 | $73,170 77 | $76,198 94 |
| Sav. dept. | 58,026 44 | 62,108 22 | 63,159 91 | 55,019 31 | 56,924 63 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 10,000 00 | 40,000 00 | 54,400 00 | 16,750 00 |
| Sav. dept. | 96,740 03 | 122,202 00 | 126,567 00 | 114,917 00 | 126,226 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 5,796 63 | 18,913 49 | 9,852 93 | 10,472 00 | 5,698 17 |
| Sav. dept. | 5,382 00 | 5,461 13 | 4,994 05 | 5,322 03 | 5,758 81 |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 15,248 95 | 13,968 23 | 14,238 24 | 8,050 98 | 9,007 96 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,900 00 | 15,350 00 | 7,600 00 | 6,600 00 | 4,200 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,275 00 | 521 00 | 1,556 00 | 1,043 00 | 452 00 |
| Sav. dept. | 4,350 00 | 3,350 00 | 4,400 00 | 4,100 00 | 3,700 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 12 50 | 22 50 | 22 50 | 37 50 | 52 50 |
| Silver coin:.....Com'l. dept. | 219 20 | 205 65 | 130 20 | 158 55 | 460 55 |
| Sav. dept. | 128,60 | 125 50 | 77 50 | 350 00 | 247 50 |
| Nickels and cents:.....Com'l. dept. | 82 05 | 61 32 | 125 67 | 157 44 | 81 40 |
| Sav. dept. | 8 90 | 2 00 | ..... | 12 50 | ..... |
| Overdrafts..... | 552 13 | 1,558 25 | 232 48 | 802 37 | 383 59 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Furniture and fixtures..... | 1,995 00 | 1,995 00 | 2,193 00 | 1,950 00 | 1,950 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | 3 00 | ..... | ..... | ..... |
| Outside checks and other cash items..... | 1,389 76 | 492 76 | 460 74 | 410 92 | 1,159 91 |
| Stock of Federal Reserve Bank..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $297,708 34 | $332,997 41 | $344,455 98 | $341,774 37 | $314,051 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 7,500 00 | 7,500 00 | 7,500 00 | 8,500 00 | 8,500 00 |
| Undivided profits, net..... | 705 52 | 1,707 94 | 5,109 59 | 914 51 | 1,867 28 |
| Dividends unpaid..... | 750 00 | 3 00 | 3 00 | 750 00 | 15 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 52,413 69 | 67,758 28 | 53,110 98 | 44,819 30 | 47,111 82 |
| Demand certificates of deposit..... | 20,590 67 | 20,026 05 | 22,806 59 | 20,570 81 | 17,560 44 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 99 06 | 90 41 | 598 89 | 1,195 77 | 218 79 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 179,309 98 | 182,037 57 | 166,468 49 | 177,401 21 | 191,960 40 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | 90 34 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 11,249 08 | 3,874 16 | 18,858 44 | 9,622 77 | 4,318 23 |
| Bills payable..... | ..... | 20,000 00 | 40,000 00 | 48,000 00 | 15,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| T2tals..... | $297,708 34 | $332,997 41 | $344,455 98 | $341,774 37 | $314,051 96 |

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## No. 582.

## FIRST STATE BANK, ASHLEY.

### Organized January 28, 1916.

JAMES ANSTEY, *President;* A. G. ALDRIDGE, *Vice President;* G. A. LEWIS, *Cashier;* E. A. CHISHOLM, *Assistant Cashier.*

DIRECTORS.—James Anstey, A. G. Aldridge, G. A. Lewis, P. E. Walsworth, Edwin A. Chisholm.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $71,614 66 | $68,261 10 | $91,742 07 | $102,374 24 | $135,155 94 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept | 33,884 56 | 46,884 00 | 46,534 00 | 29,494 00 | 14,764 00 |
| Sav. dept. | 3,375 00 | 3,375 00 | 6,375 00 | 9,015 00 | 7,225 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 71,760 13 | 53,922 70 | 29,081 69 | 40,097 66 | 69,530 51 |
| Sav. dept. | 300 00 | 400 00 | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | 1,600 00 | | 7,990 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 12,583 00 | 9,979 00 | 10,601 00 | 7,740 00 | 12,464 00 |
| Sav. dept. | 400 00 | 400 00 | 600 00 | 1,500 00 | 1,600 00 |
| Gold coin: Com'l. dept. | 280 50 | 280 50 | 295 50 | 298 00 | 308 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 621 90 | 1,239 05 | 524 10 | 512 30 | 688 45 |
| Sav. dept. | | | 88 00 | 500 00 | 92 00 |
| Nickels and cents: Com'l. dept. | 49 65 | 74 80 | 63 58 | 44 98 | 86 85 |
| Sav. dept. | | | 1 19 | 5 49 | 41 |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,085 00 | 1,085 00 | 1,035 00 | 1,035 00 | 1,035 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 56 18 | 384 09 | 83 94 | 569 09 | 94 92 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $198,010 58 | $188,285 24 | $190,625 07 | $195,185 76 | $253,035 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,000 00 | 2,000 00 | 2,000 00 | 2,300 00 | 2,300 00 |
| Undivided profits, net | 24 70 | 509 98 | 1,539 75 | 883 47 | 2,979 98 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 56,520 83 | 38,608 82 | 47,038 56 | 47,214 50 | 72,044 33 |
| Demand certificates of deposit | | 116,345 90 | 111,382 57 | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 109,554 66 | | | 113,767 30 | 134,953 36 |
| Book accounts | 3,910 39 | 5,820 54 | 8,664 19 | 11,020 49 | 16,907 41 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | 3,850 00 |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 6,000 00 | 5,000 00 | | | |
| Totals | $198,010 58 | $188,285 24 | $190,625 07 | $195,185 76 | $253,035 08 |

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## No. 414.

## ATHENS STATE BANK, ATHENS.

### Organized November 28, 1908.

FRANK G. WOODRUFF, *President;* GEO. W. BROKAW, FRANK WOLF, *Vice Presidents;* FRANK E. ESTES, *Cashier;* HOWARD O. WELLS, *Assistant Cashier.*

DIRECTORS.—Frank Wolf, Geo. W. Brokaw, Frank G. Woodruff, A. E. Underwood, E. D. Albertson, John Stanton, Frank E. Estes, S. W. Lehr, Jos. J. Wells.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $82,799 49 | $84,707 93 | $103,529 09 | $107,741 28 | $126,845 88 |
| Sav. dept. | 98,672 92 | 90,099 45 | 87,638 45 | 67,564 45 | 65,232 98 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | 2,000 00 |
| Sav. dept | 98,927 15 | 123,977 15 | 131,771 15 | 140,100 15 | 151,240 15 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 13,213 21 | 14,177 72 | 16,226 95 | 17,745 50 | 2,399 54 |
| Sav. dept. | 37,766 20 | 49,749 59 | 36,461 83 | 25,418 09 | 34,266 41 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 13,525 00 | | | | 2,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 1,000 00 | 4,000 00 | 4,000 00 | 2,000 00 | |
| Sav. dept. | 1,000 00 | 6,000 00 | 6,000 00 | 2,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 6,000 00 |
| Sav. dept. | 7,808 00 | 3,007 00 | 8,782 00 | 6,279 00 | 6,563 00 |
| Gold coin: Com'l. dept. | | | | | |
| Sav. dept. | 1,100 00 | 1,130 00 | 1,115 00 | 1,085 00 | 1,095 00 |
| Silver coin: Com'l. dept. | | | | | |
| Sav. dept. | 1,940 60 | 1,590 40 | 1,631 15 | 1,810 30 | 2,146 15 |
| Nickels and cents: Com'l. dept. | | | | | |
| Sav. dept. | 231 17 | 205 03 | 165 94 | 175 67 | 213 01 |
| Overdrafts | 66 87 | 831 17 | 75 34 | 367 45 | 131 32 |
| Premium account | | | | | |
| Banking house | 4,000 00 | 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 | 1,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 102 64 | 499 64 | 79 95 | 82 76 | 69 26 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $370,153 25 | $389,975 08 | $407,476 85 | $382,369 65 | $405,202 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 2,269 52 | 3,709 05 | 5,168 10 | 5,283 28 | 7,886 40 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 89,909 96 | 83,732 56 | 100,131 49 | 67,698 62 | 75,579 76 |
| Demand certificates of deposit | 11,190 75 | 9,194 70 | 8,457 03 | 13,851 53 | 10,932 45 |
| Certified checks | | 48 25 | | | 968 36 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 98,999 02 | 109,289 24 | 113,782 58 | 121,731 83 | 127,941 24 |
| Certificates of deposit | 127,784 00 | 134,001 28 | 129,937 65 | 123,804 39 | 136,894 49 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $370,153 25 | $389,975 08 | $407,476 85 | $382,369 65 | $405,202 70 |

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## No. 418.

## THE PEOPLE'S STATE SAVINGS BANK, AUBURN.

### Organized January 6, 1909.

C. W. McPHAIL, *President;* C. H. MACOMBER, *Vice President;* B. W. GILLMAN, *Cashier;* GERTRUDE G. KAPLANOWSKI, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, C. H. Macomber, Wm. Bierd, Jos. Bierd, B. W. Gillman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $73,426 85 | $61,120 45 | $58,878 96 | $72,560 29 | $71,623 52 |
| Sav. dept. | 11,110 45 | 21,266 43 | 35,083 19 | 23,776 86 | 28,802 51 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 21,700 00 | 19,550 00 | 8,000 00 | 250 00 |
| Sav. dept. | 124,169 59 | 118,344 59 | 120,379 59 | 119,995 59 | 117,723 34 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 19,747 54 | 11,799 34 | 5,413 09 | 6,506 50 | 10,053 96 |
| Sav. dept. | 11,364 32 | 15,142 86 | 5,301 58 | 3,071 02 | 1,294 79 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 49,125 00 | 30,000 00 | 8,900 00 | 16,510 00 | 29,050 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | 500 00 | 2,500 00 | 8,000 00 | 7,000 00 | ..... |
| Sav. dept. | 5,000 00 | 10,000 00 | 8,000 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,000 00 | 500 00 | 1,000 00 | 500 00 | 1,500 00 |
| Sav. dept. | 2,000 00 | 1,500 00 | 1,000 00 | 6,500 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | 15 00 | ..... | 50 00 | 1,075 00 | 1,075 00 |
| Sav. dept. | 1,025 00 | 1,032 50 | 1,032 50 | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,500 00 | 100 00 | 150 00 | 400 00 | 500 00 |
| Sav. dept. | 850 00 | 240 00 | 800 00 | ..... | 900 00 |
| Nickels and cents:.....Com'l. dept. | 488 92 | 12 74 | 35 43 | 46 57 | 21 56 |
| Sav. dept. | 125 00 | 3 99 | 167 50 | ..... | 100 00 |
| Overdrafts | 230 51 | 504 16 | 130 40 | 299 09 | 273 33 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Furniture and fixtures | 1,700 00 | 1,700 00 | 1,700 00 | 1,600 00 | 1,600 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 100 71 | 223 51 | 5 40 | 77 12 | 363 50 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $310,678 89 | $299,890 57 | $277,777 64 | $277,118 04 | $269,331 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 148 75 | 2,607 33 | 3,937 65 | 890 69 | 1,453 42 |
| Dividends unpaid | 1,900 00 | ..... | ..... | 1,050 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 95,601 18 | 82,574 67 | 37,545 99 | 50,183 27 | 47,225 70 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 35 61 | 3 50 | 34 90 | ..... | ..... |
| Cashier's checks | ..... | 746 35 | 3,397 18 | 1,740 12 | 3,076 91 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 170,031 82 | 175,188 57 | 167,007 01 | 165,059 97 | 181,434 12 |
| Certificates of deposit | 8,791 56 | 8,770 15 | 20,762 19 | 12,288 34 | 8,641 36 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 9,169 97 | ..... | 5,092 72 | 10,905 65 | ..... |
| Bills payable | ..... | ..... | 10,000 00 | 5,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $310,678 89 | $299,890 57 | $277,777 64 | $277,118 04 | $269,331 51 |

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## No. 522.

## AU GRES STATE BANK, AU GRES.

### Organized December 4, 1912.

E. G. COLE, *President;* H. A. CHAMBERLAIN, *Vice President;* J. R. PETTY, *Cashier;* THEO. E. REICHLE, *Assistant Cashier.*

DIRECTORS.—E. G. Cole, H. A. Chamberlain, J. R. Petty, C. A. Francis, J. W. Dunn.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $36,422 40 | $37,218 25 | $34,102 80 | $40,773 87 | $53,026 46 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept | 5,000 00 | 27,700 00 | 15,500 00 | 13,605 00 | 18,850 00 |
| Sav. dept. | 60,413 68 | 58,414 71 | 63,984 98 | 55,441 70 | 58,768 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 36,929 71 | 27,261 20 | 13,819 40 | 21,529 85 | 5,051 46 |
| Sav. dept. | 12,115 73 | 7,717 53 | 6,961 61 | 4,959 47 | 5,367 22 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | 399 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,424 00 | 10,443 00 | 2,694 00 | 3,870 00 | 1,002 00 |
| Sav. dept. | 2,100 00 | 2,300 00 | 2,100 00 | 2,570 00 | ..... |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 822 50 | 822 50 | 822 50 | 822 50 | 820 00 |
| Silver coin:.....Com'l. dept. | 232 85 | 408 20 | 377 45 | 658 95 | 495 95 |
| Sav. dept. | 77 50 | 77 50 | 77 50 | 7 50 | ..... |
| Nickels and cents:.....Com'l. dept. | 108 68 | 135 50 | 141 23 | 133 83 | 133 17 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 10 40 | 70 08 | 65 33 | 82 37 | 584 06 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,700 00 | 4,700 00 | 4,700 00 | 4,700 00 | 4,700 00 |
| Furniture and fixtures | 1,629 00 | 1,629 00 | 1,629 00 | 1,629 00 | 1,629 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 3,503 07 | 471 76 | 255 83 | 37 01 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $170,489 52 | $179,369 23 | $147,231 63 | $150,821 05 | $150,827 17 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 3,260 00 | 3,260 00 | 3,260 00 | 3,260 00 | 3,260 00 |
| Undivided profits, net | 359 05 | 94 79 | 1,639 95 | 1,465 72 | 2,729 65 |
| Dividends unpaid | 2,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | 322 25 | 143 42 |
| Commercial deposits subject to check | 88,118 63 | 92,665 32 | 62,881 53 | 56,448 24 | 50,846 92 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 10 25 | 500 00 | 9 25 | 9 25 | 29 00 |
| Cashier's checks | ..... | 50 84 | 50 00 | ..... | 21 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | 2,019 00 | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 16,744 38 | 20,664 40 | 18,733 22 | 22,748 87 | 22,796 13 |
| Certificates of deposit | 39,997 21 | 42,133 88 | 40,657 68 | 44,547 72 | 39,882 22 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 8,103 83 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | 3,015 00 |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $170,489 52 | $179,369 23 | $147,231 63 | $150,821 05 | $150,827 17 |

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## No. 420.

## THE STATE BANK OF AUGUSTA, AUGUSTA.

### Organized February 8, 1909.

CHAS. F. MOREAU, *President;* C. B. SCUDDER, *Vice President;* J. VERN JENNINGS, *Cashier.*

DIRECTORS.—A. U. King, Joseph Hudson, C. B. Scudder, Frank J. Wing, Chas. F. Moreau. E. M. Cadwallader, George Walker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $36,087 12 | $37,107 95 | $40,350 05 | $35,527 45 | $44,418 13 |
| Sav. dept. | 9,393 47 | 9,529 00 | 8,404 00 | 7,104 00 | 5,229 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,143 78 | 9,971 78 | 10,828 00 | 6,000 00 | 4,000 00 |
| Sav. dept. | 35,521 81 | 34,188 81 | 32,899 59 | 40,015 09 | 51,027 59 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from banks in res. cities..Com'l dept. | 16,398 10 | 31,551 14 | 19,334 11 | 17,225 12 | 31,386 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 26,859 10 | 23,315 10 | 40,458 88 | 22,050 00 | 11,650 00 |
| U. S. cert ofindebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 6,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,607 00 | 1,125 00 | 2,184 00 | 4,405 00 | 1,897 00 |
| Sav. dept. | 3,000 00 | 2,000 00 | 2,000 00 | 3,000 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 15 00 | 27 50 | 32 50 | 40 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,451 05 | 873 45 | 466 50 | 1,188 40 | 1,274 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 162 93 | 221 56 | 262 07 | 145 69 | 81 87 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 45 47 | 5 89 | 5 82 | 461 79 | 325 00 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,712 28 | 1,712 28 | 1,712 28 | 1,712 28 | 1,737 28 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 15 24 | 25 38 | 9 57 | 103 62 | 32 17 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $153,402 35 | $154,642 34 | $161,942 37 | $141,970 94 | $158,598 99 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,000 00 | 1,500 00 | 1,500 00 | 1,000 00 | 1,000 00 |
| Undivided profits, net | 1,694 16 | 119 93 | 357 94 | 957 23 | 728 08 |
| Dividends unpaid | ..... | 40 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 71,476 14 | 72,809 54 | 73,136 96 | 51,311 43 | 66,931 59 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 46,437 95 | 48,690 78 | 44,843 52 | 50,669 03 | 56,433 26 |
| Certificates of deposit | 12,794 10 | 11,482 09 | 12,103 95 | 12,033 25 | 13,506 06 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 8,000 00 | 4,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $153,402 35 | $154,642 34 | $161,942 37 | $141,970 94 | $158,598 99 |

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## No. 236.

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

### Organized July 10, 1901.

FRANK W. HUBBARD, *President;* JOHN RYAN, JAMES L. BURGESS, *Vice Presidents;* JOS. N. RANKIN, *Cashier;* J. R. HARRIS, *Auditor.*

DIRECTORS.—Frank W. Hubbard, Elizabeth L. Hubbard, John Ryan, J. N. Rankin, James L. Burgess.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $311,360 57 | $297,105 57 | $306,040 83 | $326,507 51 | $393,953 18 |
| Sav. dept. | 41,522 76 | 37,357 06 | 21,910 23 | 17,070 10 | 16,030 50 |
| Bonds, mtgs. and securities:...Com'l. dept. | 12,731 49 | 12,731 49 | 12,674 65 | 13,674 65 | 18,255 00 |
| Sav. dept. | 170,883 16 | 169,022 93 | 172,150 93 | 170,883 18 | 170,137 78 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 19,788 40 | 50,162 99 | 113,427 59 | 68,330 92 | 107,864 88 |
| Sav. dept. | 26,695 09 | 27,629 18 | 42,709 76 | 47,341 67 | 28,761 88 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 54,970 00 | 66,120 00 | 125,900 00 | 92,900 00 | 64,950 00 |
| U. S. cert.of indebt. as cash res: Com'l. dept. | 15,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | ..... |
| Sav. dept. | 5,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 21,242 45 | 8,290 97 | 22,917 41 | 14,711 61 | 3,627 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,745 00 | 12,340 00 | 13,529 00 | 6,703 00 | 6,866 00 |
| Sav. dept. | 5,000 00 | 4,000 00 | 4,000 00 | 6,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 60 00 | 90 00 | 110 00 | 25 00 | 65 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 5,338 65 | 5,867 65 | 5,193 87 | 5,197 90 | 4,539 80 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 520 78 | 443 92 | 521 58 | 473 33 | 471 39 |
| Sav. dept. | | | | | |
| Overdrafts | 913 84 | 445 70 | 1,732 89 | 590 10 | 1,622 56 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 4,413 89 | 2,165 75 | 1,404 35 | 1,278 39 | 32 55 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $729,186 08 | $734,773 21 | $885,223 09 | $812,687 36 | $851,177 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivide profits, net | 16,748 38 | 22,220 14 | 25,518 93 | 24,864 78 | 24,385 00 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 331,740 07 | 326,877 46 | 427,808 93 | 378,526 87 | 410,545 00 |
| Demand certificates of deposit | 31,141 03 | 22,259 57 | 26,238 10 | 31,011 53 | 23,826 99 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | 21,200 00 | 8,003 08 | 45,017 27 | ..... | 12,864 15 |
| Due to other banks and bankers | 120 61 | 120 61 | 120 61 | 120 61 | 120 61 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,595 49 | 1,595 42 | 1,595 42 | 1,794 07 | 1,794 07 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 63,767 38 | 75,848 01 | 77,298 86 | 80,987 37 | 94,213 68 |
| Certificates of deposit | 217,873 12 | 232,848 92 | 236,624 97 | 250,382 13 | 243,428 11 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $729,186 08 | $734,773 21 | $885,223 09 | $812,687 36 | $851,177 61 |

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## 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, D. P. PRASCHAN, *Assistant Cashiers.*

DIRECTORS.—A. E. Sleeper, A. L. Wright, James Baldwin, C. D. Thompson, Japheth Hind.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $344,684 91 | $325,519 25 | $320,355 30 | $314,781 05 | $336,504 20 |
| Sav. dept. | ..... | 6,000 00 | ..... | 6,000 00 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 26,154 18 | 29,839 18 | 29,072 58 | 51,682 33 | 57,005 18 |
| Sav. dept. | 128,029 35 | 150,968 75 | 189,908 75 | 196,903 75 | 237,700 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 68,364 78 | 73,347 60 | 137,552 75 | 136,674 11 | 70,317 10 |
| Sav. dept. | 12,267 01 | 12,311 70 | 12,410 68 | 12,450 91 | 17,576 44 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 20,950 00 | 13,950 00 | 7,750 00 | 7,750 00 | 14,800 00 |
| U. S. cert.of indebt. as cash res: Com'l. dept | 22,500 00 | 57,500 00 | 59,000 00 | 20,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on bank in same place:.....Com'l. dept. | 7,590 85 | 5,976 73 | 11,718 13 | 3,794 60 | 4,365 73 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 19,915 00 | 19,010 00 | 16,123 00 | 13,170 00 | 10,070 00 |
| Sav. dept. | 4,695 00 | 12,797 00 | 3,861 00 | 7,787 00 | 7,628 00 |
| Gold coin:.....Com'l. dept. | ..... | 25 00 | 12 50 | 100 00 | 32 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,633 70 | 1,533 00 | 1,635 00 | 1,235 90 | 1,368 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 142 34 | 179 24 | 124 05 | 244 72 | 218 38 |
| Sav. dept. | 1 56 | 76 | 35 | 28 | 12 |
| Overdrafts | 398 90 | 84 41 | 195 22 | 133 26 | 141 56 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,750 00 | 8,750 00 | 8,750 00 | 8,750 00 | 8,750 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 1,923 11 | ..... | 1,980 14 | 2,127 15 | 2,199 65 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,428 83 | 2,434 72 | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $676,929 52 | $726,727 34 | $806,949 45 | $790,085 06 | $770,177 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 18,696 30 | 22,760 34 | 26,018 39 | 19,222 63 | 20,113 12 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | 293 96 | ..... | ..... | ..... |
| Commercial deposits subject to check | 228,913 38 | 253,875 45 | 308,391 81 | 273,742 19 | 240,658 76 |
| Demand certificates of deposit | 220,681 97 | 208,760 13 | 208,608 47 | 216,228 30 | 186,700 42 |
| Certified checks | 194 95 | 9 25 | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 71,756 59 | 83,089 42 | 136,413 98 | 90,537 28 | 97,512 65 |
| Certificates of deposit | 99,186 33 | 117,638 79 | 82,516 80 | 145,354 66 | 180,192 16 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $676,929 52 | $726,727 34 | $806,949 45 | $790,085 06 | $770,177 11 |

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## No. 337.

## THE STATE EXCHANGE BANK, BANCROFT.

### Organized April 24, 1906.

T. M. EULER, *President;* C. L. PARSONS, E. E. HARRIS, *Vice Presidents;* H. W. PARKER, *Cashier;* C. H. MCCLURE, *Assistant Cashier.*

DIRECTORS.—T. M. Euler, C. L. Parsons, H. W. Parker, E. E. Harris, Ira Hempsted, Henry Peach.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $129,063 23 | $117,240 15 | $116,264 86 | $124,370 44 | $121,436 67 |
| Sav. dept | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,000 00 | 10,000 00 | | | |
| Sav. dept. | 108,209 26 | 109,509 26 | 147,713 44 | 145,326 62 | 158,407 37 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 23,805 72 | 34,752 84 | 14,622 95 | 32,516 34 | 37,393 24 |
| Sav. dept. | 23,617 65 | 24,072 82 | 31,242 40 | 25,961 64 | 24,384 96 |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert.of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 14,362 00 | 23,206 00 | 21,624 00 | 12,524 00 | 8,935 00 |
| Sav. dept. | | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Gold coin:.....Com'l. dept. | 547 50 | 547 50 | 492 50 | 460 00 | 385 00 |
| Sav. dept. | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Silver coin:.....Com'l. dept. | 465 80 | 620 05 | 575 95 | 604 20 | 766 20 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 432 04 | 519 19 | 215 21 | 260 52 | 245 56 |
| Sav. dept. | | | | | |
| Overdrafts | 439 55 | 836 32 | 466 32 | 181 34 | 96 05 |
| Premium account | | | | | |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 2,200 00 | 2,200 00 | 2,200 00 | 2,000 00 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 4 24 | 583 50 | 543 89 | 446 58 | 135 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $324,146 99 | $341,587 63 | $353,461 52 | $362,151 68 | $371,685 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 1,023 72 | 555 11 | 724 61 | 657 76 | 994 59 |
| Dividends unpaid | 1,000 00 | | | 600 00 | 90 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 55,998 67 | 59,955 18 | 57,445 29 | 52,938 85 | 57,529 53 |
| Demand certificates of deposit | 102,805 43 | 104,503 93 | 110,089 51 | 108,784 20 | 121,880 72 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 36,673 17 | 40,470 70 | 39,868 49 | 43,847 48 | 44,571 41 |
| Certificates of deposit | 102,646 00 | 112,102 71 | 121,333 62 | 131,323 39 | 122,618 80 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $324,146 99 | $341,587 63 | $353,461 52 | $362,151 68 | $371,685 05 |

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## No. 62.

## WEST MICHIGAN SAVINGS BANK, BANGOR.

### Organized April 8, 1880.

### Corporate existence extended January 12, 1911.

CHAS. E. CROSS, *President and Cashier;* WM. H. CHAPMAN, JAS. P. RYAN, *Vice Presidents.*
DIRECTORS.—Wm. H. Chapman, Jas. P. Ryan, Wm. M. Broadwell, Wm. S. Charles, Clara J. Sebring, Olia DeHaven, Rebecca Fausnaugh, Chas. E. Cross.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $159,885 53 | $144,565 39 | $168,440 63 | $189,197 67 | $200,350 53 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 40,680 16 | 42,767 45 | 63,417 45 | 40,537 55 | 59,863 30 |
| Sav. dept. | 207,736 77 | 217,847 09 | 192,424 93 | 192,087 87 | 241,443 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 72,885 01 | 62,133 03 | 24,263 26 | 48,227 63 | 119,847 09 |
| Sav. dept. | 1,663 18 | 1,668 38 | 1,673 69 | 1,676 32 | 2,195 80 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 42,000 00 | 63,000 00 | 75,350 00 | 61,350 00 | 76,450 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 14,314 00 | 7,083 00 | 8,795 00 | 2,103 00 | 11,644 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,500 00 | 2,500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 27 50 | 100 00 | 62 35 | 97 35 | 144 85 |
| Sav. dept. | 5,000 00 | 5,000 00 | 4,500 00 | 5,500 00 | 5,500 00 |
| Silver coin:.....Com'l. dept | 1,868 65 | 1,902 35 | 1,819 30 | 2,157 05 | 2,639 10 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 248 90 | 360 78 | 325 28 | 217 23 | 186 07 |
| Sav. dept. | | | | | |
| Overdrafts | 840 60 | 1,657 03 | 248 83 | 1,359 59 | 1,104 26 |
| Premium account | | | | | |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | 3,250 00 | 2,990 00 | 2,990 00 | 2,990 00 | 2,990 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 339 12 | 1,259 21 | 457 67 | 552 24 | 294 20 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $576,239 42 | $577,833 71 | $570,768 39 | $573,053 50 | $739,652 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 31,000 00 | 34,000 00 | 34,000 00 | 34,000 00 | 38,000 00 |
| Undivided profits, net | 6,628 31 | 4,160 74 | 6,861 01 | 7,327 49 | 4,677 82 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 221,500 25 | 203,777 20 | 222,266 61 | 193,020 50 | 335,198 46 |
| Demand certificates of deposit | 34,881 27 | 43,900 30 | 30,484 82 | 30,180 32 | 60,023 86 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 389 83 | 387 71 | 65 71 | 265 71 | 269 10 |
| U. S. Government deposits | 3,500 00 | 6,000 00 | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 80,629 85 | 82,254 07 | 81,678 81 | 88,934 43 | 99,679 47 |
| Certificates of deposit | 172,709 91 | 178,353 69 | 170,411 43 | 179,325 05 | 176,804 24 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $576,239 42 | $577,833 71 | $570,768 39 | $573,053 50 | $739,652 95 |

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## No. 458.

## THE BARK RIVER STATE BANK, BARK RIVER.

### Organized August 17, 1910.

J. B. FRECHETTE, *President;* M. B. HARRIS, *Vice President;* E. J. BERGMAN, *Cashier;* R. H. LABRE, *Assistant Cashier.*

DIRECTORS.—M. B. Harris, J. B. Frechette, J. H. Boyle, E. J. Bergman, John Gasman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $82,094 98 | $77,387 61 | $80,516 02 | $94,892 92 | $97,931 99 |
| Sav. dept. | 3,220 14 | 3,220 14 | 720 14 | 720 14 | 13,720 14 |
| Bonds, mtgs. and securities: Com'l. dept. | 480 00 | 480 00 | 10,480 00 | 480 00 | 5,480 00 |
| Sav. dept. | 43,624 62 | 46,170 47 | 45,520 47 | 47,182 97 | 58,282 97 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 18,307 32 | 8,125 96 | 13,547 68 | 16,841 48 | 7,645 08 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 10,700 00 | 15,500 00 | 10,350 00 | 10,650 00 | 10,800 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,760 00 | 1,779 00 | 7,550 00 | 2,583 00 | 2,676 00 |
| Sav. dept. | | | | | |
| Gold coin: Com'l. dept. | 645 00 | 665 00 | 695 00 | 705 00 | 635 00 |
| Sav. dept. | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 | 3,300 00 |
| Silver coin: Com'l. dept. | 910 65 | 1,101 30 | 1,075 50 | 863 90 | 1,254 80 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 324 53 | 461 36 | 489 27 | 102 82 | 227 10 |
| Sav. dept. | | | | | |
| Overdrafts | 654 41 | 807 39 | 541 53 | 380 88 | 405 84 |
| Premium account | | | | | |
| Banking house | 2,093 02 | 2,093 02 | 2,093 02 | 2,093 02 | 2,093 02 |
| Furniture and fixtures | 2,034 55 | 2,019 55 | 2,019 55 | 2,019 55 | 2,019 55 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 1,531 89 | 6,041 56 | 2,315 51 | 2,930 51 | 262 84 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 600 31 | 84 29 | 105 40 | 35 37 | 29 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $178,181 42 | $169,136 65 | $181,219 09 | $185,681 56 | $206,763 33 |
| **Liabilities** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 2,920 57 | 1,130 51 | 2,409 55 | 2,970 00 | 4,710 48 |
| Dividends unpaid | 606 00 | 12 00 | 6 00 | | |
| Reserved for taxes, interest, etc | | 425 00 | 340 00 | | |
| Commercial deposits subject to check | 64,101 53 | 54,616 51 | 57,861 56 | 57,473 22 | 64,044 42 |
| Demand certificates of deposit | | | | | |
| Certified checks | 5 57 | | 1,000 00 | 1,028 30 | 1,000 00 |
| Cashier's checks | 2,236 46 | 2,114 28 | 2,142 76 | 1,359 90 | 2,635 62 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 22,469 88 | 24,555 01 | 26,470 91 | 25,625 04 | 30,025 36 |
| Book accounts | 55,841 41 | 54,283 34 | 58,988 31 | 65,217 60 | 72,347 45 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 7 50 | |
| Totals | $178,181 42 | $169,136 65 | $181,219 09 | $185,681 56 | $206,763 33 |

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## No. 394.

## THE BARRYTON STATE SAVINGS BANK, BARRYTON.

### Organized March 9, 1908.

W. T. LAFLIN, *President;* JACOB OTTERBINE, *Vice President;* O. S. WOOD, *Cashier;* ADELBERT MYERS, FRANK WILSON, *Assistant Cashiers.*

DIRECTORS.—W. J. Shanks, Adelbert Myers, O. S. Wood, W. T. Laflin, Jake Otterbine.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $82,862 45 | $88,256 63 | $97,019 81 | $93,290 87 | $96,360 08 |
| Sav. dept. | 12,000 00 | 12,000 00 | ..... | ..... | ..... |
| Bonds, mtgs. and securities...Com'l. dept. | 40,628 76 | 34,196 92 | 19,547 35 | 30,265 05 | 31,490 37 |
| Sav. dept. | 2,000 00 | 2,000 00 | 14,536 90 | 14,518 33 | 21,494 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 22,547 60 | 21,167 96 | 30,412 69 | 11,256 17 | 26,849 67 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert.of indebt. as cash res: Com'l. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,310 00 | 5,126 00 | 4,646 00 | 4,455 00 | 2,155 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 65 00 | 310 00 | 285 00 | 405 00 | 400 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 422 10 | 431 80 | 231 65 | 563 90 | 351 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 49 93 | 90 64 | 66 52 | 57 01 | 44 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 38 89 | 124 03 | 86 59 | 57 59 | 50 14 |
| Premium account | ..... | 211 04 | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,034 62 | 2,034 62 | 2,034 62 | 2,034 62 | 2,034 62 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 4,872 33 | 4,814 56 | 3,730 92 | 6,155 40 | 2,076 18 |
| Cash items in transit | 15 00 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 27 83 | 27 53 | 18 89 | 210 00 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $176,874 51 | $174,791 73 | $176,616 94 | $167,268 94 | $184,305 31 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 410 77 | ..... | 408 52 | 962 80 | 1,256 10 |
| Dividends unpaid | 2,500 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 83,094 81 | 67,999 09 | 72,828 25 | 59,394 35 | 72,521 74 |
| Demand certificates of deposit | 48,492 65 | 61,204 96 | 57,883 76 | 61,252 44 | 57,684 57 |
| Certified checks | 19 00 | 213 00 | 213 00 | 21 00 | ..... |
| Cashier's checks | 1,099 52 | 875 00 | 433 34 | 415 30 | 63 13 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 11,257 76 | 14,499 68 | 14,850 07 | 15,223 05 | 16,311 36 |
| Certificates of deposit | ..... | ..... | ..... | ..... | 6,468 41 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $176,874 51 | $174,791 73 | $176,616 94 | $167,268 94 | $184,305 31 |

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## No. 93.

## THE CITY BANK, BATTLE CREEK.

### Organized June 14, 1871.

### Corporate existence extended June 4, 1901.

CHAS. C. GREEN, *President;* F. A. ALLWARDT, N. E. HUBBARD, *Vice Presidents;* E. R. MORTON, *Vice President and Cashier;* N. Y. GREEN, T. C. HINE, GLEN VAN DENBERGH, *Assistant Cashiers.*

DIRECTORS.—H. F. Bechman, L. A. Dudley, Chas. C. Green, N. E. Hubbard, Maier Maas, Geo. W. Mechem, E. R. Morton, F. A. Allwardt, F. K. Berry, Chas. Binder, Jacob Weickgenant, John L. Kellogg, William I. Fell, Geo. J. Genebach.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $738,642 09 | $490,403 39 | $512,673 64 | $552,847 02 | $698,124 83 |
| Sav. dept. | 349,036 78 | 569,161 42 | 529,775 21 | 480,342 78 | 497,458 87 |
| Bonds, mtgs. and securities:...Com'l. dept. | 674,053 20 | 798,274 26 | 687,052 44 | 627,389 18 | 604,811 49 |
| Sav. dept. | 1,053,276 62 | 1,037,839 90 | 1,176,245 89 | 1,300 135 18 | 1,417,787 99 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 197,160 57 | 188,998 68 | 205,393 48 | 228,871 94 | 203,448 77 |
| Sav. dept. | 163,631 08 | 105,034 31 | 58,057 10 | 73,402 02 | 184,906 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 200,000 00 | 145,000 00 | 155,000 00 | 155,000 00 | ..... |
| U. S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 49,024 78 | 21,739 64 | 27,134 92 | 44,481 98 | 27,342 45 |
| Sav. dept. | 21,400 22 | 10,382 56 | 143 79 | 725 74 | 5,803 21 |
| Currency:.....Com'l. dept. | 72,600 75 | 52,403 00 | 84,695 00 | 86,250 00 | 53,075 00 |
| Sav. dept. | 61,065 00 | 80,000 00 | 96,000 00 | 95,000 00 | 75,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 377 50 | 967 50 | 1,702 50 | 4,027 50 |
| Sav. dept. | 5,320 00 | 1,000 00 | 4,000 00 | 5,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 14,219 20 | 10,303 45 | 6,966 65 | 5,155 95 | 4,919 45 |
| Sav. dept. | 5,105 35 | 5,123 25 | 800 00 | 4,894 55 | 1,548 65 |
| Nickels and cents:.....Com'l. dept. | 3,445 93 | 4,178 38 | 2,551 82 | 1,034 19 | 2,460 26 |
| Sav. dept. | 9 43 | 1,194 19 | 56 21 | 79 71 | 248 14 |
| Overdrafts | 1,115 74 | 240 42 | 510 35 | 162 33 | 6,356 38 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 |
| Furniture and fixtures | 37,720 51 | 39,290 96 | 41,088 21 | 39,925 90 | 40,593 78 |
| Other real estate | 7,260 25 | 7,248 89 | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 2,502 50 | 1,835 86 | 15,525 47 | 18,787 74 | 22,122 08 |
| Cash items in transit | ..... | ..... | 3,575 87 | 4,827 36 | 28,083 83 |
| Outside checks and other cash items | 250 00 | 6,668 15 | 250 00 | 8,524 51 | 660 36 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,781,840 00 | $3,701,698 21 | $3,733,463 55 | $3,859,540 58 | $4,008,779 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 925 65 | 9,262 04 | 11,839 13 | 1,664 34 | 16,963 46 |
| Dividends unpaid | 720 00 | ..... | ..... | 352 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 1,312,800 10 | 1,077,633 64 | 977,284 25 | 1,015,432 20 | 1,046,790 21 |
| Demand certificates of deposit | 180,935 84 | 227,132 25 | 214,341 66 | 232,366 57 | 324,240 75 |
| Certified checks | 7,845 34 | 9,281 16 | 7,263 50 | 3,705 49 | 12,293 53 |
| Cashier's checks | 241 13 | 38 93 | 5,098 16 | 121 84 | 638 60 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 68,560 28 | 97,647 38 | 121,591 47 | 115,350 98 | 94,220 46 |
| State moneys on deposit | ..... | 25,000 00 | 75,000 00 | 75,000 00 | 25,000 00 |
| Postal savings deposits | 967 18 | 967 18 | 967 18 | 967 18 | 979 17 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,856,046 26 | 1,939,963 80 | 1,994,491 91 | 2,082,502 39 | 2,145,734 42 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 2,798 22 | 14,771 83 | 25,586 29 | 32,077 59 | 41,918 89 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 50,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,781,840 00 | $3,701,698 21 | $3,733,463 55 | $3,859,540 58 | $4,008,779 49 |

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## No. 178.

## THE MERCHANTS' SAVINGS BANK, BATTLE CREEK.

### Organized March 28, 1895.

A. M. MINTY, *President;* A. O. JONES, R. F. HOFFMASTER, *Vice Presidents;*
H. A. ROWLES, *Cashier.*

DIRECTORS.—A. M. Minty, L. M. Turner, A. O. Jones, R. F. Hoffmaster, Frank H. Boos, H. A. Rowles, M. Lafever, A. E. MacGregor.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $521,723 75 | $435,398 85 | $630,544 67 | $603,317 96 | $505,777 35 |
| Sav. dept. | 189,946 72 | 210,879 94 | 246,260 15 | 286,152 15 | 384,518 55 |
| Bonds, mtgs. and securities:...Com'l. dept. | 217,679 10 | 254,486 60 | 291,452 95 | 305,793 27 | 392,111 91 |
| Sav. dept. | 889,014 41 | 1,116,903 21 | 1,111,776 26 | 940,803 93 | 1,089,543 43 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 72,399 84 | 119,130 26 | 108,719 33 | 102,418 32 | 124,306 68 |
| Sav. dept. | 185,280 32 | 205,415 59 | 121,508 40 | 238,604 10 | 189,571 52 |
| U. S. Bds & cert. indebt. as sav. legal res.. | 199,000 00 | ..... | 100,000 00 | ..... | 30,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 30,000 00 | 30,000 00 | 30,000 00 | ..... | ..... |
| Sav. dept. | ..... | 40,000 00 | 40,000 00 | 45,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 13,645 42 | 8,908 61 | 8,655 02 | 15,796 32 | 7,831 84 |
| Currency:.....Com'l. dept. | 25,000 00 | 27,000 00 | 33,700 00 | 55,200 00 | 40,000 00 |
| Sav. dept. | 40,251 00 | 37,233 00 | 43,002 00 | 59,004 00 | 48,463 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | ..... | 855 00 | 1,407 50 | 2,000 00 |
| Sav. dept. | 1,527 50 | 3,460 00 | 3,050 00 | 2,660 00 | 2,490 00 |
| Silver coin:.....Com'l. dept. | 4,000 00 | 3,000 00 | 3,032 50 | 4,062 20 | 2,000 00 |
| Sav. dept. | 5,589 00 | 12,823 75 | 2,100 75 | 4,400 15 | 8,454 60 |
| Nickels and cents:.....Com'l. dept. | 188 00 | 509 00 | 1,396 50 | 4,026 95 | 136 82 |
| Sav. dept. | 1,745 95 | 683 51 | 1,669 96 | 2,701 84 | 1,642 86 |
| Overdrafts | 250 83 | 105 22 | 119 76 | 301 53 | 67 16 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 5,977 77 | 5,977 77 | 8,279 77 | 7,879 77 | 7,879 77 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 9,213 04 | 9,419 89 | 4,655 36 | 2,952 06 | 2,056 55 |
| Outside checks and other cash items | 115 00 | 208 00 | 199 00 | 210 00 | 141 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,438,547 65 | $2,546,543 20 | $2,815,977 38 | $2,707,692 05 | $2,863 993 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 |
| Surplus fund | 70,000 00 | 70,000 00 | 70,000 00 | 70,000 00 | 70,000 00 |
| Undivided profits, net | 10,334 82 | 21,964 43 | 21,457 51 | 18,636 82 | 23,174 04 |
| Dividends unpaid | 8,820 00 | ..... | ..... | 8,750 00 | 70 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 635,108 12 | 577,290 94 | 691,159 79 | 582,580 61 | 757,697 73 |
| Demand certificates of deposit | 96,009 09 | 108,941 23 | 155,630 31 | 129,827 00 | 127,623 20 |
| Certified checks | 840 26 | 2,516 54 | 825 00 | 2,450 23 | 5,919 44 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 22,750 86 | ..... | 81,341 36 | 72,764 14 | ..... |
| State moneys on deposit | ..... | 75,000 00 | 75,000 00 | 75,000 00 | 25,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,469,684 50 | 1,565 830 06 | 1,595,563 41 | 1,622,683 25 | 1,729,508 63 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,438,547 65 | $2,546,543 20 | $2,815,977 38 | $2,707,692 05 | $2,863,993 04 |

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No. 63.

## THE BAY CITY BANK, BAY CITY.

Organized September 4, 1871.

Corporate existence extended September 4, 1901.

GEO. H. YOUNG, *President;* JAMES E. DUFFY, JOHN C. ROSS, *Vice Presidents;* DAVID MILLER, *Cashier;* J. I. P. SHEARER, J. D. KINNEY, J. F. ASMAN, *Assistant Cashiers.*

DIRECTORS.—Geo. H. Young, Frank E. Tyler, James E. Duffy, David Miller, Norris R. Wentworth, H. A. Vallez, John E. Ross, Carroll Windiate, Thos. L. Handy, E. Wilson Cressey.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $1,689,544 03 | $1,643,401 04 | $1,604,334 32 | $1,512,904 87 | $1,585,195 24 |
| Sav. dept. | 624,946 56 | 415,129 73 | 460,327 87 | 519,633 09 | 331,266 22 |
| Bonds, mtgs. and securities... Com'l. dept. | 78,560 00 | 375,010 00 | 355,060 00 | 305,150 00 | 75,500 00 |
| Sav. dept. | 1,655,990 35 | 1,641,975 11 | 1,894,010 72 | 2,258,216 34 | 2,075,356 53 |
| Due from Fed. Res. Bank:... Com'l. dept. | ..... | ..... | 60,000 00 | 60,000 00 | 60,000 00 |
| Sav. dept. | 157,184 92 | 195,683 79 | 109,048 74 | 87,165 44 | 81,312 21 |
| Due from bks. in res. cities:... Com'l. dept. | 75,881 11 | 95,691 25 | 114,866 72 | 130,457 76 | 115,218 88 |
| Sav. dept. | 73,189 58 | 188,063 43 | 232,087 83 | 123,185 82 | 137,988 76 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | 319,850 00 | 329,200 00 | 278,350 00 | 270,300 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 152,200 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | 22,063 04 | 26,484 18 | 31,634 71 | 58,713 77 | 14,520 33 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:..... Com'l. dept. | 101,526 00 | 108,458 00 | 90,995 00 | 102,687 68 | 57,386 00 |
| Sav. dept. | 24,026 00 | 18,062 00 | 37,189 00 | 39,169 00 | 81,778 00 |
| Gold coin:..... Com'l. dept. | 2,112 50 | 3,567 50 | 3,767 50 | 3,887 50 | 4,025 00 |
| Sav. dept. | 1,375 00 | 1,142 50 | 1,017 50 | 1,117 50 | 1,632 50 |
| Silver coin:..... Com'l. dept. | 9,267 10 | 15,724 35 | 12,953 30 | 10,708 40 | 10,282 90 |
| Sav. dept. | 571 55 | 733 45 | 437 75 | 428 80 | 469 75 |
| Nickels and cents:..... Com'l. dept. | 1,862 03 | 1,475 62 | 2,063 35 | 1,706 17 | 1,971 77 |
| Sav. dept. | 126 38 | 200 73 | 352 06 | 228 66 | 137 74 |
| Overdrafts | 1,242 80 | 316 77 | 106 47 | 234 39 | 237 50 |
| Premium account | 4,552 06 | 3,629 71 | 3,189 21 | 2,586 39 | 2,122 39 |
| Banking house | 28,538 89 | 28,538 89 | 28,538 89 | 28,538 89 | 28,538 89 |
| Furniture and fixtures | 34,000 00 | 34,000 00 | 34,000 00 | 33,000 00 | 33,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 27,049 89 | 16,116 24 | 14,546 18 |
| Outside checks and other cash items | 5,784 29 | ..... | ..... | ..... | 22,985 15 |
| Stock of Federal Reserve Bank | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,759 544 19 | $5,132,138 05 | $5,447,230 83 | $5,589,186 71 | $5,020,771 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 |
| Surplus fund | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 |
| Undivided profits, net | 46,663 32 | 42,675 55 | 28,319 20 | 48,131 31 | 55,557 05 |
| Dividends unpaid | 20 00 | 20 00 | 20 00 | 20 00 | 20 00 |
| Reserved for taxes, interest, etc. | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Commercial deposits subject to check | 960,990 91 | 1,115,611 49 | 1,199,924 78 | 1,074,229 46 | 1,006,200 65 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 710 56 | 1,338 61 | 5,347 42 | 20,152 52 | 3,610 58 |
| Cashier's checks | 365 47 | 1,754 66 | 697 98 | 4,879 89 | ..... |
| Due to Federal Reserve Bank | ..... | 133,000 00 | 80,000 00 | ..... | ..... |
| Due to other Banks and Bankers | 179,185 03 | 197,462 05 | 122,997 72 | 114,308 73 | 109,787 28 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 12,600 00 | ..... | ..... | ..... | 90,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,990,055 56 | 2,098,162 15 | 2,233,087 40 | 2,347,820 88 | 2,227,844 83 |
| Certificates of deposit | 148,343 46 | 316,087 26 | 368,859 97 | 454,945 20 | 460,652 49 |
| Club savings deposits | 6,609 88 | 17,026 28 | 27,976 36 | 35,698 72 | 47,099 06 |
| Notes and bills rediscounted | 150,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | 754,000 00 | 699,000 00 | 870,000 00 | 905,000 00 | 505,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | 69,000 00 | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,759,544 19 | $5,132,138 05 | $5,447,230 83 | $5,589,186 71 | $5,020,771 94 |

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## No. 43.

## THE BAY COUNTY SAVINGS BANK, BAY CITY.

### Organized February 1, 1884.

### Corporate existence extended January 31, 1914.

WM. L. CLEMENTS, *President;* A. E. BOUSFIELD, ADAM KOLB, *Vice Presidents;*
W. E. CARTER, *Treasurer;* IRA BRICKER, G. A. HELMREICH, *Assistant Treasurers.*

DIRECTORS.—A. E. Bousfield, Gustaves Hine, F. T. Norris, D. L. Galbraith, F. W. Bradley, L. E. Oppenheim, Adam Kolb, H. B. Smith, Chas. A. Eddy, C. R. Wells, G. A. Prescott, E. S. Clark, C. F. Hutchings, Irving H. Baker, Wm. L. Clements, S. P. Cranage, W. E. Carter, O. E. Sovereign, H. G. Wendland.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $537,875 55 | $544,357 76 | $572,377 77 | $546,614 83 | $898,520 00 |
| Sav. dept. | 331,095 86 | 392,078 20 | 335,089 21 | 360,242 06 | 459,734 16 |
| Bonds, mtgs. and securities:...Com'l. dept. | 119,135 00 | 333,105 96 | 221,025 53 | 230,935 03 | 257,174 44 |
| Sav. dept. | 989,365 42 | 1,069,890 11 | 1,100,678 44 | 1,195,211 44 | 1,233,509 87 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | 159,873 59 | 170,738 04 | 246,769 74 |
| Sav. dept. | 343,915 72 | 302,393 81 | 182,661 42 | 137,617 35 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 255,376 14 | 348,493 00 | 605,012 78 | 601,157 67 | 738,243 49 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | 215,558 74 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 27,466 91 | 15,095 08 | 26,613 70 | 24,451 51 | 23,851 54 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 88,398 75 | 28,483 25 | 65,462 25 | 68,301 25 | 83,611 25 |
| Sav. dept. | 90,000 00 | 100,000 00 | 110,000 00 | 110,000 00 | 30,000 00 |
| Gold coin.....Com'l. dept. | 1,390 41 | 3,237 91 | 8,667 41 | 4,434 91 | 1,257 41 |
| Sav. dept. | 10,000 00 | 10,000 00 | 5,000 00 | 10,000 00 | 14,000 00 |
| Silver coin:.....Com'l. dept. | 5,196 15 | 5,239 45 | 6,062 00 | 7,345 70 | 9,516 35 |
| Sav. dept. | 1,700 00 | 1,200 00 | 2,000 00 | 700 00 | 450 00 |
| Nickels and cents:.....Com'l. dept. | 907 22 | 1,190 27 | 1,567 33 | 1,052 81 | 916 55 |
| Sav. dept. | 53 14 | 2 37 | 23 25 | 48 86 | 18 65 |
| Overdrafts | 91 50 | 339 12 | 206 38 | 696 29 | 708 13 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 49,608 20 | 49,608 20 | 49,608 20 | 49,608 20 | 49,608 20 |
| Furniture and fixtures | 30,728 07 | 30,766 42 | 30,766 42 | 30,766 42 | 30,766 42 |
| Other real estate | 17,837 91 | 17,837 91 | 20,698 91 | 20,698 91 | 20,698 91 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 11,052 01 | 4,031 48 | 4,354 42 | 8,770 80 | 4,742 27 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,126,752 70 | $3,257,350 30 | $3,507,749 01 | $3,579,392 08 | $4,104,097 38 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 6,973 87 | 18,448 43 | 22,022 78 | 497 50 | 23,522 75 |
| Dividends unpaid | 2,060 00 | 88 25 | 130 50 | 2,068 00 | 72 00 |
| Reserved for taxes, interest, etc | ..... | ..... | 6,500 00 | 4,547 35 | 4,547 35 |
| Commercial deposits subject to check | 574,419 25 | 526,569 04 | 627,848 05 | 558,258 23 | 1,040,761 98 |
| Demand certificates of deposit | 196,549 54 | 189,915 28 | 207,417 70 | 246,493 48 | 226,446 66 |
| Certified checks | 2,571 86 | 1,727 19 | 426 74 | 1,863 17 | 4,025 42 |
| Cashier's checks | 69,807 38 | 7,352 44 | 8,454 87 | 5,931 87 | 4,180 46 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 52,864 52 | 64,192 18 | 69,483 27 | 64,455 10 | 59,784 59 |
| State moneys on deposit | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,016,912 63 | 2,204,397 02 | 2,307,117 87 | 2,372,869 87 | 2,424,615 44 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 4,593 65 | 19,660 47 | 33,347 23 | 42,107 51 | 51,340 73 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 55,300 00 | 54,800 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,126,752 70 | $3,257,350 30 | $3,507,749 01 | $3,579,392 08 | $4,104,097 38 |

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## No. 562.

## FARMERS STATE SAVINGS BANK OF BAY CITY.

### Organized May 17, 1915.

FREDERICK MOHR, *President;* SAMUEL MEISTER, *Vice President;*
WILLIAM S. FOTHERINGHAM, *Cashier;* DANIEL J. CODY, *Assistant Cashier.*

DIRECTORS.—William S. Fotheringham, John P. Ittner, John Meyer, Ernest I. McCuen, Peter C. Pardee, August Quintel, John E. Kinnane, Samuel Meister, Frederick Mohr, Clifford G. Olmsted, John R. Petty, Clarence A. Traphagen, M. I. Jacobson, John McLurg, W. P. Kavanaugh.

| Resources, | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $323,861 98 | $299,473 91 | $377,374 40 | $454,703 55 | $490,641 79 |
| Sav. dept. | 42,000 00 | 40,390 00 | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'. dept. | ..... | 5,057 25 | 7,208 19 | 15,078 60 | 17,557 62 |
| Sav. dept. | 713,838 43 | 821,210 83 | 994,103 31 | 975,517 49 | 912,544 49 |
| Due from Fed. Res. Bank:....Com'l. dept. | 16,329 37 | 22,930 45 | 24,435 05 | 12,169 64 | 26,292 65 |
| Sav. dept. | 22,500 00 | 24,000 00 | 24,000 00 | 24,500 00 | 24,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 26,861 07 | 38,855 54 | 22,843 47 | 21,569 06 | 25,673 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert.of indebt. as cash res. :Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 16,393 00 | 8,978 00 | 15,171 00 | 40,772 00 | 28,397 00 |
| Sav. dept. | 5,000 00 | 4,000 00 | 4,600 00 | 5,000 00 | 4,500 00 |
| Gold coin:.....Com'l. dept. | 870 00 | 220 00 | 915 00 | 835 00 | 1,065 00 |
| Sav. dept. | 5,000 00 | 5,600 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 2,024 35 | 892 15 | 670 70 | 1,568 15 | 2,042 30 |
| Sav. dept. | ..... | 300 00 | 350 00 | ..... | 500 00 |
| Nickels and cents:.....Com'l. dept. | 94 00 | 175 80 | 434 97 | 293 91 | 536 00 |
| Sav. dept. | ..... | 100 00 | 50 00 | ..... | ..... |
| Overdrafts..... | 1,410 86 | 154 27 | ..... | 8 65 | 5 40 |
| Premium account ..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 7,400 00 | 7,545 00 | 7,573 00 | 7,573 00 | 7,573 00 |
| Other real estate..... | 8,540 27 | 3,400 00 | 6,534 47 | 1,377 84 | 1,377 84 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 4,082 65 | 465 79 | 1,930 32 | 2,753 16 | 1,159 56 |
| Stock of Federal Reserve Bank..... | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,199,955 98 | $1,287,498 99 | $1,496,943 88 | $1,572,470 05 | $1,553,116 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net..... | 2,180 67 | 7,078 95 | 15,027 64 | 2,807 04 | 9,343 85 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 187,208 07 | 202,508 77 | 185,548 59 | 195,137 74 | 228,403 86 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 9,851 15 | 1,900 43 | 4,242 61 | 10,306 87 | 1,356 18 |
| Cashier's checks..... | 1,419 07 | 1,906 55 | 1,633 24 | 5,339 16 | 1,544 70 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 102,007 83 | 97,348 38 | 62,430 96 | 50,920 12 | 122,780 55 |
| State moneys on deposit..... | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 584,533 03 | 604,405 94 | 623,205 92 | 652,089 09 | 638,188 16 |
| Certificates of deposit..... | 164,938 06 | 174,601 45 | 161,938 88 | 139,602 61 | 145,124 97 |
| Club savings deposits..... | 2,818 10 | 7,748 52 | 12,916 04 | 16,267 42 | 21,374 21 |
| Notes and bills rediscounted..... | 20,000 00 | 40,000 00 | 280,000 00 | 350,000 00 | 250,000 00 |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,199,955 98 | $1,287,498 99 | $1,496,943 88 | $1,572,470 05 | $1,553,116 48 |

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## NORTHERN TITLE AND TRUST COMPANY, BAY CITY.

### Organized May 24, 1919.

GUY H. MOULTHROP, *President;* JOHN C. ROSS, WM. F. JENNISON, *Vice Presidents;* GEO. E. WEDTHOFF, *Secretary and Treasurer;* L. J. WEADOCK, *Attorney.*

DIRECTORS.—James E. Davidson, Guy H. Moulthrop, John C. Ross, Wm. F. Jennison, Geo. E. Wedthoff, L. J. Weadock, Peter C. Pardee, John L. Stoddard, Howard L. Shaw, Jas. R. Watrous, C. B. Chatfield, G. W. Ames, Geo. H. Young, Fred E. Boutell, John C. Harris, W. O. Clift, F. C. Finkenstaedt, W. S. Fotheringham.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans on real estate mortgages. In office | | | | $93,116 86 | $19,900 00 |
| Organization expense | | | | 985 41 | 294 33 |
| Bonds. In office | | | | | 83,350 80 |
| Abstract books and records | | | | 50,000 00 | 50,000 00 |
| Furniture and fixtures | | | | 1,120 74 | 1,337 19 |
| Due from approved reserve agents | | | | 6,052 07 | 1,957 64 |
| Due from other banks and bankers | | | | | 9,856 67 |
| Cash items | | | | 18 03 | 21 75 |
| Nickels and cents | | | | 2 04 | 1 60 |
| Silver coin | | | | 7 25 | 10 30 |
| United States and national bank notes | | | | 70 00 | 61 00 |
| Totals | | | | $151,372 40 | $166,791 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | $150,000 00 | $150,000 00 |
| Trust deposits | | | | 1,372 40 | 8,989 16 |
| Due to banks | | | | | 7,802 12 |
| Totals | | | | $151,372 40 | $166,791 28 |

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## No. 30.

## THE PEOPLES COMMERCIAL AND SAVINGS BANK, BAY CITY.

Organized August 15, 1888.

JAMES E. DAVIDSON, *President;* C. R. HAWLEY, JAS. R. TANNER, *Vice Presidents;* J. R. WATROUS, *Vice President and Cashier;* C. H. COOK, R. E. GRAVES, G. H. WATROUS, *Assistant Cashiers.*

DIRECTORS.—C. R. Hawley, J. C. Weadock, J. R. Watrous, Guy H. Moulthrop, W. H. Sharp, James E. Davidson, C. B. Chatfield, Geo. B. Jennison, James Davidson, Curtis E. Pierce, James R. Tanner, C. H. Cook, L. J. Weadock, F. C. Finkenstaedt, W. H. Boutell, G. A. Tomlinson, C. C. Whitney.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $1,152,768 78 | $1,190,719 95 | $1,199,838 16 | $1,254,016 51 | $1,425,339 20 |
| Sav. dept. | 1,851,104 87 | 1,766,446 98 | 1,740,403 34 | 1,741,899 78 | 1,772,670 57 |
| Bonds, mtgs. and securities... Com'l. dept. | 329,608 30 | 327,959 63 | 324,915 57 | 349,466 07 | 364,713 05 |
| Sav. dept. | 3,612,514 56 | 4,614,729 68 | 5,504,583 86 | 6,796,095 05 | 5,083,027 59 |
| Due from Fed. Res. Bank: Com'l. dept. | 253,137 59 | 174,141 00 | 100,265 09 | 108,551 17 | 103,638 85 |
| Sav. dept. | 235,802 05 | 123,142 05 | 201,060 38 | 217,516 97 | 206,395 29 |
| Due from bks. in res. cities: Com'l. dept | 79,696 75 | 89,711 28 | 82,083 24 | 59,361 10 | 67,328 67 |
| Sav. dept. | 161,778 49 | 159,487 27 | 328,333 62 | 289,646 63 | 287,187 96 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 26,761 89 | 45,342 00 | 6,455 00 | 7,614 38 | 9,617 20 |
| Sav. dept. | ..... | 105,798 89 | 25,820 00 | 37,174 06 | 40,998 96 |
| Currency: Com'l. dept. | 69,000 00 | 86,395 00 | 44,854 00 | 39,271 00 | 37,752 00 |
| Sav. dept. | 208,684 00 | 113,860 00 | 179,420 00 | 191,735 00 | 160,941 00 |
| Gold coin: Com'l. dept. | 1,980 00 | 4,500 00 | 3,320 00 | 1,002 50 | 787 50 |
| Sav. dept. | 12,865 00 | 11,270 00 | 13,300 00 | 2,900 00 | 3,345 00 |
| Silver coin: Com'l. dept. | 3,620 00 | 5,840 00 | 2,660 00 | 2,480 25 | 2,644 40 |
| Sav. dept. | 4,528 25 | 12,241 15 | 10,642 70 | 12,109 00 | 9,375 00 |
| Nickels and cents: Com'l. dept. | 863 09 | 840 12 | 319 46 | 431 50 | 358 09 |
| Sav. dept. | 1,456 51 | 1,993 54 | 1,277 83 | 1,518 16 | 1,521 10 |
| Overdrafts | 2,299 53 | 7,096 00 | 958 18 | 837 47 | 3,667 60 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 118,970 20 | 118,970 20 | 118,970 20 | 118,970 20 | 118,970 20 |
| Furniture and fixtures | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Other real estate | 11,522 04 | 11,522 04 | 10,599 66 | 10,599 66 | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 97,283 79 | 25,034 42 | 45,756 44 | 59,680 05 | 59,043 71 |
| Outside checks and other cash items | 9,306 28 | 8,912 27 | 21,913 07 | 22,461 11 | 14,362 72 |
| Stock of Federal Reserve Bank | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $8,287,551 97 | $9,047,953 47 | $10,009,749 80 | $11,367,337 62 | $9,815,685 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $400,000 00 | $400,000 00 | $400,000 00 | $400,000 00 | $400,000 00 |
| Surplus fund | 400,000 00 | 400,000 00 | 400,000 00 | 400,000 00 | 400,000 00 |
| Undivided profits, net | 77,759 87 | 96,136 40 | 101,564 02 | 97,799 63 | 124,608 90 |
| Dividends unpaid | 12,126 00 | 27 00 | 12 00 | 12,012 00 | 126 00 |
| Reserved for taxes, interest, etc. | ..... | 10,000 00 | 62,392 75 | 14,380 46 | 47,087 32 |
| Commercial deposits subject to check | 1,395,012 47 | 1,494,052 44 | 1,370,705 88 | 1,394,962 93 | 1,395,987 87 |
| Demand certificates of deposit | 582,346 18 | 1,083,688 55 | 27,710 90 | 49,156 55 | 36,030 30 |
| Certified checks | 572 50 | 106 44 | 8,313 17 | 1,035 83 | 1,732 02 |
| Cashier's checks | 10,141 27 | 1,887 57 | 1,117 07 | 5,575 44 | 6,804 90 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 189,605 17 | 152,395 45 | 110,330 75 | 106,634 59 | 106,805 81 |
| State moneys on deposit | 10,000 00 | 50,000 00 | 100,000 00 | 100,000 00 | 40,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 4,142,749 69 | 4,344,306 02 | 4,514,399 71 | 6,036,390 67 | 4,763,345 38 |
| Certificates of deposit | 513,067 80 | 559,673 60 | 2,703,649 75 | 1,937,397 60 | 1,777,703 84 |
| Club savings deposits | 4,171 02 | 5,680 00 | 9,553 80 | 11,991 92 | 15,453 32 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 550,000 00 | 450,000 00 | 200,000 00 | 800,000 00 | 700,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $8,287,551 97 | $9,047,953 47 | $10,009,749 80 | $11,367,337 62 | $9,815,685 66 |

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## No. 602.

## PEOPLES STATE BANK OF BEAVERTON.

### Organized August 23, 1917.

A. R. NILES, *President;* G. A. MCGREGOR, *Vice President;* I. D. CRAWFORD, *Cashier.*

DIRECTORS.—A. R. Niles, G. A. McGregor, W. J. McCaren, J. L. McKimmy, W. J. Scott, J. C. Musser, I. D. Crawford.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $87,335 61 | $104,038 49 | $103,339 49 | $102,385 10 | $118,959 33 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,360 00 | 21,285 00 | 24,285 00 | 25,770 00 | 20,440 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 6,678 02 | 8,867 39 | 2,815 59 | 9,831 18 | 7,944 22 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 2,000 00 | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | 497 61 | 1,734 08 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,132 00 | 4,994 00 | 3,529 00 | 4,238 00 | 3,673 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 115 00 | 130 00 | 130 00 | 130,00 | 140 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 305 25 | 377 55 | 349 00 | 344 00 | 664 25 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 36 37 | 8 01 | 44 62 | 46 85 | 69 30 |
| Sav. dept. | | | | | |
| Overdrafts | 316 65 | 473 55 | 354 44 | 366 14 | 161 44 |
| Premium account | | | | | |
| Banking house | 5,500 00 | 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 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,350 75 | 898 77 | 337 45 | 82 60 | 575 75 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $132,129 65 | $148,572 76 | $142,684 59 | $151,191 48 | $161,861 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 2,000 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Undivided profits, net | 5,026 14 | 1,770 12 | 2,854 13 | 3,577 54 | 193 36 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | 2,000 00 |
| Commercial deposits subject to check | 41,887 76 | 50,958 51 | 46,771 60 | 51,287 88 | 68,025 21 |
| Demand certificates of deposit | 50,044 99 | 56,615 57 | 51,067 09 | 52,769 51 | 51,713 90 |
| Certified checks | | | | 600 00 | 1,200 00 |
| Cashier's checks | 1,170 76 | 728 56 | 1,491 77 | 2,456 55 | 728 90 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 7,000 00 | 6,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $132,129 65 | $148,572 76 | $142,684 59 | $151,191 48 | $161,861 37 |

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## No. 513.

## THE STATE BANK OF BEAVERTON.

### Organized September 25, 1912.

C. H. NIGGEMAN, *President;* JOHN P. NIGGEMAN, JR., A. E. SLEEPER, *Vice Presidents;* FRANK A. NIGGEMAN, *Cashier;* W. B. DETWILER, *Assistant Cashier.*

DIRECTORS.—John P. Niggeman, Jr., A. E. Sleeper, Frank A. Niggeman, Charles H. Niggeman, A. Otte, Henry Croll, Jr., Mark E. Thompson, Ronald Ross, L. D. White.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $143,190 30 | $147,575 27 | $144,437 58 | $153,609 31 | $169,312 18 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 37,198 72 | 21,898 33 | 17,788 31 | 28,537 76 | 37,592 76 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 17,944 20 | 19,552 46 | 12,992 56 | 12,798 38 | 22,155 37 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | 6,000 00 | 6,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 218 06 | | 482 09 | 350 26 | 177 46 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,217 00 | 5,407 00 | 3,221 00 | 3,546 00 | 2,453 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 1,875 00 | 1,855 00 | 1,897 50 | 377 50 | 392 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 620 95 | 854 65 | 538 50 | 529 50 | 376 20 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 130 02 | 181 60 | 113 12 | 110 92 | 96 58 |
| Sav. dept. | | | | | |
| Overdrafts | 125 55 | 228 97 | 308 12 | 679 21 | 972 89 |
| Premium account | | | | | |
| Banking house | 4,322 97 | 5,295 44 | 5,295 44 | 5,295 44 | 5,295 44 |
| Furniture and fixtures | 1,531 76 | 1,361 56 | 1,361 56 | 1,361 56 | 1,361 56 |
| Other real estate | 1,953 19 | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 833 52 | 2,630 21 | 2,235 72 | 889 62 | 5,693 75 |
| Outside checks and other cash items | 278 92 | 1,642 67 | 583 04 | 237 10 | 669 56 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $213,440 16 | $214,483 16 | $197,254 54 | $208,322 56 | $246,549 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 5,000 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Undivided profits, net | 3,112 66 | 3,713 66 | 5,618 10 | 2,770 46 | 2,927 18 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 76,292 75 | 75,418 29 | 69,080 74 | 62,089 32 | 89,787 15 |
| Demand certificates of deposit | 55,663 17 | 54,229 73 | 55,490 93 | 59,769 08 | 69,135 41 |
| Certified checks | 9 25 | | | 5 00 | 45 97 |
| Cashier's checks | 3,362 33 | 1,541 48 | 3,155 43 | 738 70 | 3,302 54 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 7,500 00 | 10,000 00 | 10,000 00 | 10,000 00 | 7,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | 80 00 | | 1,050 00 | 3,251 00 |
| Bills payable | 42,500 00 | 32,000 00 | 16,409 34 | 34,400 00 | 33,100 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $213,440 16 | $214,483 16 | $197,254 54 | $208,322 56 | $246,549 25 |

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No. 2.

## THE BELDING SAVINGS BANK, BELDING.

Organized January 15, 1889.

Corporate existence extended December 14, 1918.

H. J. LEONARD, *President;* A. N. BELDING, *Vice President;* W. S. LAMBERTSON, *Cashier;* H. A. PARKER, *Assistant Cashier.*

DIRECTORS.—H. J. Leonard, A. N. Belding, W. P. Hetherington, M. M. Belding, E. E. Chapple, W. C. Spicer, E. C. Lloyd, W. S. Lambertson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $86,047 36 | $93,703 92 | $86,318 26 | $89,575 10 | $97,380 42 |
| Sav. dept. | 22,397 73 | 26,255 00 | 25,255 00 | 22,176 54 | 33,250 00 |
| Bonds, mtgs. and securities...Com'l. dept | 33,143 28 | 33,128 28 | 28,378 28 | 48,853 28 | 56,028 28 |
| Sav. dept. | 151,310 20 | 149,885 20 | 143,465 20 | 159,250 20 | 166,029 97 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 36,904 42 | 33,667 06 | 41,394 06 | 22,697 76 | 23,436 32 |
| Sav. dept. | 49,112 29 | 6,208 27 | 34,876 32 | 81,800 63 | 70,797 17 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 42,700 00 | 63,250 00 | 55,150 00 | 47,700 00 | 21,350 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 8,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,607 83 | 62 71 | 2,656 78 | 650 12 | 58 17 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,836 00 | 6,961 00 | 4,165 00 | 7,745 00 | 6,970 00 |
| Sav. dept. | 8,000 00 | 5,000 00 | 7,000 00 | 1,000 00 | 11,000 00 |
| Gold coin:.....Com'l. dept. | 153 50 | 161 00 | 161 00 | 166 00 | 198 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,123 55 | 1,258 00 | 1,077 90 | 897 50 | 870 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 66 17 | 96 06 | 47 31 | 282 73 | 286 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 227 42 | 765 95 | 1,333 51 | 1,027 88 | 357 09 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 500 00 | 1,223 55 | 1,223 55 | 1,200 00 | 1,200 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 5,197 49 | 5,236 45 | 26,295 42 | 1,614 65 | 6,020 98 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 963 37 | 126 19 | 1,035 63 | 138 23 | 637 71 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $461,790 61 | $443,488 64 | $476,333 22 | $503,275 62 | $503,371 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 12,609 52 | 13,593 92 | 14,043 65 | 12,911 16 | 14,718 72 |
| Dividends unpaid | 3,000 00 | ..... | ..... | 2,500 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 152,286 39 | 124,594 49 | 140,796 88 | 171,607 17 | 164,122 98 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 50 00 | 114 81 | ..... | ..... | 111 33 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 247 50 | 522 64 | 1,119 00 | 1,178 78 | 530 38 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 107,657 05 | 111,509 50 | 114,414 89 | 121,374 79 | 127,408 02 |
| Certificates of deposit | 120,569 63 | 126,691 21 | 138,615 60 | 125,830 26 | 127,841 26 |
| Club savings deposits | 370 52 | 1,462 07 | 2,343 20 | 2,873 46 | 3,638 72 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $461,790 61 | $443,488 64 | $476,333 22 | $503,275 62 | $503,371 41 |

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## No. 159.

## THE PEOPLE'S SAVINGS BANK OF BELDING, BELDING.

### Organized May 12, 1893.

BRINTON F. HALL, *President;* FRANK R. CHASE, *Vice President;* AMBROSE SPENCER, *Cashier;* SUMNER H. WILSON, *Assistant Cashier.*

DIRECTORS.—Brinton F. Hall, Frank R. Chase, Charles Eddy, George Hoppough, H. L. Page, Frank L. Moon, Jno. G. Hessler, Fred E. Underwood, Geo. W. Moulton, Ambrose Spencer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $209,004 37 | $181,620 94 | $235,798 15 | $254,841 58 | $211,170 10 |
| Sav. dept. | 50,974 55 | 86,070 88 | 35,387 24 | 22,331 10 | 70,781 10 |
| Bonds, mtgs. and securities: Com'l. dept. | 8,000 00 | 2,000 00 | 2,000 00 | 3,600 00 | 3,600 00 |
| Sav. dept. | 113,509 40 | 138,309 40 | 143,199 42 | 141,319 49 | 151,514 49 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 66,035 76 | 25,917 11 | 23,613 76 | 40,804 23 | 38,631 46 |
| Sav. dept. | 3,335 43 | 3,352 43 | 3,368 42 | 3,385 06 | 3,402 04 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 30,650 00 | 42,900 00 | 51,050 00 | 41,050 00 | 41,850 00 |
| U. S. cert. ofindebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | 7,500 00 | 7,500 00 | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 3,014 35 | 461 05 | 4,100 49 | 322 35 | 482 29 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 20,322 00 | 10,226 00 | 7,271 00 | 7,765 00 | 6,926 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 10,500 00 | 10,000 00 | 10,000 00 |
| Gold coin: Com'l. dept. | 557 00 | 579 50 | 549 50 | 482 00 | 567 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Silver coin: Com'l. dept. | 3,012 50 | 2,356 95 | 2,259 85 | 2,955 15 | 2,431 85 |
| Sav. dept. | | | | 500 00 | 500 00 |
| Nickels and cents: Com'l. dept. | 458 61 | 365 67 | 251 50 | 301 63 | 132 62 |
| Sav. dept. | | | | | |
| Overdrafts | 605 95 | 239 20 | 165 26 | 8 26 | 167 36 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 3,643 20 | 3,643 20 | 3,613 20 | 3,613 20 | 3,613 20 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 229 08 | 150 38 | 587 81 | 807 92 | 1,332 24 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $535,852 20 | $520,692 71 | $535,715 60 | $546,086 97 | $559,101 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 8,377 45 | 7,939 10 | 9,076 39 | 8,631 87 | 8,368 57 |
| Dividends unpaid | | | | | 18 00 |
| Reserved for taxes, interest, etc | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 147,737 24 | 131,416 65 | 122,897 18 | 144,324 16 | 136,823 09 |
| Demand certificates of deposit | 36,725 41 | 46,982 05 | 113,198 13 | 113,811 27 | 84,347 32 |
| Certified checks | 4 07 | | 17 25 | 8 70 | 12 50 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 925 18 | 237 34 | 237 34 | 237 34 | 243 16 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 101,064 48 | 107,065 29 | 107,751 06 | 114,108 42 | 119,565 95 |
| Certificates of deposit | 189,640 88 | 175,760 13 | 131,095 60 | 98,414 70 | 158,112 67 |
| Club savings deposits | 377 49 | 292 15 | 442 65 | 550 51 | 610 49 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $535,852 20 | $520,692 71 | $535,715 60 | $546,086 97 | $559,101 75 |

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## No. 347.

## THE BELLAIRE STATE BANK, BELLAIRE.

### Organized August 14, 1906.

C. C. POTTER, *President;* G. W. BECHTOLD, *Vice President;* W. H. RICHARDS, *Cashier;* H. H. BECHTOLD, *Assistant Cashier.*

DIRECTORS.—G. W. Bechtold, W. H. Richards, C. C. Potter, H. H. Bechtold, Maxi Bechtold.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $55,288 76 | $62,436 93 | $65,494 15 | $63,796 99 | $64,652 83 |
| Sav. dept. | 14,447 89 | 8,555 00 | 10,340 00 | 15,440 00 | 13,465 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 27,830 00 | 37,273 69 | 31,425 00 | 23,065 00 | 24,710 48 |
| Sav. dept. | 31,133 58 | 40,976 44 | 44,102 50 | 32,837 50 | 33,945 47 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 21,670 37 | 10,500 38 | 12,015 22 | 8,709 75 | 26,206 08 |
| Sav. dept. | 5,000 00 | 5,000 00 | 4,000 00 | 4,000 00 | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 2,250 00 | 2,650 00 | 4,650 00 | 6,800 00 | 7,700 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | 1,000 00 | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 4,702 00 | 4,302 00 | 2,293 00 | 2,801 00 | 2,408 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 2,200 00 | 3,500 00 | 3,500 00 |
| Gold coin: Com'l. dept. | 40 00 | 65 00 | 75 00 | 110 00 | 125 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 1,701 65 | 2,166 05 | 2,125 80 | 2,065 90 | 1,856 55 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 140 19 | 162 99 | 182 98 | 135 78 | 89 20 |
| Sav. dept. | | | | | |
| Overdrafts | 233 47 | 73 75 | 37 43 | 331 89 | 1 97 |
| Premium account | | | | | |
| Banking house | 5,243 79 | 5,243 79 | 5,243 79 | 5,243 79 | 5,243 79 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 749 83 | 672 83 | 522 77 | 522 77 | 522 77 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 266 00 | 232 35 | 190 55 | 231 41 | 115 17 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $176,697 53 | $186,311 20 | $188,898 19 | $172,591 78 | $193,542 31 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 7,000 00 |
| Undivided profits, net | 3,367 72 | 2,187 23 | 4,055 50 | 3,655 99 | 5,443 89 |
| Dividends unpaid | | 100 00 | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 66,950 78 | 71,312 51 | 73,422 00 | 57,975 81 | 78,295 08 |
| Demand certificates of deposit | 23,789 52 | 25,351 15 | 21,818 86 | 21,293 82 | 20,978 46 |
| Certified checks | 299 00 | 299 00 | | | |
| Cashier's checks | 132 95 | 42 20 | | 457 48 | 878 55 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 55,157 56 | 60,019 11 | 62,601 83 | 62,208 68 | 60,946 33 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $176,697 53 | $186,311 20 | $188,898 19 | $172,591 78 | $193,542 31 |

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## No. 527.

## THE PEOPLE'S STATE BANK OF BELLEVILLE.

Organized January 24, 1913.

JAMES R. CLARK, *President;* FRANKLIN L. ROBBE, *Vice President;* FRANK H. CLARK, *Cashier.*

DIRECTORS.—James R. Clark, Franklin L. Robbe, John C. Stellwagen, George T. Clark, Irving H. Riggs.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $50,413 76 | $45,154 09 | $50,404 16 | $49,625 25 | $50,125 16 |
| Sav. dept. | 26,218 50 | 28,039 50 | 21,646 00 | 22,646 00 | 21,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,372 59 | 16,300 00 | 29,200 00 | 30,850 00 | 33,100 00 |
| Sav. dept. | 116,833 00 | 107,733 00 | 106,508 00 | 116,144 00 | 122,062 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 19,995 17 | 24,776 76 | 4,811 61 | 22,288 29 | 23,924 91 |
| Sav. dept. | 17,613 39 | 20,908 52 | 20,918 22 | 17,921 34 | 56,694 47 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 43,434 00 | 61,435 00 | 74,435 00 | 73,435 00 | 74,435 00 |
| U. S. cert. ofindebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 21,732 00 | 13,025 00 | 23,950 00 | 26,067 00 | 20,057 00 |
| Sav. dept. | 9,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | 170 00 | 185 00 | 302 50 | 275 00 | 207 50 |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Silver coin:.....Com'l. dept. | 1,338 85 | 1,716 40 | 1,545 60 | 1,632 35 | 1,760 60 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 325 95 | 447 55 | 432 97 | 452 26 | 459 45 |
| Sav. dept. | | | | | |
| Overdrafts | 2,514 00 | 54 39 | 8 83 | 112 66 | 99 42 |
| Premium account | | | | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | 1,055 00 | |
| Outside checks and other cash items | 572 44 | 256 58 | 610 67 | 428 85 | 53 03 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $332,533 65 | $351,031 79 | $365,773 56 | $394,933 00 | $433,978 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 15,500 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 3,214 63 | 976 63 | 2,396 72 | 3,009 28 | 3,825 71 |
| Dividends unpaid | 29 50 | 54 50 | 34 50 | 34 50 | 80 50 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 85,891 46 | 87,598 55 | 97,512 90 | 123,448 29 | 132,709 75 |
| Demand certificates of deposit | 6,416 92 | 5,897 09 | 6,795 52 | 6,959 63 | 7,645 23 |
| Certified checks | | | | | 15 75 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 162,337 52 | 175,224 59 | 172,787 84 | 177,857 09 | 199,940 46 |
| Certificates of deposit | 39,143 62 | 41,280 43 | 46,246 08 | 43,624 21 | 49,761 14 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $332,533 65 | $351,031 79 | $365,773 56 | $394,933 00 | $433,978 5 |

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## No. 548.

## THE BELLEVUE STATE BANK, BELLEVUE.

Organized April 16, 1914.

F. A. BROWN, *President;* JOHN H. YORK, *Vice President;* C. D. KIMBERLY, *Cashier;* M. H. KIMBERLY, *Auditor.*

DIRECTORS.—C. D. Kimberly, F. A. Brown, W. C. Dyer, G. R. Burt, F. S. Allen, Allen Havens, N. H. Johnson, John H. York, John Sharkey.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $136,547 06 | $128,018 71 | $134,743 54 | $138,019 53 | $142,011 68 |
| Sav. dept. | 36,255 63 | 41,563 23 | 41,244 48 | 41,068 23 | 41,512 90 |
| Bonds, mtgs. and securities:...Com'l. dept. | 3,180 79 | 3,180 79 | 4,180 79 | 4,180 79 | 6,180 79 |
| Sav. dept. | 148,041 65 | 153,066 65 | 165,866 65 | 165,591 65 | 197,219 51 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 15,822 19 | 21,360 23 | 42,281 78 | 16,352 26 | 51,990 05 |
| Sav. dept. | 51,643 12 | 51,137 34 | 49,051 64 | 64,165 13 | 39,171 23 |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,139 18 | 2,580 79 | | 1,590 10 | 4,086 56 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,250 00 | 13,164 00 | 3,340 00 | 6,989 00 | 5,524 00 |
| Sav. dept. | 14,000 00 | 13,000 00 | 14,000 00 | 15,000 00 | 15,000 00 |
| Gold coin:.....Com'l. dept. | 2,765 00 | 2,555 00 | 2,510 00 | 2,420 00 | 2,420 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,760 45 | 2,418 35 | 3,129 30 | 1,991 65 | 2,552 10 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 105 08 | 87 71 | 83 86 | 219 21 | 229 45 |
| Sav. dept. | | | | | |
| Overdrafts | 1,205 54 | 192 27 | 367 27 | 2,447 56 | 788 66 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 3,199 00 | 2,879 10 | 2,879 10 | 2,879 10 | 2,591 19 |
| Other real estste | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | 3 94 | 37 50 | 564 00 | |
| Outside checks and other cash items | 494 26 | 223 02 | 1,820 61 | 126 21 | 268 01 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | 11 25 | | |
| Totals | $422,408 95 | $435,431 13 | $465,547 77 | $463,604 42 | $511,546 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 3,044 42 | 3,941 97 | 3,870 61 | 3,533 53 | 4,940 66 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 101,361 79 | 97,928 79 | 116,584 58 | 102,907 05 | 125,996 56 |
| Demand certificates of deposit | 43,062 34 | 49,793 15 | 49,929 81 | 46,338 83 | 62,705 27 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 249,940 40 | 258,767 22 | 270,162 77 | 285,825 01 | 292,903 64 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $422,408 95 | $435,431 13 | $465,547 77 | $463,604 42 | $511,546 13 |

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## No. 598.

## FARMERS' STATE BANK, BELLEVUE.

### Organized August 2, 1917.

B. N. KEISTER, *President;* I. W. CARGO, W. A. YOUNG, CHARLES H. YORK, *Vice Presidents;* K. D. KIMBERLY, *Cashier.*

DIRECTORS.—B. N. Keister, C. E. Scott, I. W. Cargo, W. A. Young, Bert Carroll, Dan L. Hall, Charles H. York, M. Shilts, W. E. Simon, Ray E. Stevens, M. J. Reid.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $47,051 98 | $39,498 40 | $42,676 91 | $28,219 47 | $43,484 30 |
| Sav. dept. | 15,893 28 | 16,892 48 | 17,565 34 | 33,043 22 | 35,640 30 |
| Bonds, mtgs. and securities: Com'l. dept. | 2,000 00 | 3,000 00 | 3,000 00 | 9,712 20 | 10,650 95 |
| Sav. dept. | 11,932 00 | 31,587 00 | 37,802 00 | 20,412 00 | 20,412 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 8,514 21 | 12,296 78 | 7,404 53 | 4,048 83 | 9,662 04 |
| Sav. dept. | 5,637 82 | 8,122 19 | 6,555 65 | 8,282 93 | 4,781 52 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 10,400 00 | | | 14,600 00 | 14,600 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 287 10 | | 1,200 00 | 23 40 | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,508 00 | 4,066 00 | 1,899 00 | 3,276 00 | 1,826 00 |
| Sav. dept. | 4,000 00 | 3,500 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Gold coin: Com'l. dept. | 165 00 | | 527 50 | 502 50 | 517 50 |
| Sav. dept. | | 500 00 | | | |
| Silver coin: Com'l. dept. | 656 00 | 731 00 | 616 00 | 873 00 | 1,206 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 57 46 | 185 06 | 81 76 | 128 53 | 180 68 |
| Sav. dept. | | | | | |
| Overdrafts | 40 96 | 198 89 | 912 76 | 260 68 | 328 03 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 3,000 00 | 3,485 00 | 3,485 00 | 3,485 00 | 3,485 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in trans t | | | | | |
| Outside checks and other cash items | 3,236 63 | 167 22 | 27 67 | | 402 63 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | 2 30 | | 50 50 |
| Totals | $124,380 44 | $132,230 02 | $135,756 42 | $138,867 76 | $159,227 45 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 599 84 | 283 52 | 321 82 | 856 98 | 588 93 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 40,801 80 | 45,873 53 | 33,651 86 | 30,203 55 | 35,175 60 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | 773 43 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 29,238 67 | 31,844 69 | 36,617 57 | 40,237 70 | 48,943 27 |
| Certificates of deposit | 18,202 63 | 24,228 28 | 30,165 17 | 32,569 53 | 32,246 22 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 5,537 50 | | | | 9,000 00 |
| Bi ls payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $124,380 44 | $132,230 02 | $135,756 42 | $138,867 76 | $159,227 45 |

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## No. 219.

## THE BENTON HARBOR STATE BANK, BENTON HARBOR.

### Organized December 20, 1899.

H. D. POOLE, *President;* G. M. VALENTINE, *Vice President;* M. P. RESCH, *Cashier;* B. F. WELLS, S. L. KIDDER, *Assistant Cashiers.*

DIRECTORS.—I. W. Conkey, H. D. Poole, G. M. Valentine, S. L. VanCamp, M. B. Wells, C. A. Conkey, L. F. Sutherland, F. L. Bradford, M. P. Resch, D. B. Sutherland, Wm. Wallace, E. C. Bowlby.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $398,975 52 | $441,536 12 | $417,224 68 | $474,802 13 | $468,571 29 |
| Sav. dept. | 46,372 00 | 41,072 00 | 123,120 00 | 91,420 00 | 154,645 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 12,400 00 | 12,400 00 | 15,933 75 | 15,918 65 | 15,868 55 |
| Sav. dept. | 420,118 84 | 429,644 79 | 532,997 08 | 457,045 09 | 608,302 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | 42,550 02 | 48,044 83 | 48,053 16 | 51,646 66 | 43,111 94 |
| Sav. dept. | 21,000 00 | ..... | ..... | ..... | 27,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 28,389 37 | 47,307 05 | 1,830 35 | 49,756 34 | 61,892 32 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 72,750 00 | 61,350 00 | ..... | 122,300 00 | 128,950 00 |
| U. S. cert. ofindebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 45,000 00 | 45,000 00 | 45,000 00 | 35,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 6,811 36 | 6,506 62 | 7,471 21 | 11,242 41 | 16,717 03 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,716 00 | 3,931 00 | 4,737 00 | 10,123 00 | 8,674 00 |
| Sav. dept. | 24,000 00 | 20,000 00 | 25,000 00 | 25,000 00 | 20,000 00 |
| Gold coin:.....Com'l. dept. | 1,887 50 | 257 50 | 5,085 00 | 2,702 50 | 2,995 00 |
| Sav. dept. | 10,000 00 | 12,000 00 | 9,000 00 | 12,000 00 | 12,000 00 |
| Silver coin:.....Com'l. dept. | 1,101 50 | 355 89 | 1,582 93 | 3,907 00 | 1,739 30 |
| Sav. dept. | 5,000 00 | 8,000 00 | 5,500 00 | 3,000 00 | 7,400 00 |
| Nickels and cents:.....Com'l. dept. | 427 12 | 1,204 85 | 593 40 | 997 17 | 454 03 |
| Sav. dept. | 1,000 00 | ..... | 500 00 | ..... | 600 00 |
| Overdrafts | 848 90 | 1,262 20 | 1,553 46 | 1,529 41 | 5,072 19 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 |
| Furniture and fixtures | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate | 6,537 86 | 6,564 83 | 16,858 39 | 18,276 38 | 17,411 86 |
| Due from banks other than in reserve cities. | 11,612 34 | 3,756 11 | 5,597 53 | 4,611 68 | 1,063 07 |
| Cash items in transit | 102 50 | 10,862 50 | 4,489 06 | 200 00 | 36,663 70 |
| Outside checks and other cash items | 1,258 82 | 2,666 52 | 1,013 57 | 1,351 66 | 4,564 18 |
| Stock of Federal Reserve Bank | 3,850 00 | 3,850 00 | 3,850 00 | 3,850 00 | 3,850 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,210,209 65 | $1,251,072 81 | $1,320,490 57 | $1,440,180 08 | $1,691,045 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 |
| Undivided profits, net | 17,076 66 | 21,642 36 | 24,844 42 | 17,243 18 | 22,801 77 |
| Dividends unpaid | 4,415 00 | 125 00 | 35 00 | 4,915 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 306,503 07 | 314,147 35 | 355,437 34 | 387,698 98 | 540,343 28 |
| Demand certificates of deposit | 69,313 01 | 68,386 93 | 58,514 18 | 55,904 04 | 88,558 85 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,838 22 | 1,862 37 | 1,862 37 | 1,862 37 | 1,885 46 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 488,868 66 | 511,176 93 | 550,139 53 | 584,812 78 | 663,765 69 |
| Certificates of deposit | 193,195 03 | 204,731 87 | 200,657 73 | 203,743 73 | 244,690 91 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 55,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,210,209 65 | $1,251,072 81 | $1,320,490 57 | $1,440,180 08 | $1,691,045 96 |

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## No. 561.

## BERRIEN COUNTY BANK, BENTON HARBOR.

### Organized January 5, 1915.

JOHN ROBINSON, *Chairman of Board;*
FRANK H. ELLSWARTH, *President;* ARTHUR B. HIGMAN, CHAS. L. YOUNG, *Vice Presidents;*
JAMES M. ROSE, *Cashier;* PAUL PARRISH, *Assistant Cashier.*

DIRECTORS.—John Robinson, F. H. Ellsworth, Chas. L. Young, Claude P. Sykes, James M. Rose, Arthur B. Higman, W. Worth Bean, Jr., Chas. Handy.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $233,928 99 | $199,209 88 | $211,622 11 | $225,958 65 | $265,449 41 |
| Sav. dept. | 43,882 50 | 46,996 56 | 51,941 24 | 60,142 48 | 65,691 96 |
| Bonds, mtgs. and securities:...Com'l. dept. | 79,637 94 | 99,753 88 | 99,759 33 | 99,635 77 | 169,094 54 |
| Sav. dept. | 67,190 25 | 79,034 00 | 99,854 00 | 102,604 00 | 102,604 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 49,675 86 | 63,821 96 | 44,144 36 | 77,118 07 | 73,129 78 |
| Sav. dept. | 2,494 12 | 10,194 42 | 4,227 99 | 4,049 93 | 19,371 57 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 35,395 00 | 41,050 00 | 66,297 60 | 32,140 44 | 43,600 00 |
| U. S. cert. ofindebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,382 57 | 1,349 31 | 5,199 80 | 6,381 59 | 5,103 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 29,000 00 | 23,000 00 | 27,000 00 | 18,000 00 | 19,139 00 |
| Sav. dept. | 13,202 00 | 6,000 00 | 2,000 00 | 2,400 00 | 7,400 00 |
| Gold coin:.....Com'l. dept. | 565 00 | ..... | ..... | ..... | 960 00 |
| Sav. dept. | ..... | 685 00 | 700 00 | 800 00 | ..... |
| Silver coin:.....Com'l. dept. | 2,500 00 | 2,500 00 | 850 00 | 4,500 00 | 2,754 35 |
| Sav. dept. | 767 30 | 985 00 | 650 00 | 736 00 | 3 00 |
| Nickels and cents:.....Com'l. dept. | 211 61 | 770 98 | 615 39 | 881 06 | 388 13 |
| Sav. dept. | 29 26 | 250 12 | 114 46 | 333 97 | 99 |
| Overdrafts | 534 23 | 329 39 | 144 55 | 2,644 27 | 2,090 47 |
| Premium account | 172 04 | 172 04 | 172 04 | 172 04 | 425 74 |
| Banking house | 23,684 50 | 23,684 50 | 23,684 50 | 23,684 50 | 23,684 50 |
| Furniture and fixtures | 8,000 00 | 8,086 87 | 8,086 87 | 8,086 87 | 8,125 23 |
| Other real estste | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,228 25 | 5,351 22 | 5,076 72 | 11,266 12 | ..... |
| Outside checks and other cash items | 175 05 | 252 15 | 221 58 | 614 18 | 1,518 52 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $594,656 47 | $613,477 28 | $652,362 54 | $682,149 94 | $810,534 62 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 2,139 82 | 3,251 83 | 7,161 08 | 2,355 92 | 4,116 10 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 240,287 53 | 212,383 53 | 243,047 34 | 276,501 65 | 404,939 93 |
| Demand certificates of deposit | 105,542 54 | 99,532 35 | 79,832 61 | 68,939 53 | 36,916 89 |
| Certified checks | 51 15 | 43 50 | 33 50 | 140 00 | 54 44 |
| Cashier's checks | 3,110 00 | 70 97 | 331 06 | 3,243 80 | 1,036 97 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | 6,171 66 | 7,148 04 | 3,001 42 |
| State moneys on deposit | ..... | 50,000 00 | 50,000 00 | 50,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 136,372 41 | 142,247 30 | 136,973 38 | 138,487 80 | 189,225 29 |
| Certificates of deposit | 7,153 02 | 5,947 80 | 28,811 91 | 35,333 20 | 71,243 58 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $594,656 47 | $613,477 28 | $652,362 54 | $682,149 94 | $810,534 62 |

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## No. 448.

## THE BERLIN STATE BANK, BERLIN.

### Organized January 21, 1910.

FRANK J. GOODENOW, *President;* ALLEN C. BUTTERFIELD, *Vice President;*
CHAS. P. GOODENOW, *Cashier.*

DIRECTORS.—Charles P. Goodenow, Allen C. Butterfield, John R. Coffee, Frank J. Goodenow, Wm. Riemersma.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $23,311 52 | $21,492 20 | $22,721 20 | $28,221 60 | $32,286 08 |
| Sav. dept. | 41,342 10 | 41,065 71 | 39,694 18 | 38,525 85 | 34,009 47 |
| Bonds, mtgs. and securities: Com'l. dept. | 11,526 60 | 11,526 60 | 11,021 95 | 10,921 95 | 10,943 50 |
| Sav. dept. | 73,074 08 | 88,561 48 | 78,439 68 | 66,154 57 | 63,870 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 18,933 75 | 19,300 11 | 10,990 05 | 10,255 99 | 24,162 86 |
| Sav. dept. | 530 80 | 16,000 00 | 19,500 00 | 28,435 00 | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 19,050 00 | 7,400 00 | 7,850 00 | 8,400 00 | 46,650 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | 9,100 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 1,597 00 | 1,427 00 | 2,784 00 | 1,029 00 | 3,400 00 |
| Sav. dept. | 2,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin: Com'l. dept. | 972 50 | 970 00 | 980 00 | 975 00 | 772 50 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin: Com'l. dept. | 341 75 | 262 80 | 266 15 | 93 70 | 330 90 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 217 03 | 63 04 | 1,002 86 | 177 07 | 128 31 |
| Sav. dept. | | | | | |
| Overdrafts | 66 71 | 113 61 | 55 07 | 608 16 | 81 33 |
| Premium account | | | | | |
| Banking house | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Furniture and fixtures | 2,228 61 | 2,268 61 | 2,268 61 | 2,268 61 | 2,268 61 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 113 40 | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $202,105 85 | $218,251 16 | $205,373 75 | $212,966 50 | $226,703 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,300 00 | 2,500 00 | 2,500 00 | 2,500 00 | 3,500 00 |
| Undivided profits, net | 1,103 16 | 1,327 52 | 2,702 31 | 3,042 42 | 1,844 77 |
| Dividends unpaid | | 30 00 | 30 00 | | 4 50 |
| Reserved for taxes, interest, etc | | 152 14 | | 243 77 | 61 00 |
| Commercial deposits subject to check | 40,454 86 | 49,732 71 | 44,196 45 | 52,925 43 | 51,248 12 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | 18 44 | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 6,000 00 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 66,513 78 | 69,160 79 | 62,420 51 | 65,750 81 | 71,898 06 |
| Certificates of deposit | 71,734 05 | 75,348 00 | 67,506 04 | 68,504 07 | 78,147 11 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $202,105 85 | $218,251 16 | $205,373 75 | $212,966 50 | $226,703 56 |

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## No. 416.

## THE BERRIEN SPRINGS STATE BANK, BERRIEN SPRINGS.

### Organized October 21, 1908.

WM. H. SYLVESTER, *President;* IRA R. STEMM, E. F. GARLAND, *Vice Presidents;* G. L. VALENTINE, *Cashier;* GEORGE D. TAYLOR, *Assistant Cashier.*

DIRECTORS.—Wm. H. Sylvester, Ira R. Stemm, James D. Boone, E. F. Garland, Wm. E. Sheffield, J. N. Klock, C. M. Niles, Geo. R. Dater, G. L. Valentine.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $122,868 62 | $134,067 90 | $146,532 24 | $173,101 45 | $188,670 88 |
| Sav. dept. | 35,425 00 | 32,075 00 | 34,425 00 | 33,725 00 | 46,550 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 63,200 00 | 5,100 00 | 10,100 00 | 5,100 00 | 8,920 00 |
| Sav. dept. | 108,665 19 | 111,715 19 | 108,575 19 | 109,075 19 | 125,971 81 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 29,925 52 | 19,912 68 | 33,933 15 | 45,930 69 | 61,762 18 |
| Sav. dept. | 35,732 89 | 38,534 10 | 2,000 00 | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 2,800 00 | 41,150 00 | 39,050 00 | 43,150 00 | 38,500 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | 10,000 00 | | | |
| Sav. dept. | 5,000 00 | 5,000 00 | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | 1,220 73 | 640 83 | 2,020 96 | 195 58 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 10,144 00 | 4,707 00 | 9,040 00 | 10,260 00 | 7,127 00 |
| Sav. dept. | 8,000 00 | 9,000 00 | 8,500 00 | 8,000 00 | 8,000 00 |
| Gold coin: Com'l. dept. | 472 50 | | 500 00 | 935 00 | 660 00 |
| Sav. dept. | 500 00 | 865 00 | 700 00 | 1,000 00 | 1,000 00 |
| Silver coin: Com'l. dept. | 489 00 | 630 00 | 347 90 | 269 30 | 600 00 |
| Sav. dept. | 500 00 | 135 00 | 600 00 | 700 00 | 750 00 |
| Nickels and cents: Com'l. dept. | 298 86 | 421 47 | 178 20 | 4 99 | 123 15 |
| Sav. dept. | | | 260 00 | 300 00 | 250 00 |
| Overdrafts | 119 21 | 272 04 | 297 76 | | 1,209 77 |
| Premium account | | | | 593 34 | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 4,000 00 | 4,125 00 | 4,125 00 | 3,750 00 | 3,750 00 |
| Other real estate | 566 13 | 566 13 | 566 13 | 545 23 | 545 23 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 2,101 75 | 102 15 | | 69 98 | |
| Outside checks and other cash items | 140 02 | 365 45 | 155 32 | 35 81 | 158 97 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $440,948 69 | $429,964 84 | $410,466 72 | $448,566 94 | $504,744 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 5,000 00 | 5,250 00 | 5,250 00 |
| Undivided profits, net | 137 29 | 937 05 | 2,043 97 | 137 29 | 2,531 66 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 184,472 82 | 168,923 63 | 156,034 33 | 178,977 49 | 202,186 78 |
| Demand certificates of deposit | 49,103 30 | 42,319 96 | 61,901 96 | 69,318 21 | 54,147 22 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | 1,761 07 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 84,201 69 | 86,080 09 | 89,854 48 | 90,444 58 | 103,403 11 |
| Certificates of deposit | 98,033 59 | 106,704 11 | 75,631 98 | 84,439 37 | 115,464 73 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $440,948 69 | $429,964 84 | $410,466 72 | $448,566 94 | $504,744 57 |

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## No. 500.

## THE PEOPLE'S STATE BANK, BESSEMER.

### Organized March 22, 1912.

JACOB GOLDMAN, *Chairman of the Board.*
EDWIN R. BAYLISS, *President;* J. S. RUMMAGE, *Vice President;*
M. A. HAGERMAN, *Cashier;* ALOIS MAZANEC, *Assistant Cashier.*
DIRECTORS.—Jacob Goldman, Edwin R. Bayliss, Joseph Ochis, J. S. Rummage, M. A. Hagerman, Solomon Sax, Percy S. Williams.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $123,675 24 | $98,141 55 | $84,444 19 | $95,901 40 | $104,659 76 |
| Sav. dept. | 26,143 86 | 40,127 77 | 55,396 44 | 55,829 37 | 56,796 66 |
| Bonds, mtgs. and securities:...Com'l. dept. | 101,955 21 | 103,872 88 | 89,837 50 | 91,477 10 | 84,718 25 |
| Sav. dept. | 51,668 58 | 51,533 58 | 72,548 81 | 66,686 56 | 83,778 56 |
| Due rom Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: ..Com'l. dept. | 15,144 59 | 10,144 94 | 45,905 35 | 8,623 99 | 27,838 72 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 23,800 00 | 33,150 00 | 23,100 00 | 17,950 00 | 14,200 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept | ..... | ..... | 7,420 81 | 3,091 52 | ..... |
| Sav. dept. | ..... | ..... | ..... | 6,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 396 28 | 463 18 | 2,052 08 | 1,269 71 | 440 52 |
| Sav. dept. | ..... | 3,000 00 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,615 00 | 85 00 | 3,798 00 | 8,439 00 | 22,515 00 |
| Sav. dept. | 13,000 00 | 1,000 00 | 14,000 00 | 6,000 00 | 21,400 00 |
| Gold coin:.....Com'l. dept. | 1,070 00 | 32 50 | 1,032 50 | 47 50 | 135 00 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | 600 00 |
| Silver coin:.....Com'l. dept. | 1,002 60 | 1,391 65 | 4,313 15 | 4,163 90 | 4,854 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 144 46 | 257 41 | 382 70 | 550 77 | 735 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 13 83 | 201 38 | 319 03 | 212 84 | 48 82 |
| Premium account | 780 00 | 780 00 | 520 00 | 520 00 | 520 00 |
| Banking house | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 |
| Furniture and fixtures | 8,932 32 | 8,872 32 | 8,972 32 | 8,912 32 | 8,852 32 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 753 63 | 1,355 00 | ..... | ..... | 496 17 |
| Outside checks and other cash items | 14,013 05 | 2,427 50 | 1,929 60 | 1,909 41 | 2,330 19 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $403,608 65 | $374,336 66 | $433,472 48 | $396,085 39 | $452,420 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $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 | 9,500 00 |
| Undivided profits, net | 1,119 72 | 1,371 35 | 3,396 75 | 2,758 08 | 2,772 71 |
| Dividends unpaid | 181 50 | 6 00 | 6 00 | 178 50 | 3 50 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 139,442 47 | 148,414 67 | 184,025 00 | 143,386 14 | 222,340 13 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 7 86 | 355 39 | 24 84 | 1,026 17 | 19 69 |
| Cashier's checks | 2,324 06 | 3,026 10 | 405 32 | 1,515 03 | 6,558 26 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 13,866 19 | 13,866 19 | 13,866 19 | 14,038 09 | 14,038 09 |
| U. S. Government deposits | 2,500 00 | 9,500 00 | 1,000 00 | ..... | 2,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 102,168 82 | 115,152 41 | 127,424 22 | 131,058 84 | 134 785 77 |
| Certificates of deposit | 12,998 03 | 15,644 55 | 16,324 16 | 16,124 54 | 22,902 06 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 87,000 00 | 25,000 00 | 40,000 00 | 39,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $403,608 65 | $374,336 66 | $433,472 48 | $396,085 39 | $452,420 21 |

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## No. 536.

## THE CENTRAL STATE BANK OF BENZONIA, BEULAH.

### Organized August 18, 1913.

HERBERT B. WOODWARD, *President;* FRANK L. ORCUTT, *Vice President;* IRVING P. JONES, *Cashier.*

DIRECTORS.—Herbert B. Woodward, Frank L. Orcutt, Charles E. Case, William Reimer, G. M. Sprout, Irving P. Jones.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $33,802 43 | $31,027 10 | $34,431 27 | $30,436 41 | $29,032 48 |
| Sav. dept. | 26,252 64 | 26,710 18 | 21,717 72 | 25,190 92 | 25,556 95 |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,336 24 | 17,276 24 | 18,216 24 | 17,714 36 | 33,334 36 |
| Sav. dept. | 40,890 04 | 40,358 56 | 39,345 06 | 38,795 06 | 38,218 71 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 9,938 97 | 3,702 01 | 8,547 20 | 13,625 73 | 30,060 97 |
| Sav. dept. | 4,208 13 | 889 67 | 4,128 98 | 3,045 60 | 9,454 46 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,096 23 | 8,106 00 | 8,256 00 | 8,681 00 | 24,760 40 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | 2,500 00 | 18,500 00 | 18,500 00 | 6,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com l. dept. | 3,157 00 | 3,833 00 | 3,178 00 | 2,907 00 | 2,064 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 | 3,700 00 |
| Gold coin:.....Com'l. dept. | 375 00 | 452 50 | 457 50 | 460 00 | 290 00 |
| Sav. dept. | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 |
| Silver coin:.....Com'l. dept. | 405 63 | 518 40 | 487 32 | 442 85 | 659 30 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 340 54 | 131 70 | 108 98 | 89 41 | 103 39 |
| Sav. dept. | | | | | |
| Overdrafts | 18 74 | 27 72 | 35 88 | 9 21 | 129 02 |
| Premium account | | 145 15 | | | |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 5,550 00 | 5,550 00 | 5,550 00 | 5,550 00 | 250 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $165,271 59 | $168,628 23 | $174,860 15 | $164,847 55 | $206,014 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 229 19 | | 222 31 | 1,214 31 | 1,566 08 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | 800 00 | 800 00 |
| Commercial deposits subject to check | 49,303 33 | 41,992 64 | 55,825 43 | 47,555 27 | 70,616 79 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | 10 50 |
| Cashier's checks | 646 89 | 1,617 32 | 1,201 39 | 1,110 04 | 2,955 58 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 37,715 00 | 46,688 36 | 39,791 52 | 41,014 71 | 56,608 91 |
| Certificates of deposit | 44,127 18 | 39,079 91 | 38,569 50 | 34,303 22 | 39,106 18 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 5,250 00 | 6,250 00 | 6,250 00 | 5,850 00 | 6,850 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $165,271 59 | $168,628 23 | $174,860 15 | $164,847 55 | $206,014 04 |

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## No. 259.

## BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

### Organized May 1, 1902.

WOODBRIDGE N. FERRIS, *President;* C. D. CARPENTER, E. C. NEWCOMBE, *Vice Presidents;* REAMER W. WIGLE, *Cashier.*

DIRECTORS.—Woodbridge N. Ferris, C. D. Carpenter, E. C. Newcombe, A. A. Worcester, A. B. Knapp, A. K. Hanchett, J. J. Henderson, J. K. Brower, A. S. Merchant, Reamer W. Wigle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $246,499 41 | $229,550 07 | $253,061 20 | $269,327 00 | $347,083 30 |
| Sav. dept. | 14,022 52 | 14,022 52 | 14,022 52 | 14,022 52 | 14,022 52 |
| Bonds, mtgs. and securities Com'l. dept. | 88,897 45 | 108,515 92 | 234,100 00 | 201,850 00 | 199,500 00 |
| Sav. dept. | 225,983 20 | 226,934 34 | 224,820 49 | 220,433 10 | 214,014 20 |
| Due from Fed. Res. Bank: Com'l. dept. | 15,000 00 | 18,059 43 | 25,776 25 | 9,775 86 | 23,799 85 |
| Sav. dept. | 15,000 00 | 15,000 00 | 25,000 00 | 25,000 00 | 35,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 18,257 10 | 59,022 20 | 20,086 64 | 51,598 60 | 29,480 33 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as casl. res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 441 78 | 616 72 | 1,257 24 | 2,668 95 | 941 22 |
| Sav. dept. | | | 270 90 | 391 36 | 98 28 |
| Currency: Com'l. dept. | 13,250 00 | 12,250 00 | 8,397 00 | 10,525 00 | 7,693 00 |
| Sav. dept. | 12,750 00 | 11,875 00 | 6,925 00 | 7,000 00 | 9,340 00 |
| Gold coin: Com'l. dept. | | 375 00 | 1,200 00 | 150 00 | 200 00 |
| Sav. dept. | 400 00 | 120 00 | 450 00 | 200 00 | 120 00 |
| Silver coin: Com'l. dept. | 350 00 | 1,653 00 | 1,520 00 | 1,528 20 | 1,358 25 |
| Sav. dept. | 250 00 | 1,110 00 | 1,265 00 | 1,350 50 | 1,623 50 |
| Nickels and cents: Com'l. dept. | 245 76 | 362 40 | 328 17 | 326 28 | 152 26 |
| Sav. dept. | 111 31 | 212 69 | 246 21 | 204 45 | 290 36 |
| Overdrafts | 193 21 | 91 00 | 613 26 | 266 37 | 1,530 77 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 2,717 38 | 2,828 27 | 3,008 27 | 3,028 27 | 3,246 32 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 3,499 60 | 3,499 60 | 12,295 31 | 7,795 31 | 3,527 41 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 2,500 00 | | 143 20 | 628 30 | 606 02 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | 49 29 | 64 29 | 64 29 | 24 70 | 69 70 |
| Totals | $662,218 01 | $707,962 45 | $836,650 95 | $829,894 77 | $895,497 29 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 25,054 92 | 26,334 99 | 23,676 29 | 24,508 00 | 25,689 97 |
| Dividends unpaid | 2,500 00 | | | 2,500 00 | |
| Reserved for taxes, interest, etc. | | | | 1,522 88 | 1,078 04 |
| Commercial deposits subject to check | 147,565 47 | 174,508 70 | 181,961 48 | 216,610 60 | 218,863 64 |
| Demand certificates of deposit | 149,186 61 | 167,658 44 | 168,563 66 | 178,919 33 | 202,528 38 |
| Certified checks | 312 60 | 297 35 | 961 02 | 296 97 | 1,552 83 |
| Cashier's checks | 1,350 12 | 284 07 | 188 25 | 158 50 | 582 68 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 5,205 18 | 5,000 00 | 4,818 19 | 1,056 01 | 11,246 00 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 2,526 08 | 2,984 10 | 4,217 50 | 3,103 50 | 2,528 04 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 244,117 03 | 248,274 55 | 249,775 50 | 250,201 93 | 256,253 00 |
| Certificates of deposit | 24,400 00 | 21,000 00 | 20,900 00 | 18,400 00 | 18,300 00 |
| Club savings deposits | | 1,620 25 | 2,839 06 | 3,817 05 | 4,924 71 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 47,000 00 | | 10,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | 71,750 00 | 68,800 00 | 81,950 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $662,218 01 | $707,962 45 | $836,650 95 | $829,894 77 | $895,497 29 |

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## No. 248.

## CITIZENS' STATE BANK, BIG RAPIDS.

### Organized September 28, 1901.

GEORGE A. WRIGHT, *President;* FRED E. HOOD, W. T. DODGE, *Vice Presidents;*
D. C. MORRILL, *Cashier;* FRED A. ASHLEY, *Assistant Cashier.*

DIRECTORS.—George A. Wright, A. W. Bennett, Geo. F. Fairman, W. T. Dodge, Wm. E. Bailie, D. C. Morrill, F. E. Hood, L. F. Bertran, Wm. T. Jones, Jas. Fitzpatrick, John C. Jensen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $293,060 18 | $311,621 17 | $366,582 56 | $341,574 87 | $326,169 63 |
| Sav. dept. | 87,658 08 | 79,092 80 | 73,098 58 | 108,651 66 | 136,090 46 |
| Bonds, mtgs. and securities: Com'l. dept. | 125,928 21 | 107,697 41 | 80,794 27 | 11,694 27 | 24,651 29 |
| Sav. dept. | 388,225 82 | 449,995 82 | 498,705 82 | 478,855 82 | 473,620 93 |
| Due from Fed. Res. Bank: Com'l. dept. | 26,716 16 | 22,008 83 | 22,570 84 | 19,834 22 | 22,214 45 |
| Sav. dept. | 16,034 17 | 17,324 13 | 18,899 39 | 19,591 02 | 20,898 19 |
| Due from bks. in res. cities: Com'l. dept. | 17,206 45 | 20,581 03 | 14,438 55 | 18,574 56 | 57,714 28 |
| Sav. dept. | 17,799 09 | 8,945 03 | 10,593 04 | 16,759 19 | 39,176 09 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 4,831 07 | 1,951 37 | 877 35 | 3,349 41 | 724 46 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 12,000 00 | 10,000 00 | 10,000 00 | 8,000 00 | 10,000 00 |
| Sav. dept. | 22,090 00 | 16,874 00 | 25,616 00 | 26,650 00 | 23,583 00 |
| Gold coin: Com'l. dept. | | | | | |
| Sav. dept. | 245 00 | 307 50 | 380 00 | 402 50 | 440 00 |
| Silver coin: Com'l. dept. | 2,500 00 | 2,500 00 | 4,100 00 | 5,300 00 | 2,000 00 |
| Sav. dept. | 2,414 10 | 4,845 35 | 2,502 50 | 2,022 60 | 2,758 00 |
| Nickels and cents: Com'l. dept. | 124 30 | 197 87 | 103 29 | 133 72 | 239 40 |
| Sav. dept. | 6 36 | 86 53 | 184 58 | 101 21 | 39 88 |
| Overdrafts | 650 98 | 196 46 | 262 52 | 567 15 | 181 64 |
| Premium account | | | | | |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Furniture and fixtures | 5,500 00 | 5,500 00 | 5,850 00 | 5,850 00 | 5,958 15 |
| Other real estste | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,112 96 | 1,421 04 | 779 02 | 1,580 11 | 519 27 |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other assets | 8,414 43 | 7,964 43 | | | |
| Totals | $1,054,767 36 | $1,091,360 77 | $1,158,588 31 | $1,091,742 31 | $1,169,229 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 8,577 57 | 8,805 90 | 10,094 62 | 9,443 89 | 9,718 39 |
| Dividends unpaid | 2,500 00 | 200 00 | 150 00 | 2,500 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 253,660 66 | 264,797 79 | 281,714 77 | 252,809 74 | 287,008 34 |
| Demand certificates of deposit | 64,222 81 | 45,598 19 | 20,748 33 | 13,560 50 | 9,629 38 |
| Certified checks | 37 77 | 63 52 | 441 33 | 109 00 | 315 24 |
| Cashier's checks | 4,110 41 | | | | 65 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 16,385 52 | 10,674 21 | 6,809 35 | 7,835 18 | 8,786 22 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 360,686 32 | 374,922 87 | 399,812 44 | 416,670 82 | 450,621 88 |
| Certificates of deposit | 155,200 19 | 184,232 29 | 214,875 20 | 222,180 91 | 235,405 67 |
| Club savings deposits | 18,586 11 | 18,316 00 | 15,292 27 | 14,182 27 | 10,579 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 15,000 00 | 15,000 00 | 63,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 80,800 00 | 93,750 00 | 70,650 00 | 77,450 00 | 82,100 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,054,767 36 | $1,091,360 77 | $1,158,588 31 | $1,091,742 31 | $1,169,229 12 |

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## No. 505.

## THE BIRCH RUN STATE BANK, BIRCH RUN.

### Organized June 13, 1912.

ERNEST R. MAY, *President;* CHAS. WOLOHAN, *Vice President;* RAYMOND G. FROST, *Cashier;* H. F. WALTER, *Assistant Cashier.*

DIRECTORS.—Ernest R. May, Raymond G. Frost, Chas. Wolohan, Miles L. Hadsall, Frank J. Newman, William P. McGregor.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts.....Com'l. dept. | $55,249 04 | $61,124 67 | $57,594 13 | $58,609 49 | $65,660 39 |
| Sav. dept. | 53,906 88 | 54,199 55 | 55,597 08 | 55,517 64 | 71,341 29 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,212 69 | 11,200 00 | 10,302 00 | 16,865 00 | 9,530 00 |
| Sav. dept. | 97,545 10 | 83,585 78 | 78,325 26 | 77,743 48 | 108,393 10 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 19,865 87 | 8,770 76 | 19,400 63 | 36,299 87 | 21,958 82 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 7,000 00 | 6,700 00 | 5,600 00 | 5,850 00 | 14,100 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | 2,000 00 | 4,000 00 | 2,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,105 00 | 2,089 00 | 3,280 00 | 7,293 00 | 5,596 00 |
| Sav. dept. | 6,000 00 | 4,000 00 | 5,500 00 | 8,000 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | 1,605 00 | 1,577 50 | 712 50 | 702 50 | 702 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 416 50 | 301 40 | 753 50 | 578 95 | 1,025 20 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 115 06 | 242 33 | 187 29 | 175 19 | 130 90 |
| Sav. dept. | | | | | |
| Overdrafts | 19 92 | 18 88 | 1 25 | 11 18 | 295 51 |
| Premium account | | | | | |
| Banking house | 1,939 80 | 1,939 80 | 1,939 80 | 1,939 80 | 1,939 80 |
| Furniture and fixtures | 2,705 43 | 2,649 56 | 2,649 56 | 2,649 56 | 2,399 56 |
| Other real estate | 6,290 00 | 5,615 00 | 1,615 00 | 1,340 00 | 1,340 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 10 00 |
| Outside checks and other cash items | 1,086 50 | 488 18 | 652 15 | 579 57 | 346 75 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | 18 00 | | | | |
| Totals | $278,080 79 | $258,502 41 | $256,110 15 | $284,155 23 | $323,769 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $25,000 00 |
| Surplus fund | 6,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 8,000 00 |
| Undivided profits, net | 2,355 87 | 15 06 | 2,044 39 | 2,161 52 | 1,452 44 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | 3,060 00 |
| Commercial deposits subject to check | 43,727 09 | 39,545 60 | 44,148 24 | 56,631 91 | 71,454 08 |
| Demand certificates of deposit | 33,356 39 | 24,119 80 | 24,016 22 | 24,365 45 | 27,285 69 |
| Certified checks | | | | | |
| Cashier's checks | 266 34 | 529 24 | 1,422 00 | 319 88 | 4,693 93 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 166,207 70 | 145,525 31 | 148,979 30 | 165,176 47 | 182,823 68 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 5,667 40 | 3,267 40 | | | |
| Bills payable | | 18,000 00 | 8,000 00 | 8,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $278,080 79 | $258,502 41 | $256,110 15 | $284,155 23 | $323,769 82 |

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## No. 411.

## THE FIRST STATE SAVINGS BANK OF BIRMINGHAM, BIRMINGHAM.

### Organized September 15, 1908.

FRANK FORD, *President;* FRANK HAGERMAN, *Vice President;* THOS. H. COBB, *Cashier;* ARTHUR C. PECK, ROBERT C. PECK, *Assistant Cashiers.*

DIRECTORS.—Frank Ford, Frank Hagerman, Thomas H. Cobb, Frank Schlaack, W. W. Masters, T. B. Smith, W. B. Harris.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $218,344 67 | $237,511 69 | $197,174 64 | $221,323 92 | $266,385 22 |
| Sav. dept. | 98,784 40 | 93,929 40 | 148,917 28 | 155,607 28 | 143,583 60 |
| Bonds, mtgs. and securities: Com'l. dept. | ..... | 4,500 00 | 11,217 00 | 11,217 00 | 10,317 00 |
| Sav. dept. | 320,361 09 | 316,767 63 | 325,757 31 | 314,635 22 | 349,909 74 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 49,399 15 |
| Due from bks. in res. cities: Com'l. dept. | 25,454 53 | 34,285 10 | 25,420 38 | 31,042 97 | ..... |
| Sav. dept. | 3,963 61 | 3,980 27 | 59,002 86 | 30,011 33 | 19,893 25 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 40,150 00 | 64,250 00 | 65,300 00 | 104,100 00 | 111,600 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | 10,000 00 | 8,000 00 | ..... | ..... |
| Sav. dept. | 5,000 00 | 7,000 00 | 10,000 00 | 15,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | 3,041 09 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 601 10 |
| Currency: Com'l. dept. | 9,780 00 | 925 00 | 10,849 00 | 5,317 00 | ..... |
| Sav. dept. | 20,000 00 | 15,000 00 | 20,000 00 | 20,000 00 | 19,816 00 |
| Gold coin: Com'l. dept. | 85 00 | 100 00 | 142 50 | 130 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 377 50 |
| Silver coin: Com'l. dept. | 1,728 00 | 1,771 00 | 1,509 00 | 2,838 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 2,338 00 |
| Nickels and cents: Com'l. dept. | 193 55 | 245 67 | 77 88 | 361 79 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 332 42 |
| Overdrafts | 987 95 | 1,277 48 | 1,575 91 | 2,069 16 | 2,294 92 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 19,000 00 |
| Furniture and fixtures | 4,875 00 | 4,875 00 | 4,875 00 | 4,875 00 | 4,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,830 51 | 1,515 20 | 1,785 39 | 3,554 07 | 697 88 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 1,650 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $771,538 31 | $817,933 44 | $911,604 15 | $945,123 83 | $1,002,195 78 |

| Liabilities. | | | | | |
|---|---|---|---|---|---|
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 6,109 24 | 3,194 38 | 6,589 39 | 5,221 14 | 4,261 02 |
| Dividends unpaid | ..... | 40 00 | ..... | 1,600 00 | ..... |
| Reserved for taxes, interest, etc | ..... | 2,209 54 | 2,209 54 | 2,209 54 | 4,436 48 |
| Commercial deposits subject to check | 145,568 38 | 195,284 53 | 221,798 33 | 218,574 75 | 227,660 89 |
| Demand certificates of deposit | 12,651 31 | 5,140 79 | 1,602 71 | 1,135 71 | 1,135 71 |
| Certified checks | 742 25 | 5,252 10 | 2,062 20 | 1,983 97 | 2,411 76 |
| Cashier's checks | 8 65 | 65 | 5,500 65 | 4,090 88 | 10,031 24 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 371,229 47 | 373,198 71 | 430,756 65 | 464,109 58 | 490,679 70 |
| Certificates of deposit | 141,729 01 | 155,612 74 | 172,084 68 | 191,198 26 | 206,578 98 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 23,500 00 | 9,000 00 | ..... | ..... | ..... |
| Bills payable | 15,000 00 | 14,000 00 | 14,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $771,538 31 | $817,933 44 | $911,604 15 | $945,123 83 | $1,002,195 78 |

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## No. 481.

## THE BLANCHARD STATE BANK, BLANCHARD.

### Organized April 4, 1911.

WILLIAM J. ORR, *President;* AARON AMON, *Vice President;* ANDREW W. ORR, *Cashier;* CHESTER MCDONALD, *Assistant Cashier.*

DIRECTORS.—Wm. J. Orr, George Bilbrough, Aaron Amon, Andrew W. Orr, E. M. Orr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $93,340 15 | $87,115 22 | $88,331 09 | $79,587 45 | $83,544 04 |
| Sav. dept. | 35,079 08 | 35,316 05 | 27,229 36 | 23,672 71 | 40,760 35 |
| Bonds, mtgs. and securities: Com'l. dept. | 857 34 | 836 11 | 836 11 | 16,986 11 | 17,286 11 |
| Sav. dept. | 24,938 25 | 29,738 25 | 34,588 25 | 29,138 25 | 29,938 25 |
| Due from Fed. Res. Bank: Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 14,439 83 | 11,297 94 | 9,259 67 | 14,578 57 | 2,794 44 |
| Sav. dept. | 2,215 22 | 1,231 38 | 3,000 00 | 3,000 00 | 2,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 5,550 00 | 15,450 00 | 21,106 25 | 8,750 00 | 8,500 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept | | | | | |
| Sav. dept. | 9,000 00 | 3,000 00 | 3,000 00 | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 147 04 | 304 83 | 116 23 | 213 83 | 424 61 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,349 00 | 3,304 00 | 5,513 00 | 3,367 00 | 3,666 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 4,300 00 | 4,300 00 |
| Gold coin: Com'l. dept. | 282 50 | 277 50 | 285 00 | 280 00 | 280 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 319 45 | 768 05 | 782 85 | 772 25 | 783 55 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 137 27 | 114 50 | 119 36 | 132 59 | 158 51 |
| Sav. dept. | | | | | |
| Overdrafts | 34 50 | 135 51 | 84 09 | 48 58 | 400 13 |
| Premium account | | | | | |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $202,689 63 | $197,889 34 | $203,251 26 | $190,827 34 | $200,835 99 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,781 83 | 1,962 38 | 3,891 99 | 1,636 06 | 1,633 60 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | 2,000 00 | 2,000 00 | 1,250 00 | 1,000 00 | 500 00 |
| Commercial deposits subject to check | 59,311 91 | 44,787 02 | 39,340 38 | 33,137 81 | 49,343 70 |
| Demand certificates of deposit | 33,592 25 | 33,994 84 | 39,486 98 | 42,809 81 | 44,046 02 |
| Certified checks | 55 00 | 11 25 | 227 00 | 5 95 | |
| Cashier's checks | 740 47 | 3,967 22 | 1,403 29 | 672 94 | 311 90 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 50,163 73 | 51,494 43 | 51,708 33 | 51,873 61 | 50,034 79 |
| Certificates of deposit | 30,044 44 | 29,672 20 | 35,943 29 | 29,691 16 | 27,465 98 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $202,689 63 | $197,889 34 | $203,251 26 | $190,827 34 | $200,835 99 |

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## No. 163.

## THE BLISSFIELD STATE BANK, BLISSFIELD.

### Organized May 31, 1893.

L. H. ROTHFUSS, *President;* GEO. F. FORD, WM. ROTHFUSS, *Vice Presidents;*
K. B. GLASER, *Cashier;* C. H. ARCHER, *Assistant Cashier.*
DIRECTORS.—Geo. F. Ford, William Rothfuss, Geo. W. Davenport, E. H. Rothfuss, G. A. Hathaway, James G. Hill, E. A. Beamer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $271,719 82 | $259,440 14 | $222,857 59 | $191,741 32 | $210,687 09 |
| Sav. dept. | 58,335 00 | 55,641 19 | 39,039 84 | 33,940 25 | 32,595 96 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | 55,000 00 |
| Sav. dept. | 223,355 00 | 227,405 00 | 231,300 00 | 250,756 50 | 268,156 50 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 44,823 94 | 113,086 08 | 118,385 96 | 194,776 61 | 124,929 62 |
| Sav. dept. | 42,319 98 | 51,864 55 | 85,747 58 | 20,928 36 | 90,468 36 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 40,575 00 | 46,850 00 | 65,750 00 | 130,050 00 | 68,150 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 10,000 00 | |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 309 79 | 83 18 | 75 99 | 5 21 | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,757 00 | 9,856 00 | 8,855 00 | 6,696 00 | 7,413 00 |
| Sav. dept. | 5,000 00 | 6,000 00 | 8,000 00 | 8,500 00 | 7,000 00 |
| Gold coin: Com'l. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,100 00 | 2,100 00 |
| Silver coin: Com'l. dept. | 773 15 | 1,443 55 | 1,053 05 | 1,471 85 | 850 90 |
| Sav. dept. | 385 00 | 364 00 | 450 00 | 700 00 | 850 00 |
| Nickels and cents: Com'l. dept. | 131 51 | 157 33 | 90 76 | 77 12 | 119 30 |
| Sav. dept. | | | 53 00 | 66 00 | 50 00 |
| Overdrafts | 140 89 | 108 55 | 111 22 | 130 39 | 112 34 |
| Premium account | 879 48 | 867 98 | 784 28 | 1,398 28 | 1,398 28 |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 2,500 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,270 08 | 600 00 | 57 21 | 6,598 90 | 20 60 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $725,275 64 | $801,767 55 | $810,611 48 | $880,936 79 | $880,901 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 11,000 00 |
| Undivided profits, net | 8,158 47 | 5,273 44 | 8,048 44 | 7,399 03 | 7,371 87 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 213,559 09 | 252,977 65 | 228,713 38 | 293,996 58 | 269,630 02 |
| Demand certificates of deposit | 95,838 95 | 116,235 49 | 103,781 19 | 92,216 26 | 97,375 55 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 367,719 13 | 387,280 97 | 430,068 47 | 447,324 92 | 465,524 51 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $725,275 64 | $801,767 55 | $810,611 48 | $880,936 79 | 880,901 95 |

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## No. 221.

## THE JIPSON-CARTER STATE BANK, BLISSFIELD.

### Organized March 1, 1900.

CORA A. JIPSON, *President;* CHAS. L. KING, *Vice President;* J. G. BAUER, *Cashier.*

DIRECTORS.—C. E. Howland, J. C. Holt, J. J. Walper, R. M. Eccles, Chas. L. King, J. G. Bauer, John Ickler, W. H. Burns, T. G. Glaser, H. E. Morrow, Cora A. Jipson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $203,012 58 | $202,028 74 | $165,977 10 | $117,017 27 | $181,105 40 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 100 00 | 40,000 00 | 55,000 00 | 107,660 00 | 86,830 00 |
| Sav. dept. | 611,369 46 | 638,149 96 | 635,749 96 | 674,949 96 | 681,299 96 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 51,140 36 | 73,418 04 | 119,941 99 | 112,766 66 | 165,007 94 |
| Sav. dept. | 141,241 94 | 157,007 41 | 151,054 14 | 171,455 77 | 169,324 18 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 69,700 00 | 34,350 00 | 11,300 00 | 20,000 00 | 30,000 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | 10,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,000 00 | 9,000 00 | 8,000 00 | 9,000 00 | 5,000 00 |
| Sav. dept. | 17,718 00 | 15,936 00 | 14,845 00 | 14,000 00 | 11,364 00 |
| Gold coin:.....Com'l. dept. | 5,000 00 | 5,000 00 | 3,000 00 | 5,000 00 | 10,000 00 |
| Sav. dept. | 16,235 00 | 16,200 00 | 16,210 00 | 16,225 00 | 11,250 00 |
| Silver coin:.....Com'l. dept. | | | 2,000 00 | | |
| Sav. dept. | 4,287 40 | 3,404 00 | 3,499 95 | 3,709 95 | 3,486 50 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 409 94 | 468 87 | 483 57 | 569 41 | 333 40 |
| Overdrafts | 165 52 | 1,044 92 | 441 34 | 69 07 | 347 34 |
| Premium account | 3,937 84 | 2,989 47 | 2,491 43 | 3,030 73 | 2,897 46 |
| Banking house | 8,300 00 | 8,300 00 | 8,300 00 | 8,300 00 | 8,300 00 |
| Furniture and fixtures | 4,690 00 | 4,690 00 | 4,690 00 | 4,690 00 | 4,690 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 562 03 | | 8,786 52 |
| Outside checks and other cash items | 2,075 91 | 7,193 27 | 10,887 71 | 4,265 34 | 6,007 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $1,147,383 95 | $1,219,180 68 | $1,214,434 22 | $1,282,709 16 | $1,386,029 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 30,000 00 | 32,500 00 | 32,500 00 | 32,500 00 | 35,000 00 |
| Undivided profits, net | 23,923 00 | 25,338 78 | 31,625 87 | 25,491 55 | 28,590 45 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 277,397 62 | 315,682 40 | 294,888 32 | 276,361 69 | 354,445 47 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 441,422 76 | 464,655 32 | 472,787 74 | 554,848 64 | 572,253 99 |
| Certificates of deposit | 324,640 57 | 331,004 18 | 332,632 29 | 343,507 28 | 345,739 79 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,147,383 95 | $1,219,180 68 | $1,214,434 22 | $1,282,709 16 | $1,386,029 70 |

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## No. 516.

## THE PEOPLE'S STATE BANK OF BLOOMINGDALE, BLOOMINGDALE.

Organized July 9, 1912.

RUBEN E. ALLEN, *President;* ARTHUR B. WIGGINS, *Vice President;* ELLIS SIMON, *Cashier.*

DIRECTORS.—Daniel M. Allen, Lowell A. Newcomb, Ellis Simon, Ruben E. Allen, Edwin J. Dayton, David Joy, Arthur B. Wiggins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $117,079 61 | $119,664 30 | $117,679 54 | $126,742 74 | $135,605 12 |
| Sav. dept. | 20,365 00 | 14,850 00 | 13,650 00 | 13,650 00 | 9,375 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,950 00 | 19,100 00 | 19,000 00 | 18,950 00 | 21,100 00 |
| Sav. dept. | 127,465 25 | 109,765 25 | 91,499 75 | 99,524 75 | 100,509 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,280 06 | 11,760 55 | 20,657 40 | 20,443 18 | 22,971 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 16,600 00 | 33,800 00 | 56,400 00 | 33,550 00 | 39,150 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 | ..... |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,970 00 | 2,387,00 | 4,068 00 | 5,418 00 | 4,973 00 |
| Sav. dept. | 2,250 00 | 2,250,00 | 3,610 00 | 4,590 00 | 4,860 00 |
| Gold coin:.....Com'l. dept. | 25 00 | 2 50 | 42 50 | ..... | 25 00 |
| Sav. dept. | 762 42 | 762 42 | 902 42 | 922 42 | 912 42 |
| Silver coin:.....Com'l. dept. | 157 65 | 503 05 | 480 15 | 504 35 | 548 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 220 18 | 223 84 | 211 55 | 161 14 | 119 08 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,112 26 | 325 89 | 727 54 | 133 52 | 432 78 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 8,900 00 |
| Furniture and fixtures | 5,200 00 | 5,200 00 | 5,200 00 | 5,444 00 | 5,169 00 |
| Other real estate | 2,475 00 | 2,475 00 | 2,475 00 | 2,475 00 | 2,200 00 |
| Due from banks other than in reserve cities | 412 65 | 885 14 | 47 62 | 1,304 84 | ..... |
| Cash items in transit | 628 83 | 151 84 | ..... | ..... | 586 68 |
| Outside checks and other cash items | 424 96 | 176 88 | 632 86 | 105 77 | 52 49 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $354,378 87 | $339,283 66 | $353,284 33 | $349,919 71 | $357,430 39 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 |
| Undivided profits, net | 2,973 58 | 657 59 | 3,413 64 | 3,466 69 | 973 80 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 83,306 81 | 73,876 44 | 89,386 76 | 77,668 79 | 80,502 69 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 64,737 85 | 49,594 08 | 41,887 59 | 23,117 19 | 10,833 95 |
| Book accounts | 41,288 08 | 41,918 55 | 49,116 66 | 52,057 12 | 50,987 13 |
| Certificates of deposit | 74,232 21 | 95,833 19 | 105,886 43 | 122,614 84 | 151,319 10 |
| Club savings deposits | 40 34 | 53 81 | 93 25 | 145 08 | 213 72 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 10,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 35,800 00 | 25,350 00 | 11,500 00 | 18,850 00 | 15,600 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $354,378 87 | $339,283 66 | $353,284 33 | $349,919 71 | $357,430 39 |

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No. 624.

## *STATE BANK OF BOYNE FALLS, BOYNE FALLS.

Organized October 30, 1918.

HERMAN C. MEYER, *President;* A. CAMERON, *Vice President;* J. H. PORTER, *Cashier.*

DIRECTORS.—Herman C. Meyer, A. Cameron, J. H. Porter, R. O. Bisbee, Wm. A. Stroebel, W. P. Porter.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | | | $36,918 39 | $40,439 77 | $38,475 03 |
| Sav. dept. | | | 2,066 36 | 2,066 36 | 2,066 36 |
| Bonds, mtgs. and securities: Com'l. dept. | | | 1,866 35 | 9,166 35 | 5,616 35 |
| Sav. dept. | | | 12,846 00 | 9,846 00 | 20,196 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | | | 4,904 72 | 2,599 92 | 2,327 23 |
| Sav. dept. | | | 1,000 00 | 1,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | | | 3,913 00 | 2,486 00 | 1,478 00 |
| Sav. dept. | | | | 800 00 | 800 00 |
| Gold coin: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | | | 425 80 | 255 70 | 111 40 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | | | 37 55 | 32 89 | 36 95 |
| Sav. dept. | | | | | |
| Overdrafts | | | 342 75 | | 7 18 |
| Premium account | | | | | |
| Banking house | | | 2,300 00 | 2,300 00 | 2,300 00 |
| Furniture and fixtures | | | 802 97 | 802 97 | 802 97 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | 3,106 65 | 2,130 82 | 235 93 |
| Cash items in transit | | | 8 66 | 1 90 | 12 10 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | 13,644 72 | | |
| Totals | | | $84,183 92 | $73,928 68 | $75,465 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | | 389 82 | 595 75 |
| Dividends unpaid | | | 1,460 67 | | 389 82 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | 38,107 44 | 26,706 83 | 27,289 59 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | 412 96 | 835 99 | 345 96 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | 8,883 19 | 9,575 89 | 10,863 16 |
| Book accounts | | | 15,319 66 | 15,470 15 | 15,181 22 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 950 00 | 800 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | $84,183 92 | $73,928 68 | $75,465 50 |

*Commenced business March 28, 1919.

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## No. 436.

## THE FARMERS' STATE BANK OF BRECKENRIDGE, BRECKENRIDGE.

### Organized April 21, 1909.

ALEX. CHISHOLM, *President;* A. L. GILES, B. L. HODGE, *Vice Presidents;*
R. L. BALDWIN, *Cashier;* C. W. FEA, *Assistant Cashier.*
DIRECTORS.—Alex. Chisholm, B. L. Hodge, A. L. Giles, J. L. Smith, Robert Donnan, R. L. Baldwin, Robert Boswell, C. K. Fox.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $102,127 30 | $95,937 82 | $101,120 41 | $130,827 89 | $129,919 20 |
| Sav. dept. | 29,844 32 | 23,809 39 | 21,287 52 | 25,129 62 | 31,664 57 |
| Bonds, mtgs. and securities Com'l. dept. | 35,600 00 | 48,700 00 | 40,550 00 | 45,250 00 | 41,950 00 |
| Sav. dept. | 39,475 00 | 43,525 00 | 46,525 00 | 46,965 00 | 58,265 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 48,011 85 | 42,803 53 | 47,946 62 | 30,227 74 | 62,986 27 |
| Sav. dept. | 5,475 35 | 3,675 35 | 7,825 35 | 6,380 38 | 8,565 38 |
| U. S. Bds. & cert. indebt. as sav. legal res | 6,000 00 | 6,000 00 | 6,150 00 | 6,300 00 | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | 5,000 00 | 5,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 12,115 00 | 4,198 00 | 5,446 00 | 7,607 00 | 9,371 00 |
| Sav. dept. | 2,300 00 | 2,700 00 | 2,700 00 | 2,400 00 | 2,600 00 |
| Gold coin: Com'l. dept. | | 17 50 | 22 50 | 22 50 | 20 00 |
| Sav. dept. | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Silver coin: Com'l. dept. | 691 95 | 334 40 | 513 80 | 597 05 | 395 20 |
| Sav. dept. | 90 00 | 27 00 | 100 00 | 78 00 | 46 00 |
| Nickels and cents: Com'l. dept. | 183 18 | 131 47 | 150 12 | 243 14 | 178 25 |
| Sav. dept. | 4 06 | 97 | 1 44 | 38 | 76 |
| Overdrafts | 153 65 | 147 19 | 482 49 | 306 60 | 336 62 |
| Premium account | | | | | |
| Banking house | 5,300 00 | 5,300 00 | 5,300 00 | 5,300 00 | 5,300 00 |
| Furniture and fixtures | 2,000 00 | 1,900 00 | 1,900 00 | 1,900 00 | 2,350 00 |
| Other real estate | 14,989 13 | 14,989 13 | 14,989 13 | 14,989 13 | 14,489 13 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 556 40 | 174 21 | 588 74 | 296 14 | 254 50 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $306,817 19 | $301,270 96 | $310,499 12 | $326,720 57 | $370,591 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,577 58 | 2,216 77 | 2,661 69 | 1,695 50 | 1,000 51 |
| Dividends unpaid | | 30 00 | | | |
| Reserved for taxes, interest, etc | | 200 00 | 102 83 | 102 83 | 102 83 |
| Commercial deposits subject to check | 89,885 45 | 73,001 41 | 71,237 20 | 87,722 69 | 85,182 17 |
| Demand certificates of deposit | 105,265 43 | 112,435 07 | 116,858 09 | 113,746 17 | 146,164 66 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 80,645 82 | 80,508 99 | 85,810 59 | 88,553 38 | 102,441 71 |
| Certificates of deposit | 4,442 91 | 1,128 72 | 678 72 | 600 00 | 600 00 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 6,750 00 | 8,150 00 | 9,300 00 | 10,100 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $306,817 19 | $301,270 96 | $310,499 12 | $326,720 57 | $370,591 88 |

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## No. 187.

## FIRST STATE SAVINGS BANK OF BRECKENRIDGE, BRECKENRIDGE.

Organized April 7, 1896.

JAMES B. CRAWFORD, *President;* W. O. WATSON, A. JOHNSTONE, *Vice Presidents;* ALF. F. CRAWFORD, *Cashier;* O. G. COLTHORP, *Assistant Cashier.*

DIRECTORS.—James B. Crawford, W. O. Watson, A. Johnstone, John Mitchell, James P. Gibbs, Alf. F. Crawford, Mrs. C. Peterman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $200,107 84 | $166,225 19 | $175,455 84 | $190,630 92 | $214,203 42 |
| Sav. dept. | 5,000 00 | 8,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,000 00 | 26,200 00 | 12,500 00 | 24,365 00 | 15,560 00 |
| Sav. dept. | 23,755 42 | 26,280 42 | 25,180 42 | 25,180 42 | 20,680 42 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 11,394 43 | 17,857 02 | 5,587 90 | 20,442 72 | 22,013 65 |
| Sav. dept. | 5,162 52 | 5,050 89 | 5,066 57 | 5,133 71 | 5,149 49 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,500 00 | 20,050 00 | 24,000 00 | 24,050 00 | 37,750 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 1,106 36 | 1,239 67 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,290 00 | 5,550 00 | 11,925 00 | 5,347 00 | 12,626 00 |
| Sav. dept. | 8,000 00 | 2,500 00 | 4,000 00 | 4,000 00 | 2,900 00 |
| Gold coin:.....Com'l. dept. | 1,142 50 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 1,127 50 | 1,002 50 | 1,037 50 | 1,045 00 |
| Silver coin:.....Com'l. dept. | 1,720 60 | 2,349 50 | 2,109 45 | 1,750 85 | 1,749 90 |
| Sav. dept. | 400 00 | 100 00 | 100 00 | 40 00 | 30 00 |
| Nickels and cents:.....Com'l. dept. | 348 35 | 557 27 | 104 00 | 304 19 | 276 25 |
| Sav. dept. | 86 02 | 9 29 | 36 18 | 18 91 | 47 |
| Overdrafts..... | 2,626 43 | 2,921 85 | 902 28 | 2,350 77 | 2,351 57 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 1,747 58 | 932 07 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $311,281 69 | $293,711 00 | $290,970 14 | $328,758 35 | $360,575 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $16,000 00 | $16,000 00 | $16,000 00 | $16,000 00 | $16,000 00 |
| Surplus fund..... | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Undivided profits, net..... | 1,783 89 | 181 73 | 48 97 | 260 40 | 727 07 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 111,720 79 | 85,215 98 | 70,407 93 | 86,582 65 | 72,444 05 |
| Demand certificates of deposit..... | 104,556 24 | 103,195 19 | 89,127 57 | 95,454 76 | 111,392 54 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 37,617 27 | 41,604 49 | 49,216 16 | 49,191 03 | 56,093 92 |
| Certificates of deposit..... | 3,286 69 | 21,513 61 | 25,169 51 | 25,269 51 | 26,269 51 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 20,316 81 | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | 10,000 00 | 25,000 00 | 40,000 00 | 40,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | 21,648 75 |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $311,281 69 | $293,711 00 | $290,970 14 | $328,758 35 | $360,575 84 |

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## No. 570.

## BRIDGMAN STATE BANK, BRIDGMAN.

### Organized December 23, 1915.

O. A. D. BALDWIN, *President;* WM. H. GAST, *Vice President;* F. W. GAST, *Cashier,* H. E. HOWARD, *Assistant Cashier.*

DIRECTORS.—O. A. D. Baldwin, J. M. Ball, T. E. Berk, A. E. Chauncey, F. W. Gast, W. H. Gast, W. D. Young.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $69,343 85 | $84,879 83 | $132,975 93 | $154,912 02 | $184,420 84 |
| Sav. dept. | 27,000 00 | 21,000 00 | ..... | ..... | 7,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 17,487 60 | 17,337 60 | 96,287 60 | 63,682 60 | 35,225 60 |
| Sav. dept. | 65,058 00 | 115,048 00 | 82,523 00 | 94,543 00 | 158,943 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 30,485 48 | 12,349 54 | 14,377 31 | 101,745 78 | 75,551 81 |
| Sav. dept. | 3,000 00 | 3,500 00 | 3,000 00 | 5,000 00 | 14,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,500 00 | 8,550 00 | 7,650 00 | 6,800 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | 4,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | 2,500 00 | 2,500 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,430 00 | 5,578 00 | 4,314 00 | 12,032 00 | 14,476 00 |
| Sav. dept. | 5,455 00 | 5,950 00 | 2,500 00 | 3,000 00 | 9,500 00 |
| Gold coin:.....Com'l. dept. | 1,195 00 | 1,215 00 | 1,325 00 | 1,890 00 | 1,845 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 129 90 | 379 50 | 237 75 | 246 50 | 386 20 |
| Sav. dept. | 35 00 | 40 00 | 85 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 41 48 | 32 45 | 24 10 | 38 32 | 52 47 |
| Sav. dept. | 10 00 | 10 00 | 15 00 | ..... | ..... |
| Overdrafts..... | 333 62 | 131 67 | 697 89 | 777 74 | 28 24 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,200 00 | 2,200 00 | 740 00 | 1,740 00 | 4,740 00 |
| Furniture and fixtures..... | 1,700 00 | 1,700 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | ..... | 740 00 | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | 3,532 50 | 45,092 09 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 72 34 | 83 86 | 108 80 | 119 13 | 261 76 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $242,477 27 | $280,725 45 | $355,361 38 | $454,559 59 | $554,023 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net..... | 1,556 86 | 1,080 87 | 1,774 00 | 2,797 23 | 3,836 54 |
| Dividends unpaid..... | 600 00 | ..... | ..... | 600 00 | 15 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 89,570 50 | 90,367 97 | 133,243 37 | 202,139 78 | 221,852 37 |
| Demand certificates of deposit..... | 16,550 56 | 11,499 10 | 32,489 73 | 58,543 06 | 102,915 12 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 968 45 | 1,455 03 | 7,726 09 | 3,625 14 | 11,031 08 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 56,333 02 | 59,011 92 | 61,157 19 | 90,774 92 | 172,928 68 |
| Certificates of deposit..... | 52,897 88 | 57,560 56 | 37,421 00 | 24,579 46 | 17,444 22 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | 20,000 00 | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | 35,750 00 | 37,550 00 | 47,500 00 | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $242,477 27 | $280,725 45 | $355,361 38 | $454,559 59 | $554,023 01 |

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No. 452.

## THE BRIGHTON STATE BANK, BRIGHTON.

Organized April 11, 1910.

W. P. VAN WINKLE, *President;* W. T. FRY, *Vice President;* R. O. NEWCOMB, *Cashier.*

DIRECTORS.—J. A. Nelson, W. T. Fry, F. M. Bergin, A. L. Smith, W. P. Van Winkle, F. T. Hyne, R. O. Newcomb.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $28,635 00 | $34,105 72 | $35,003 72 | $35,946 67 | $42,885 66 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 35,327 96 | 56,362 18 | 53,812 18 | 43,212 18 | 42,344 10 |
| Sav. dept. | 82,884 00 | 82,505 31 | 93,900 31 | 101,810 31 | 102,810 31 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 17,565 50 | 17,412 68 | 23,641 08 | 23,794 76 | 24,181 62 |
| Sav. dept. | 11,280 50 | 14,366 96 | 41,120 98 | 24,094 15 | 22,206 37 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 10,447 00 | 4,500 00 | 3,800 00 | 10,000 00 | 6,900 00 |
| Sav. dept. | 4,900 00 | 4,532 00 | 11,739 00 | 5,924 00 | 7,589 00 |
| Gold coin: Com'l. dept. | | | | 900 00 | 965 00 |
| Sav. dept. | 922 50 | 1,532 50 | 1,622 50 | 1,032 50 | 1,000 00 |
| Silver coin: Com'l. dept. | 1,405 30 | 400 00 | 1,050 00 | 1,000 00 | 2,000 00 |
| Sav. dept. | 1,000 00 | 2,119 20 | 1,597 90 | 1,953 55 | 1,443 80 |
| Nickels and cents: Com'l. dept. | 117 95 | 100 00 | 150 00 | 100 00 | 135 00 |
| Sav. dept. | 175 06 | 252 28 | 145 38 | 153 63 | 176 36 |
| Overdrafts | | 51 73 | 32 72 | 260 27 | 41 18 |
| Premium account | | | | | |
| Banking house | 7,900 00 | 7,900 00 | 7,900 00 | 7,900 00 | 7,900 00 |
| Furniture and fixtures | 1,385 00 | 1,385 00 | 1,385 00 | 1,385 00 | 1,385 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 29 75 | 99 07 | 87 29 | 6 14 | 409 16 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $203,975 52 | $227,624 63 | $276,988 06 | $259,473 16 | $264,372 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,500 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Undivided profits, net | 5,668 90 | 3,946 33 | 4,247 54 | 4,628 90 | 5,217 72 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 79,801 95 | 91,218 54 | 85,145 71 | 95,277 97 | 98,289 81 |
| Demand certificates of deposit | | | | | |
| Certified checks | 22 97 | 315 73 | 792 15 | 833 75 | 34 36 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 54,768 83 | 58,691 21 | 61,181 21 | 61,872 57 | 65,168 07 |
| Certificates of deposit | 42,212 87 | 46,452 82 | 98,621 45 | 69,859 97 | 71,162 60 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $203,975 52 | $227,624 63 | $276,988 06 | $259,473 16 | $264,372 56 |

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## No. 519.

## BRIMLEY STATE BANK, BRIMLEY.

Organized August 26, 1912.

A. W. REINHARD, *President;* C. R. LADD, *Vice President;* A. J. PASSMORE, *Cashier.*

DIRECTORS.—A. W. Reinhard, Mrs. Minnie Reinhard, C. R. Ladd, A. J. Passmore, L. E. Valley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $33,377 71 | $30,620 91 | $30,534 35 | $34,760 53 | $36,394 72 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,150 00 | 13,025 00 | 16,678 47 | 16,063 98 | 18,063 98 |
| Sav. dept. | 35,010 00 | 35,010 00 | 32,010 00 | 33,542 88 | 31,109 62 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 6,884 91 | 21,502 51 | 23,721 93 | 17,170 45 | 10,050 50 |
| Sav. dept. | 1,000 00 | 1,000 00 | 4,000 00 | 4,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 2,900 00 | 1,050 00 | 2,777 07 | 2,901 00 | 3,578 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | 370 06 | 26 22 | 186 50 | 41 75 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 1,222 00 | 980 00 | 1,730 00 | 1,220 00 | 200 00 |
| Sav. dept. | 2,100 00 | 1,825 00 | 1,683 00 | 1,200 00 | 1,931 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | 10 00 |
| Silver coin:.....Com'l. dept. | 297 60 | 36 15 | 87 10 | 129 80 | 60 00 |
| Sav. dept. | | 61 05 | 90 20 | 30 00 | 62 55 |
| Nickels and cents:.....Com'l. dept. | 189 74 | 61 25 | 65 20 | 107 48 | 2 01 |
| Sav. dept. | 19 74 | 60 16 | 35 60 | 2 72 | 133 22 |
| Overdrafts | 12 56 | | | | 9 64 |
| Premium account | | | | | |
| Banking house | 3,977 47 | 3,977 47 | 3,977 47 | 3,977 47 | 3,977 47 |
| Furniture and fixtures | 1,702 68 | 1,891 47 | 1,891 47 | 1,891 47 | 1,891 47 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $99,844 41 | $111,471 03 | $119,308 08 | $117,184 28 | $108,515 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 |
| Undivided profits, net | 5,367 85 | 5,400 11 | 5,842 64 | 7,221 96 | 4,996 47 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | 200 00 | 200 00 |
| Commercial deposits subject to check | 27,087 84 | 38,985 42 | 49,380 08 | 41,660 62 | 34,513 71 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 21,674 96 | 24,816 74 | 26,463 60 | 30,759 94 | 31,042 14 |
| Certificates of deposit | 5,713 76 | 5,268 76 | 5,621 76 | 5,341 76 | 4,763 61 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 8,000 00 | 5,000 00 | | | 5,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $99,844 41 | $111,471 03 | $119,308 08 | $117,184 28 | $108,515 93 |

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## No. 633.

## *THE PEOPLE'S STATE SAVINGS BANK OF BRITTON, BRITTON.

Organized April 26, 1919.

FRANK J. TEMPLE, *President;* H. S. TEMPLE, *Vice President;* HARRISON F. TEMPLE, *Cashier;* MARY L. BROWN, LYSLE A. DESERMIA, *Assistant Cashiers.*

DIRECTORS.—Frank J. Temple, H. S. Temple, Vie J. Temple, Rachel E. Temple, Harrison F. Temple.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*Commenced business Nov. 25, 1919.

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## No. 409.

## THE FIRST STATE SAVINGS BANK OF BRONSON, BRONSON.

### Organized May 1, 1908.

J. E. WATSON, *President;* JACOB F. WERNER, JESSE MONROE, *Vice Presidents;*
B. P. TAGGART, *Cashier;* F. T. SHAFFMASTER, *Assistant Cashier.*

DIRECTORS.—J. E. Watson, J. F. Werner, E. W. Werner, Frank Coward, Jesse Monroe, C. C. Fenner, B. P. Taggart, A. G. Bushnell, P. H. Gunsaullus.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $69,743 95 | $69,669 47 | $72,884 59 | $78,239 47 | $153,372 14 |
| Sav. dept. | 137,972 39 | 216,552 11 | 199,967 59 | 185,532 90 | 161,665 19 |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,000 00 | 45,000 00 | 50,000 00 | ..... | ..... |
| Sav. dept. | 175,734 55 | 177,166 55 | 222,466 55 | 189,171 55 | 205,836 55 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 35,032 52 | 20,663 07 | 29,471 17 | 57,798 49 | 19,663 03 |
| Sav. dept. | 41,989 39 | 13,374 98 | 15,428 14 | 9,115 03 | 7,621 73 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 21,300 00 | 27,400 00 | 30,000 00 | 22,000 00 | 56,600 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 30,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 564 53 | 203 20 | 10 00 | 1,574 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,167 00 | 7,992 00 | 9,700 00 | 1,941 00 | 2,864 00 |
| Sav. dept. | 12,300 00 | 12,000 00 | 12,885 00 | 10,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 15 00 | 25 00 | 557 50 | 1,560 00 | ..... |
| Sav. dept. | 6,500 00 | 6,500 00 | 6,000 00 | ..... | 1,750 00 |
| Silver coin:.....Com'l. dept. | 193 75 | 770 40 | 160 45 | 916 00 | 275 30 |
| Sav. dept. | 180 00 | 400 00 | 100 00 | ..... | 200 00 |
| Nickels and cents:.....Com'l. dept. | 75 17 | 138 56 | 123 73 | 71 | 52 85 |
| Sav. dept. | 20 00 | 100 00 | 15 00 | ..... | 50 00 |
| Overdrafts..... | 899 37 | 226 56 | ..... | 2,197 94 | ..... |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 7,400 00 | 7,400 00 | 7,400 00 | 7,400 00 | 7,400 00 |
| Furniture and fixtures..... | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 | 4,467 50 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 277 74 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $541,500 83 | $609,643 23 | $661,062 92 | $599,583 09 | $630,393 20 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net..... | 6,164 54 | 8,431 41 | 10,139 08 | 11,687 63 | 14,501 17 |
| Dividends unpaid..... | ..... | ..... | ..... | 1,300 00 | 55 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | 77 50 | ..... | ..... |
| Commercial deposits subject to check..... | 111,335 54 | 129,542 72 | 127,584 79 | 112,492 68 | 133,721 94 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 763 78 | 200 00 | 2,200 00 | 200 00 | 200 00 |
| Cashier's checks..... | 3,789 00 | 60 00 | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | 492 25 | 3,414 82 | ..... | ..... |
| State moneys on deposit..... | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | 7,000 00 | 9,003 93 | 44,587 50 | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 81,598 59 | 85,351 29 | 78,685 66 | 79,369 13 | 79,936 66 |
| Certificates of deposit..... | 270,849 38 | 291,561 63 | 309,373 57 | 309,533 65 | 316,978 43 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $541,500 83 | $609,643 23 | $661,062 92 | $599,583 09 | $630,393 20 |

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## No. 312.

## THE BROOKLYN STATE BANK, BROOKLYN.

### Organized May 16, 1905.

EDWIN J. ENNIS, *President;* F. H. BROWN, W. V. ROBERSON, *Vice Presidents;*
A. E. SHEKELL, *Cashier;* W. J. DONAHUE, JENNIE A. MIERS, *Assistant Cashiers.*
DIRECTORS.—Edwin J. Ennis, David J. Boyce, Wm. V. Roberson, Chas. T. Greene, F. H. Brown, J. W. Pierce, W. J. Neely, W. T. Parker, C. R. Watts.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $93,361 87 | $87,446 64 | $99,076 92 | $123,744 98 | $128,604 24 |
| Sav. dept. | 29,607 88 | 27,027 88 | 21,364 43 | 20,984 36 | 24,359 36 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,433 23 | 49,418 79 | 24,360 65 | 64,360 65 | 9,334 08 |
| Sav. dept. | 217,141 68 | 220,336 68 | 208,728 68 | 169,174 09 | 188,909 09 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 35,821 49 | 22,263 87 | 34,382 23 | 14,471 13 | 24,751 37 |
| Sav. dept. | 50,547 37 | 50,825 24 | 67,160 52 | 25,531 83 | 59,683 14 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | 17,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 629 48 | 396 33 | 333 67 | 378 51 |
| Sav. dept. | 1,822 76 | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,358 00 | 7,508 00 | 8,067 00 | 5,829 00 | 8,000 00 |
| Sav. dept. | 9,600 00 | 4,274 00 | 9,800 00 | 13,660 00 | 9,962 00 |
| Gold coin:.....Com'l. dept. | 3,491 30 | 538 80 | 603 80 | 2,598 80 | 801 30 |
| Sav. dept. | 8,000 00 | 10,960 00 | 10,960 00 | 9,000 00 | ..... |
| Silver coin:.....Com'l. dept. | 1,027 45 | 1,164 70 | 875 00 | 1,218 95 | 779 90 |
| Sav. dept. | 1,745 00 | 1,000 00 | 1,054 20 | 1,400 00 | 1,341 00 |
| Nickels and cents:.....Com'l. dept. | 123 25 | 159 02 | 57 87 | 19 58 | 40 29 |
| Sav. dept. | 161 07 | 80 44 | 104 80 | 20 32 | 28 32 |
| Overdrafts | 574 00 | 101 15 | 8 21 | 156 54 | 11 58 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,300 00 | 7,300 00 | 7,300 00 | 7,300 00 | 7,300 00 |
| Furniture and fixtures | 3,100 00 | 3,100 00 | 3,600 00 | 3,400 00 | 3,400 00 |
| Other real estate | ..... | ..... | 5,291 79 | 5,252 20 | 5,049 42 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $477,216 35 | $494,134 69 | $503,192 43 | $468,456 10 | $489,733 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 5,189 05 | 6,782 57 | 9,433 65 | 6,972 35 | 8,487 56 |
| Dividends unpaid | 2,000 00 | 100 00 | 100 00 | 2,000 00 | 44 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 150,785 43 | 155,807 81 | 180,391 98 | 148,261 24 | 163,690 35 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 155,682 86 | 160,204 58 | 152,211 87 | 153,001 71 | 150,260 18 |
| Certificates of deposit | 101,559 01 | 109,239 73 | 99,054 93 | 96,220 80 | 105,251 51 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $477,216 35 | $494,134 69 | $503,192 43 | $468,456 10 | $489,733 60 |

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## No. 216.

## *BROWN CITY SAVINGS BANK, BROWN CITY.

Organized June 9, 1899.

CHARLES NOBLE, *President;* JOHN E. CAMPBELL, HUGH MCNAIR, *Vice Presidents;* EZRA W. PEPPER, *Cashier;* RUTH GUY, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, Charles Noble, Hugh McNair, D. C. Merrill,, J. E. Campbell, W. A. Martin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $196,095 40 | $181,507 12 | $198,227 55 | $218,051 31 | $231,380 54 |
| Sav. dept | 9,980 84 | 8,940 86 | 7,776 05 | 7,562 81 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept | 17,000 00 | 37,588 75 | 44,026 44 | 61,641 44 | 70,919 94 |
| Sav. dept | 18,065 58 | 18,065 58 | 18,415 58 | 21,515 58 | 30,765 58 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,014 95 | 51,099 41 | 47,776 33 | 30,236 25 | 73,488 92 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 25,350 00 | 11,650 00 | 20,400 00 | 21,600 00 | 25,350 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 5,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 650 93 | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,352 00 | 4,240 00 | 8,771 00 | 15,717 00 | 18,198 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 3,000 00 | 2,500 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 1,037 50 | 1,057 50 | 1,052 50 | 1,072 50 | 1,277 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 783 55 | 1,038 60 | 1,034 45 | 859 50 | 843 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 507 81 | 523 11 | 542 04 | 547 05 | 591 48 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 3,274 91 | 1,921 77 | 2,263 07 | ..... | 2,277 56 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | 3,100 00 | 8,400 00 | 8,400 00 | 8,400 00 | 8,400 00 |
| Due from banks other than in reserve cities | ..... | ..... | 10,000 00 | 10,000 00 | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 123 58 | ..... | ..... | ..... | 8 93 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $317,686 12 | $350,683 63 | $393,685 01 | $416,703 44 | $481,001 55 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 7,799 49 | 4,764 88 | 6,986 58 | 6,355 77 | 5,911 92 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 75,406 64 | 68,628 81 | 103,953 21 | 116,728 05 | 197,671 87 |
| Demand certificates of deposit | 119,351 72 | 153,806 56 | 165,973 27 | 172,363 50 | 147,326 21 |
| Certified checks | ..... | ..... | ..... | 52 00 | ..... |
| Cashier's checks | ..... | ..... | ..... | 1,985 00 | 3,747 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 41,578 27 | 42,883 38 | 46,271 95 | 44,369 12 | 51,494 05 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | 25,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 18,550 00 | 20,600 00 | 25,500 00 | 29,850 00 | 29,850 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $317,686 12 | $350,683 63 | $393,685 01 | $416,703 44 | $481,001 55 |

*The Brown City Savings Bank purchased the assets and assumed the liabilities of the Citizens State Savings Bank, Brown City. The consolidation becoming effective November 6, 1919.

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## No. 253.

## *CITIZENS' STATE SAVINGS BANK, BROWN CITY.

Organized January 8, 1902.

DANIEL WEBSTER, *President;* L. H. HOWSE, *Vice President;* D. A. MCKEITH, *Cashier;* J. B. HAGAMAN, *Assistant Cashier.*

DIRECTORS.—L. H. Howse, Daniel Webster, D. A. McKeith, Sarah S. Kearns, J. B. Hagaman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $169,676 26 | $186,223 20 | $181,150 62 | $161,290 24 | $209,712 64 |
| Sav. dept. | 25,000 00 | ..... | 12,000 00 | 34,000 00 | ..... |
| Bonds, mtgs. and securities: Com'l. dept. | 19,078 00 | 39,778 00 | 27,900 00 | 34,900 00 | 17,900 00 |
| Sav. dept. | 82,325 00 | 107,225 00 | 112,585 00 | 112,685 00 | 145,165 00 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 35,237 22 | 47,582 07 | 15,579 28 | 17,341 10 | 27,779 49 |
| Sav. dept. | 13,100 35 | 38,522 75 | 32,406 81 | 24,342 13 | 35,007 34 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 21,550 00 | ..... | ..... | ..... | 15,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | ..... |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 521 76 | ..... | ..... | 650 30 | 116 16 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 16,718 00 | 6,403 00 | 10,096 00 | 10,238 00 | 2,378 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 7,000 00 | 8,000 00 |
| Gold coin: Com'l. dept. | 870 00 | 907 50 | 912 50 | 895 00 | 745 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 178 20 | 505 25 | 253 80 | 501 10 | 384 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 525 78 | 639 82 | 619 17 | 646 57 | 677 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 229 56 | 117 79 | ..... | 224 13 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 1,850 00 | 1,850 00 | 1,850 00 | 1,850 00 | 2,800 00 |
| Other real estate | 12,400 00 | 12,100 00 | 10,150 00 | 9,650 00 | 10,450 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 5,413 60 | 491 30 | 4,268 35 | 1,438 40 | 4,216 02 |
| Outside checks and other cash items | ..... | ..... | 352 15 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $429,444 17 | $467,457 45 | $435,241 47 | $437,427 84 | $490,555 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 12,413 97 | 14,118 42 | 16,431 55 | 12,447 98 | 13,234 41 |
| Dividends unpaid | 2,500 00 | 100 00 | 100 00 | 100 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 101,194 80 | 112,031 36 | 59,971 67 | 73,441 15 | 72,527 88 |
| Demand certificates of deposit | 136,671 54 | 157,459 92 | 163,746 44 | 141,245 30 | 171,620 74 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 146,663 86 | 153,747 75 | 164,991 81 | 180,193 41 | 203,172 34 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $429,444 17 | $467,457 45 | $435,241 47 | $437,427 84 | $490,555 37 |

*This bank was absorbed by the Brown City Savings Bank of Brown City on Nov. 6, 1919.

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## No. 588.

## BUCHANAN STATE BANK, BUCHANAN.

### Organized December 5, 1916.

HENRY M. LEE, *President;* CHAS. W. MATTHEWS, *Vice President;* HERBERT ROE, *Cashier;* CHAS. W. LANDIS, *Assistant Cashier.*

DIRECTORS.—Henry M. Lee, Henry R. Adams, Chas. W. Matthews, George B. Richards, Herbert Roe.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $145,590 08 | $145,435 94 | $147,196 51 | $155,682 36 | $170,306 05 |
| Sav. dept. | | | | | |
| Bonds mtgs. and securities:...Com'l. dept. | 72,114 00 | 85,533 85 | 94,288 43 | 70,209 58 | 58,004 57 |
| Sav. dept. | 25,222 37 | 25,722 37 | 35,422 37 | 34,972 37 | 35,177 37 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Coml'. dept. | 17,840 53 | 16,191 18 | 37,009 16 | 14,306 36 | 26,923 12 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,000 00 | 11,500 00 | 11,600 00 | 6,000 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | 289 14 | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 19,038 00 | 14,475 00 | 16,587 00 | 8,785 00 | 14,323 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 | |
| Gold coin:.....Com'l. dept. | 585 00 | 655 00 | 755 00 | 800 00 | 1,055 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,072 20 | 820 35 | 417 40 | 1,166 50 | 1,168 90 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 312 34 | 295 38 | 255 56 | 384 75 | 362 99 |
| Sav. dept. | | | | | |
| Overdrafts | | 245 68 | 278 71 | 837 46 | 843 93 |
| Premium account | 1,794 90 | 1,763 40 | 1,728 20 | 1,728 20 | 1,657 70 |
| Banking house | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 |
| Furniture and fixtures | 5,700 00 | 5,400 00 | 5,400 00 | 5,400 00 | 5,100 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | 60 00 | | 1,352 50 | 128 65 |
| Outside checks and other cash items | 661 15 | | | 159 40 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals. | $315,430 57 | $321,598 15 | $364,727 48 | $316,284 48 | $336,551 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 3,269 21 | 1,463 12 | 2,731 04 | 4,626 22 | 2,882 55 |
| Dividends unpaid | | 12 00 | | | 20 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 126,109 23 | 109,691 45 | 139,908 67 | 109,404 99 | 138,170 33 |
| Demand certificates of deposit | 97,587 01 | 103,956 61 | 114,352 88 | 101,374 70 | 102,188 05 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 27,744 37 | 29,825 13 | 34,945 16 | 34,988 86 | 38,549 88 |
| Certificates of deposit | | | | | |
| Club savings deposits | 720 75 | 1,649 84 | 2,789 73 | 3,389 71 | 4,740 47 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 10,000 00 | 25,000 00 | 20,000 00 | 12,500 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $315,430 57 | $321,598 15 | $364,727 48 | $316,284 48 | $336,551 28 |

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## No. 610.

## BURLINGTON STATE BANK, BURLINGTON.

### Organized December 4, 1917.

WILLIAM H. HAMMOND, *President;* CHARLES O. STRONG, *Vice President;*
CLARK E. WILDEY, *Cashier.*

DIRECTORS.—William H. Hammond, Charles O. Strong, Horace E. Guilford, Erastus W. Howland, Frank L. Hagelshaw, Frank H. Mohrhardt, Alfred Thomet.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $15,893 28 | $18,047 85 | $22,339 67 | $28,645 70 | $34,415 25 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 17,200 00 | 31,100 00 | 28,000 00 | 18,200 00 | 22,200 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 20,578 30 | 18,882 91 | 18,371 00 | 12,662 71 | 15,546 55 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 6,338 00 | 4,661 00 | 4,863 00 | 4,009 00 | 3,960 00 |
| Sav. dept. | | | | | |
| Gold coin: Com'l. dept. | | | 15 00 | 15 00 | 40 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept | 288 45 | 301 50 | 210 90 | 175 90 | 278 85 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 102 90 | 176 01 | 149 44 | 127 47 | 80 79 |
| Sav. dept. | | | | | |
| Overdrafts | 33 36 | 8 53 | 12 13 | 10 16 | 67 02 |
| Premium account | 295 68 | 451 47 | | | |
| Banking house | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 2,045 85 | 3,045 85 | 2,045 85 | 2,084 00 | 84 00 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | 538 10 | | |
| Totals | $65,675 82 | $79,575 12 | $80,245 09 | $68,829 94 | $79,572 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | | 232 88 | 639 10 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 30,721 99 | 38,107 85 | 26,571 05 | 25,310 43 | 32,502 52 |
| Demand certificates of deposit | 14,953 83 | 21,467 27 | 22,049 04 | 23,286 63 | 26,430 84 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 11,625 00 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $65,675 82 | $79,575 12 | $80,245 09 | $68,829 94 | $79,572 46 |

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## No. 212.

## THE BURR OAK STATE BANK, BURR OAK.

### Organized December 21, 1898.

B. P. TAGGART, *President;* M. F. SMITH, *Vice President;* S. H. HOGLE, *Cashier;* W. GLENN MILLER, *Assistant Cashier.*

DIRECTORS.—B. P. Taggart, M. F. Smith, Wm. Mallow, S. H. Hogle, Geo. E. Watson, John B. Keeslar, Jay B. Keeslar.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $7,485 00 | $11,075 50 | $12,575 00 | $17,575 00 | $20,339 56 |
| Sav. dept. | 27,206 56 | 29,439 96 | 27,066 63 | 30,546 17 | 31,283 68 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 3,000 00 |
| Sav. dept. | 77,511 40 | 74,516 00 | 76,526 00 | 76,626 00 | 84,826 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 15,016 64 | 18,700 71 | 25,359 08 | 26,203 95 | 16,030 97 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 3,650 00 | 23,650 00 | 19,650 00 | 10,750 00 | 8,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 3 54 | 71 27 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,206 00 | 3,053 00 | 3,488 00 | 1,978 00 | 3,585 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 290 00 | 295 00 | 300 00 | 215 00 | 200 00 |
| Sav. dep. | 5,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| Silver coin:.....Com'l. dept. | 428 75 | 417 30 | 563 30 | 650 10 | 302 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept | 73 30 | 61 70 | 37 45 | 77 28 | 106 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 485 53 | 42 47 | 91 40 | 506 38 | 1,120 65 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1 15 | ..... | ..... | 457 51 | ..... |
| Outside checks and other cash items | 25 27 | ..... | ..... | ..... | 67 47 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $166,079 60 | $172,955 18 | $177,428 13 | $177,285 39 | $174,061 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $15,000 00 | $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 | 3,000 00 |
| Undivided profits, net | 2,521 11 | 3,259 20 | 3,312 24 | 2,424 66 | 3,414 36 |
| Dividends unpaid | 750 00 | ..... | ..... | 750 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 19,956 33 | 21,887 50 | 13,029 48 | 22,009 75 | 15,692 87 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| Postal savings deposits | 594 86 | 602 36 | 602 36 | 602 36 | 609 83 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 8,357 86 | 8,472 00 | 9,503 51 | 10,808 26 | 10,969 62 |
| Certificates of deposit | 115,899 44 | 118,234 12 | 130,480 54 | 120,190 36 | 125,375 30 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $166,079 60 | $172,955 18 | $177,428 13 | $177,285 39 | $174,061 98 |

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## No. 313.

## THE STATE BANK OF BYRON, BYRON.

### Organized June 7, 1905.

F. S. RUGGLES, *President*; F. D. WILTSE, *Vice President*; J. L. VAN ALSTINE, *Cashier*; VIVIAN A. VAN ALSTINE, *Assistant Cashier*.

DIRECTORS.—Orlando Lee, F. S. Ruggles, E. D. Wiltse, J. L. Van Alstine, Guy L. Braden, Eugene Wolfin, Bettie J. Chaffee.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $65,414 87 | $54,531 37 | $72,834 50 | $56,022 74 | $66,630 94 |
| Sav. dept. | | | | 5,000 00 | |
| Bonds, mtgs. and securities: Com'l. dept. | 1,457 85 | 10,957 85 | 5,912 04 | 112 04 | 3,400 00 |
| Sav. dept. | 135,004 91 | 125,289 87 | 117,135 91 | 135,566 09 | 126,438 68 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 27,419 33 | 39,107 01 | 31,061 07 | 21,723 96 | 20,601 78 |
| Sav. dept. | 8,417 49 | 14,469 68 | 6,540 21 | 20,896 41 | 30,913 98 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 12,900 00 | 22,800 00 | 26,350 00 | | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,869 00 | 3,820 00 | 4,467 00 | 3,119 00 | 6,053 00 |
| Sav. dept. | 4,821 00 | 5,061 00 | 4,910 00 | 5,200 00 | 4,771 00 |
| Gold coin: Com'l. dept. | | | | | |
| Sav. dept. | 3,515 00 | 3,510 00 | 3,560 00 | 3,550 00 | 3,540 00 |
| Silver coin: Com'l. dept. | 935 00 | 1,160 00 | 1,350 00 | 1,530 00 | 1,310 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 106 42 | 109 02 | 106 65 | 176 26 | 135 25 |
| Sav. dept. | 55 | 39 | 99 | 91 | 54 |
| Overdrafts | 18 66 | 84 87 | 317 61 | 229 39 | 1,076 83 |
| Premium account | | | | | |
| Banking house | 3,084 69 | 3,084 69 | 3,084 69 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,222 00 |
| Other real estate | 1,025 51 | | 1,968 00 | 1,968 00 | 1,925 18 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | 8,546 24 | 136 13 |
| Outside checks and other cash items | 90 | 271 38 | 950 10 | 74 81 | 123 51 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $268,991 18 | $285,257 13 | $281,548 77 | $266,715 85 | $275,278 82 |

| Liabilities. | | | | | |
|---|---|---|---|---|---|
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 2,252 55 | 3,772 86 | 5,319 28 | 4,068 69 | 4,516 04 |
| Dividends unpaid | 1,200 00 | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 50,479 61 | 52,029 59 | 60,333 93 | 41,349 29 | 30,228 75 |
| Demand certificates of deposit | 26,400 07 | 34,323 74 | 33,398 45 | 27,084 46 | 45,869 83 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 17,264 82 | 13,154 38 | 13,305 65 | 11,591 54 | 15,917 27 |
| Certificates of deposit | 147,394 13 | 157,976 56 | 145,191 46 | 158,621 87 | 154,746 93 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $268,991 18 | $285,257 13 | $281,548 77 | $266,715 85 | $275,278 82 |

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## No. 181.

## THE CADILLAC STATE BANK, CADILLAC.

### Organized October 30, 1895.

FRED L. REED, *President;* HENRY KNOWLTON, *Vice President;* FRANK WELTON, *Cashier.*
DIRECTORS.—F. J. Cobbs, Wm. L. Saunders, Joseph Murphy, Fred L. Reed, C. F. Williams, C. A. Saunders, Geo. G. Brown, F. O. Gaffney, A. W. Newark, C. T. Mitchell, Henry Knowlton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $633,909 20 | $627,489 16 | $619,415 77 | $559,686 74 | $755,896 37 |
| Sav. dept. | ..... | ..... | 170,000 00 | 340,000 00 | 440,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 330,725 10 | 119,865 18 | 256,549 50 | 256,448 50 | 256,344 50 |
| Sav. dept. | 545,666 33 | 789,002 28 | 592,094 45 | 506,718 72 | 522,947 18 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept | 221,770 56 | 181,454 14 | 241,480 01 | 219,202 95 | 355,501 69 |
| Sav. dept. | 78,999 62 | 74,609 92 | 77,387 40 | 84,744 58 | 81,323 56 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 142,420 75 | 162,338 75 | 129,380 75 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,861 98 | 3,031 56 | 10,030 15 | 8,602 87 | 3,309 42 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 93,872 00 | 57,169 00 | 70,609 00 | 74,523 00 | 44,333 00 |
| Sav. dept. | 30,000 00 | 30,000 00 | 42,000 00 | 50,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 370 00 | 3,457 50 | 5,570 00 | 6,225 00 | 16,367 50 |
| Sav. dept. | 10,000 00 | 12,000 00 | 10,000 00 | 10,000 00 | ..... |
| Silver coin:.....Com'l. dept. | 4,126 25 | 5,587 25 | 5,178 80 | 3,905 20 | 3,682 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 445 84 | 538 30 | 173 14 | 438 32 | 468 01 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 112 94 | 57 11 | 255 43 | 1,242 16 | 153 00 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 16,500 00 | 16,500 00 | 16,500 00 | 16,500 00 | 16,500 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 6,870 24 | 5,000 00 | 5,000 00 | 2,750 00 | 2,750 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,652 67 | 7,135 12 | 1,154 72 | 5,930 36 | 1,724 92 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,981,382 73 | $1,934,396 52 | $2,267,319 12 | $2,310,757 15 | $2,632,182 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 60,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, net | 30,282 05 | 18,162 46 | 24,077 53 | 20,554 82 | 27,350 12 |
| Dividends unpaid | 6,030 00 | 3,060 00 | 30 00 | 6,000 00 | 3,000 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | 2,500 00 |
| Commercial deposits subject to check | 773,827 76 | 685,423 51 | 857,288 82 | 805,341 73 | 872,297 86 |
| Demand certificates of deposit | 137,333 00 | 109,924 76 | 83,985 73 | 76,935 73 | 106,637 43 |
| Certified checks | 51 25 | 5,000 50 | 516 50 | 1,026 50 | 1,078 87 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | 74,515 03 | 5,019 73 | ..... | 9,779 36 | 49,064 00 |
| Due to other banks and bankers | 54,057 95 | 72,081 58 | 77,962 25 | 54,377 15 | 48,801 65 |
| State moneys on deposit | ..... | ..... | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | 6,641 47 | 6,660 83 | 6,053 83 | 6,014 74 | 6,514 74 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 503,695 22 | 480,711 11 | 502,220 61 | 531,560 38 | 575,828 50 |
| Certificates of deposit | 234,419 12 | 369,249 28 | 513,098 56 | 564,759 22 | 741,057 01 |
| Club savings deposits | 529 88 | 4,102 76 | 7,085 29 | 9,407 52 | 13,052 12 |
| Notes and bills discounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,981,382 73 | $1,934,396 52 | $2,267,319 12 | $2,310,757 15 | $2,632,182 30 |

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## No. 261.

## THE PEOPLE'S SAVINGS BANK OF CADILLAC, CADILLAC.

### Organized June 17, 1902.

JOHN P. WILCOX, *President;* HENRY BALLOU, *Vice President;* GEORGE CHAPMAN, *Cashier;* A. G. CHAPMAN, *Assistant Cashier.*

DIRECTORS.—E. J. Haynes, Henry Ballou, James English, John P. Wilcox, James Mather, George Chapman, Perry F. Powers, A. W. Penny.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $208,016 02 | $152,218 21 | $196,509 81 | $126,861 78 | $132,247 82 |
| Sav. dept. | 184,973 80 | 216,108 96 | 221,570 01 | 207,836 20 | 198,957 49 |
| Bonds, mtgs. and securities:...Com'l. dept. | 48,124 54 | 47,602 04 | 39,079 23 | 44,923 71 | 149,765 41 |
| Sav. dept. | 314,200 85 | 310,297 35 | 310,770 04 | 299,421 49 | 290,900 54 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 69,853 09 | 94,906 97 | 97,002 64 | 184,383 68 | 98,227 28 |
| Sav. dept. | 75,000 00 | 45,000 00 | 65,000 00 | 45,000 00 | 70,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 125,700 00 | 108,100 00 | 91,250 00 | 115,600 00 | 149,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | 25,000 00 | ..... | ..... |
| Sav. dept. | 20,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 800 41 | 1,672 03 | 2,758 43 | 2,058 77 | 1,526 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,871 00 | 6,021 00 | 15,689 00 | 13,068 00 | 21,941 00 |
| Sav. dept. | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 25,000 00 |
| Gold coin:.....Com'l. dept. | 4,520 00 | 4,630 00 | 5,135 00 | 5,055 00 | 230 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 |
| Silver coin:.....Com'l. dept. | 7,568 00 | 7,776 20 | 5,329 00 | 4,667 45 | 2,574 30 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 591 21 | 480 99 | 579 42 | 331 58 | 295 84 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 333 81 | 901 59 | 195 33 | 480 47 | 588 81 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 34,500 00 | 34,500 00 | 34,500 00 | 34,500 00 | 34,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 683 48 | 683 48 | 683 48 | 683 48 | 683 48 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,545 93 | 2,092 99 | 2,967 77 | 8,902 90 | 1,069 76 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,152,282 14 | $1,124,991 81 | $1,206,019 16 | $1,185,774 51 | $1,195,208 38 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 17,903 69 | 16,019 70 | 13,189 25 | 11,790 01 | 13,156 28 |
| Dividends unpaid | 100 00 | 165 00 | 120 00 | ..... | 150 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 229,931 33 | 227,957 10 | 298,054 49 | 300,048 40 | 306,478 71 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 20,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 449,358 69 | 453,453 59 | 450,443 02 | 452,963 58 | 455,790 10 |
| Certificates of deposit | 309,988 43 | 287,396 42 | 304,212 40 | 280,972 52 | 289,633 24 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,152,282 14 | $1,124,991 81 | $1,206,019 16 | $1,185,774 51 | $1,195,208 38 |

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## No. 291.

## THE STATE BANK OF CALEDONIA, CALEDONIA.

### Organized June 11, 1904.

CHAS. RICE, *President;* SETH GRAY, F. W. RUEHS, *Vice Presidents;* J. C. PROCTOR, *Cashier.*
MARJORIE SHISLER, *Assistant Cashier.*

DIRECTORS.—Chas. Rice, Seth Gray, F. W. Ruehs, J. C. Proctor, John Murray, F. S. Brown.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $176,000 13 | $197,306 18 | $217,198 01 | $212,226 40 | $195,071 12 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | 1,850 00 | 37,400 00 |
| Sav. dept. | 192,397 28 | 192,897 28 | 187,569 36 | 186,508 15 | 197,508 15 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 16,314 95 | 5,785 47 | 14,990 64 | 14,112 75 | 15,768 98 |
| Sav. dept. | 45,869 74 | 32,717 40 | 17,959 17 | 26,599 99 | 37,213 61 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 17,900 00 | 21,600 00 | 19,450 00 | 14,600 00 | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 3,000 00 | 3,000 00 | 5,000 00 | 4,000 00 | |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,000 00 | 3,000 00 | 3,000 00 | 8,000 00 | 5,000 00 |
| Sav. dept. | 5,819 00 | 2,805 00 | 4,111 00 | 4,246 00 | 6,927 00 |
| Gold coin:.....Com'l. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Sav. dept. | 505 00 | 507 50 | 507 50 | 457 50 | 462 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,671 50 | 1,318 10 | 983 40 | 1,077 05 | 1,026 75 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 87 00 | 65 41 | 50 15 | 57 94 | 115 38 |
| Overdrafts | 1,281 77 | 206 90 | 20 73 | 22 17 | 2,790 90 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 1,000 00 | 1,000 00 | | 750 00 | 750 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 124 63 | 63 43 | 672 94 | 62 66 | 73 20 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $473,971 00 | $469,272 67 | $478,512 90 | $476,570 61 | $507,107 59 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $25,000 00 |
| Surplus fund | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Undivided profits, net | 3,434 91 | 5,245 28 | 7,184 52 | 5,262 36 | 7,314 75 |
| Dividends unpaid | 2,400 00 | | | 2,500 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 56,636 95 | 55,048 52 | 76,677 37 | 76,314 36 | 81,353 44 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 85,726 36 | 116,205 44 | 101,037 48 | 106,937 31 | 154,770 03 |
| Book accounts | 148,054 86 | 149,095 31 | 146,737 16 | 145,138 82 | 148,024 08 |
| Certificates of deposit | 118,717 92 | 94,678 12 | 82,876 37 | 86,417 76 | 74,145 29 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 25,000 00 | 10,000 00 | 25,000 00 | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $473,971 00 | $469,272 67 | $478,512 90 | $476,570 61 | $507,107 59 |

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## No. 336.

## CALUMET STATE BANK, CALUMET.

### Organized April 23, 1906.

THOMAS HOATSON, *President;* FRANK J. KOHLHAAS, *Vice President;*
WALTER EDWARDS, *Cashier;* DAN D. MACINTYRE, *Assistant Cashier.*

DIRECTORS.—Thomas Hoatson, W. J. Uren, Edward Ulseth, Thomas H. Collins, Joseph Bosch, Frank J. Kohlhaas, G. Martini, Oscar W. Bruns.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $387,109 77 | $411,930 00 | $455,427 66 | $446,559 55 | $474,880 60 |
| Sav. dept | 146,936 85 | 89,445 92 | 89,385 92 | 99,862 39 | 104,456 31 |
| Bonds, mtgs. and securities:...Com'l. dept. | 107,627 02 | 105,625 27 | 105,625 27 | 100,625 27 | 97,675 88 |
| Sav. dept. | 187,625 03 | 163,453 05 | 222,430 46 | 223,715 09 | 216,721 99 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 233,961 95 | 301,531 96 | 169,091 55 | 107,494 58 | 35,523 27 |
| Sav. dept. | 31,655 37 | 74,317 21 | 44,377 98 | 46,856 81 | 40,043 28 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | 50,850 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 53,987 00 | 37,023 00 | 68,112 00 | 63,348 00 | 73,283 00 |
| Sav. dept. | 40,000 00 | 43,000 00 | 43,500 00 | 28,000 00 | 14,300 00 |
| Gold coin:.....Com'l. dept. | 232 50 | 567 50 | 14,417 50 | 480 00 | 532 50 |
| Sav. dept. | 14,000 00 | 14,000 00 | ..... | 14,000 00 | 14,000 00 |
| Silver coin:.....Com'l. dept. | 4,518 90 | 3,345 00 | 3,715 00 | 5,815 00 | 4,850 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept | 838 24 | 765 33 | 460 92 | 833 45 | 671 33 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 8 26 | 5 47 | 40 60 | 17 17 | 14 23 |
| Premium account | 1,305 19 | 1,434 24 | 1,434 24 | 1,309 24 | 1,309 24 |
| Banking house | 47,125 00 | 46,875 00 | 46,625 00 | 46,500 00 | 46,125 00 |
| Furniture and fixtures | 8,000 00 | 8,220 00 | 8,220 00 | 8,220 00 | 8,220 00 |
| Other real estate | 1,490 21 | 1,490 21 | 1,490 21 | 1,490 21 | 2,582 99 |
| Due from banks other than in reserve cities. | 14,101 73 | 16,093 25 | ..... | 5,382 23 | 5,379 30 |
| Cash items in transit | 4,398 85 | 3,506 98 | 1,206 23 | 4,676 72 | 1,202 63 |
| Outside checks and other cash items | 6,835 54 | 3,303 21 | 337 17 | 5,074 86 | 4,904 64 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | 46 99 | 35 00 |
| Totals | $1,291,757 41 | $1,376,782 60 | $1,275,897 71 | $1,210,307 56 | $1,146,711 19 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| nrplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| ndivided profits, net | 48,580 19 | 39,455 11 | 40,744 82 | 47,010 02 | 42,949 43 |
| ividends unpaid | 120 00 | 75 00 | 111 00 | 105 00 | 93 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 492,892 61 | 581,130 92 | 493,990 09 | 436,489 36 | 403,506 47 |
| Demand certificates of deposit | 176,678 04 | 169,378 89 | ..... | 159,630 94 | 158,381 87 |
| Certified checks | ..... | ..... | 57 31 | 3 00 | 9 17 |
| Cashier's checks | 3,093 26 | 1,351 59 | 1,421 48 | 4,235 48 | 1,375 31 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | 168,948 89 | ..... | ..... |
| Book accounts | 420,393 31 | 435,391 09 | 420,624 12 | 412,833 76 | 390,395 94 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,291,757 41 | $1,376,782 60 | $1,275,897 71 | $1,210,307 56 | $1,146,711 19 |

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## No. 87.

## THE MERCHANTS' AND MINERS' BANK, CALUMET.

### Organized August 7, 1873.

### Corporate existence extended December 4, 1902.

CHARLES BRIGGS, *President;* PETER RUPPE, *Vice President;* WM. B. ANDERSON, *Vice President and Cashier;* J. EDW. SHEPARD, EMIL H. MANGER, *Assistant Cashiers.*

DIRECTORS.—Charles Briggs, Peter Ruppe, Paul P. Roehm, E. M. Lieblein, Wm. B. Anderson, Fred Smith, Charles O. Jackola, Gordon R. Campbell, James Hoatson, James Chynoweth, Norman Macdonald, J. Wesley Downing.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,175,194 44 | $1,127,764 41 | $1,117,484 24 | $1,098,616 16 | $1,082,974 06 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 990,170 20 | 1,064,703 46 | 882,186 08 | 913,530 58 | 869,523 75 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dep | 1,559,087 49 | 1,094,262 69 | 1,050,952 83 | 1,099,334 76 | 1,010,125 41 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 27,755 77 | 9,241 27 | 2,286 96 | 13,428 09 | 13,730 35 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 218,644 00 | 188,105 00 | 181,774 00 | 172,179 00 | 195,929 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 287 50 | 645 00 | 847 50 | 1,147 50 | 1,470 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 4,318 80 | 4,451 85 | 5,215 70 | 3,949 65 | 5,197 55 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 569 31 | 528 37 | 504 22 | 375 71 | 445 51 |
| Sav. dept. | | | | | |
| Overdrafts | 88 49 | 2 56 | 3 81 | 89 | 196 40 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | 26,102 49 | 7,047 17 | 28,823 01 | 16,988 45 | 6,146 65 |
| Cash items in transit | 5,525 93 | 1,290 44 | 46,956 97 | 1,695 11 | 3,720 48 |
| Outside checks and other cash items | 1,173 95 | 2,090 75 | 5,341 48 | 4,763 83 | 735 60 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $4,011,918 37 | $3,503,132 97 | $3,325,376 80 | $3,329,009 73 | $3,193,194 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Undivided profits, net | 75,818 00 | 77,029 31 | 95,770 25 | 87,136 08 | 86,596 49 |
| Dividends unpaid | 10,107 00 | 223 00 | 195 00 | 7,475 00 | 280 00 |
| Reserved for taxes, interest, etc. | | 4,000 00 | 4,000 00 | 8,000 00 | 8,000 00 |
| Commercial deposits subject to check | 3,153,222 06 | 2,654,127 44 | 2,472,046 12 | 2,480,784 80 | 2,354,593 75 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | 131 70 | 36 50 | 500 00 |
| Cashier's checks | 8,535 03 | 12,365 55 | 4,670 22 | 1,245 26 | 5,806 27 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 6,984 41 | 8,766 06 | 4,679 63 | 6,386 16 | 8,347 32 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 407,251 87 | 396,621 61 | 393,883 88 | 387,945 93 | 379,070 93 |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $4,011,918 37 | $3,503,132 97 | $3,325,376 80 | $3,329,009 73 | $3,193,194 76 |

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## No. 320.

## THE FIRST STATE BANK OF CAMDEN, CAMDEN.

### Organized August 24, 1905.

C. B. ALWARD, *President;* J. A. BATES, *Vice President;* B. R. ALWARD, *Cashier;* E. W. BARBER, *Assistant Cashier.*

DIRECTORS.—C. B. Alward, J. A. Bates, B. R. Alward, B. S. Alward, Kay Rice.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept | $114,983 99 | $117,456 29 | $100,764 63 | $88,324 60 | $101,087 80 |
| Sav. dept | 22,642 89 | 21,089 24 | 27,607 07 | 45,157 77 | 40,696 77 |
| Bonds, mtgs. and securities: Com'l. dept | ..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Sav. dept. | 70,319 38 | 68,154 83 | 70,274 83 | 60,124 83 | 65,974 83 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 8,705 23 | 4,736 00 | 20,194 33 | 13,792 21 | 10,220 08 |
| Sav. dept. | 20,078 37 | 10,838 66 | 40,739 07 | 8,846 47 | 12,600 88 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 10,000 00 | 10,000 00 | 18,400 00 | 6,900 00 | 6,900 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on bank in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 9,199 00 | 4,763 00 | 4,957 00 | 4,386 00 | 3,632 00 |
| Sav. dept. | 4,000 00 | 2,000 00 | 2,000 00 | 7,000 00 | 6,000 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 1,609 30 | 1,692 20 | 1,233 85 | 1,006 50 | 739 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 229 11 | 285 04 | 270 54 | 285 49 | 292 07 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 199 69 | 298 44 | 277 99 | 479 62 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estste | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 446 57 | 447 90 | 792 97 | 87 36 | 196 07 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $270,213 84 | $249,662 85 | $300,532 73 | $244,189 22 | $256,819 77 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 1,172 63 | 1,193 91 | 3,030 23 | 5,337 21 | 5,273 90 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 53,908 97 | 47,692 72 | 105,183 87 | 52,810 94 | 52,750 38 |
| Demand certificates of deposit | 70,498 77 | 54,365 47 | 36,610 53 | 32,523 70 | 55,430 23 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 697 61 | 380 89 | 615 19 | 740 78 | 731 96 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 115,935 86 | 118,029 86 | 122,092 91 | 119,776 59 | 112,133 30 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $270,213 84 | $249,662 85 | $300,532 73 | $244,189 22 | $256,819 77 |

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## No. 208.

## CAPAC STATE SAVINGS BANK, CAPAC.

### Organized September 8, 1898.

A. E. SLEEPER, *President;* H. C. SIEGEL, ALBERT TOSCH, *Vice Presidents;* H. J. FOSTER, *Cashier;* W. C. SIEGEL, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, Lincoln Avery, Gus Hill, Charles Lang, Alva Leach, O. A. Prey, Albert Tosch, H. C. Siegel, Geo. Watson, R. E. Bolton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $120,504 74 | $127,098 96 | $118,502 88 | $112,714 95 | $120,752 66 |
| Sav. dept. | 25,704 34 | 22,339 93 | 28,694 99 | 41,813 53 | 41,042 68 |
| Bonds, mtgs. and securities:...Com'l. dept. | 27,038 78 | 22,038 78 | 14,681 47 | 21,580 73 | 18,580 73 |
| Sav. dept. | 62,304 00 | 79,326 00 | 80,926 00 | 85,051 00 | 78,351 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 29,857 24 | 15,946 26 | 21,601 07 | 12,475 98 | 9,885 44 |
| Sav. dept. | 2,000 00 | 11,000 00 | 16,500 00 | 10,000 00 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 30,305 00 | 9,155 00 | 17,460 00 | ..... | 10,300 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency.....Com'l dept. | 6,600 00 | ..... | 9,904 51 | 7,501 00 | 5,400 00 |
| Sav. dept. | 600 00 | 12,256 00 | 3,871 49 | 7,527 00 | 4,800 00 |
| Gold coin:.....Com'l. dept. | 115 00 | 125 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 150 00 | 170 00 | 137 50 |
| Silver coin:.....Com'l. dept. | 1,096 50 | 506 00 | 633 90 | 472 40 | 82 00 |
| Sav. dept. | 30 00 | 488 10 | 370 00 | 511 20 | 40 00 |
| Nickels and cents:.....Com'l. dept. | 132 35 | 60 | 124 00 | 38 86 | 62 |
| Sav. dept. | 49 | 48 21 | 5 52 | 38 00 | 15 |
| Overdrafts | 578 36 | 978 38 | 1,315 76 | 1,138 48 | 512 04 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,209 23 | 8,209 23 | 8,209 23 | 8,209 23 | 8,209 23 |
| Furniture and fixtures | 2,340 43 | 2,340 43 | 2,340 43 | 2,340 43 | 2,340 23 |
| Other real estate | 580 00 | 580 00 | 580 00 | 580 00 | 580 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,387 00 | 1,518 37 | 242 10 | 2,127 56 | 5,022 35 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $319,383 46 | $313,955 25 | $331,113 35 | $314,290 35 | $311,036 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 3,595 36 | 5,045 02 | 7,964 41 | 5,522 03 | 5,164 95 |
| Dividends unpaid | 600 00 | 30 00 | ..... | 680 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 92,948 67 | 57,445 85 | 67,183 15 | 58,636 17 | 63,593 48 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | 92 40 | 507 64 | 44 75 | 1 25 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 67,595 24 | 90,085 37 | 82,480 15 | 78,479 71 | 70,273 20 |
| Book accounts | 129,644 19 | 136,256 61 | 147,978 00 | 145,927 69 | 147,003 95 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $319,383 46 | $313,955 25 | $331,113 35 | $314,290 35 | $311,036 83 |

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## No. 303.

## STATE SAVINGS BANK OF CARLETON, CARLETON.

### Organized December 1, 1904.

JACOB J. LUCKE, *President;* EDWIN C. MAXWELL, *Vice President;* R. J. MCCORMICK, *Cashier;* CLARENCE W. SCHAFER, *Assistant Cashier;* HARRY S. GERMAN, *Auditor.*

DIRECTORS.—Jacob J. Lucke, Edwin C. Maxwell, J. Edward Ready, Harry S. German, R. J. McCormick.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $57,869 55 | $73,407 52 | $78,615 07 | $81,053 44 | $61,158 29 |
| Sav. dept. | 21,493 86 | ..... | ..... | ..... | 32,350 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 48,125 00 | 45,425 00 | 55,400 00 | 87,450 00 | 68,850 00 |
| Sav. dept. | 188,507 00 | 174,523 46 | 172,941 03 | 164,941 70 | 170,577 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,187 35 | 13,652 63 | 13,457 21 | 7,814 47 | 5,272 33 |
| Sav. dept. | 18,055 59 | 8,090 95 | 15,587 01 | 14,956 29 | 26,102 54 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 26,700 00 | 40,000 00 | 46,550 00 | 24,950 00 | 26,300 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 3,900 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,734 00 | 3,687 00 | 9,233 00 | 6,717 00 | 3,543 00 |
| Sav. dept. | 5,000 00 | 2,500 00 | 4,000 00 | 3,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 5,360 00 | 2,870 00 | 3,500 00 | 2,727 50 | 1,232 50 |
| Sav. dept. | 5,000 00 | 7,500 00 | 7,230 00 | 8,000 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 829 25 | 787 50 | 971 75 | 960 95 | 1,213 05 |
| Sav. dept. | 900 00 | 800 00 | 600 00 | 800 00 | 400 00 |
| Nickels and cents:.....Com'l. dept. | 296 17 | 307 29 | 331 75 | 265 64 | 282 27 |
| Sav. dept. | 100 00 | 200 00 | 170 00 | 200 00 | 100 00 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | 5,553 01 |
| Due from banks other than in reserve cities.. | 3,027 38 | 6,000 00 | 6,365 99 | 4,397 97 | ..... |
| Cash items in transit | 562 13 | 444 08 | 95 11 | 338 74 | 73 99 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $407,247 28 | $390,595 43 | $421,547 92 | $415,073 70 | $417,008 68 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 10,000 00 | 12,733 86 | 11,900 38 | 11,300 00 | 14,972 43 |
| Dividends unpaid | 1,200 00 | ..... | ..... | 1,200 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 112,355 59 | 96,371 33 | 118,819 80 | 96,715 34 | 82,693 49 |
| Demand certificates of deposit | 22,469 10 | 27,018 64 | 27,232 79 | 31,769 98 | 25,505 08 |
| Certified checks | 109 23 | 23 05 | ..... | ..... | ..... |
| Cashier's checks | ..... | 6,243 24 | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 271 94 | 269 37 | 269 37 | 269 37 | 272 71 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 197,841 42 | 208,435 94 | 213,325 58 | 227,269 01 | 240,614 97 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | ..... | 20,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | 8,000 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 9,500 00 | ..... | 16,550 00 | 22,950 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $407,247 28 | $390,595 43 | $421,547 92 | $415,073 70 | $417,008 68 |

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No. 287.

## THE COMMERCIAL SAVINGS BANK OF CARO.

Organized May 14, 1904.

JOHN F. SEELEY, *President;* W. A. FORBES, *Vice President;* LEWIS G. SEELEY, *Cashier;* FRANK B. CAMPBELL, *Assistant Cashier.*

DIRECTORS.—John F. Seeley, Lewis G. Seeley, W. A. Forbes, John Knight, G. H. Slocum.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $45,163 81 | $51,189 63 | $55,981 55 | $49,130 30 | $47,571 20 |
| Sav. dept. | 70,000 00 | 70,000 00 | 70,000 00 | 70,000 00 | 70,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,871 02 | 8,368 30 | 21,893 23 | 16,760 55 | 90,777 00 |
| Sav. dept. | 101,679 50 | 100,224 50 | 144,969 50 | 138,294 50 | 126,644 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,950 00 | 9,300 00 | 5,000 00 | 10,600 00 | 8,000 00 |
| Sav. dept. | 49,116 95 | 44,364 68 | 15,511 14 | 19,077 18 | 24,141 23 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 11,050 00 | 20,495 00 | 13,000 00 | 10,000 00 | 25,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 13,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,888 08 | 645 73 | 3,662 78 | 6,325 03 | 2,816 52 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,500 00 | 7,411 00 | 5,451 00 | 3,896 00 | 2,084 00 |
| Sav. dept. | 5,651 00 | ..... | 4,200 00 | 4,000 00 | 6,500 00 |
| Gold coin:.....Com'l. dept. | ..... | 40 00 | 145 00 | 110 00 | 22 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 500 00 | 1,070 00 | 666 05 | 137 90 | 92 45 |
| Sav. dept. | 498 05 | ..... | 300 00 | 600 00 | 800 00 |
| Nickels and cents:.....Com'l. dept. | 61 92 | 133 27 | 75 17 | 131 07 | 2 56 |
| Sav. dept. | 243 56 | 194 95 | 171 22 | 105 48 | 255 00 |
| Overdrafts | 183 12 | 790 46 | 16 94 | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 228 41 | 353 72 | 636 43 | 1,145 64 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $324,585 42 | $340,581 24 | $359,680 01 | $348,313 65 | $418,406 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 8,272 58 | 7,406 45 | 10,597 36 | 9,109 65 | 7,712 66 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 68,920 45 | 93,566 81 | 111,695 24 | 100,956 45 | 94,263 43 |
| Demand certificates of deposit | 1,000 00 | 1,863 35 | 2,000 00 | 3,000 00 | 3,000 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 72,210 90 | 75,811 08 | 78,556 37 | 85,193 98 | 82,090 02 |
| Certificates of deposit | 129,181 49 | 111,933 55 | 106,831 04 | 100,053 57 | 106,336 83 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 77,504 02 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $324,585 42 | $340,581 24 | $359,680 01 | $348,313 65 | $418,406 96 |

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## No. 525.

## THE PEOPLE'S STATE BANK OF CARO, CARO.

### Organized November 11, 1912.

JOSEPH H. BECKTON, *President;* CARL SIELAND, ALBERT O. PURDY, *Vice Presidents;* SAMUEL R. PARK, *Cashier;* OBER BLOUGH, *Assistant Cashier.*

DIRECTORS.—Henry R. Martini, Joseph H. Beckton, Albert O. Purdy, John W. Quinn, Carl Sieland, Samuel R. Park, Robert Park, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $83,875 29 | $96,217 79 | $100,813 27 | $92,213 54 | $100,877 81 |
| Sav. dept. | 42,125 22 | 64,342 62 | 54,566 10 | 68,784 55 | 94,017 10 |
| Bonds, mtgs. and securities:...Com'l. dept. | 900 00 | 5,974 40 | 8,657 61 | 65,972 50 | 112,600 91 |
| Sav. dept. | 203,008 00 | 203,593 00 | 190,363 00 | 161,813 00 | 159,653 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,591 37 | 39,153 23 | 95,963 48 | 58,132 45 | 30,236 33 |
| Sav. dept. | 28,000 00 | 35,000 00 | 30,000 00 | 32,600 00 | 35,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,790 22 | 1,224 21 | 1,136 24 | 2,574 98 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,450 94 |
| Currency:.....Com'l. dept. | 4,100 00 | 9,000 00 | 4,000 00 | 3,255 00 | 3,800 00 |
| Sav. dept. | 8,550 00 | 9,400 00 | 6,000 00 | 11,500 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 32 50 | 47 50 | 200 00 |
| Sav. dept. | ..... | 10 00 | ..... | 42 50 | 12 50 |
| Silver coin:.....Com'l. dept. | 1,674 50 | 1,051 00 | 210 00 | 984 00 | 391 50 |
| Sav. dept. | 559 90 | 1,501 00 | 1,879 00 | 2,110 00 | 3,210 00 |
| Nickels and cents:.....Com'l. dept. | 214 25 | 84 07 | 45 03 | 77 04 | 115 52 |
| Sav. dept. | 10 10 | 89 00 | 121 00 | 147 50 | 326 56 |
| Overdrafts | 68 17 | 248 19 | 244 80 | 349 40 | 409 36 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 127 15 | 112 71 | 111 67 | 76 13 | 73 10 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $418,574 17 | $496,001 22 | $523,143 70 | $523,680 09 | $575,374 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 3,679 86 | 9,074 48 | 7,989 60 | 1,418 29 | 3,245 20 |
| Dividends unpaid | 2,000 00 | ..... | ..... | 720 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 73,574 06 | 115,203 38 | 190,032 06 | 181,286 94 | 141,367 18 |
| Demand certificates of deposit | 1,065 15 | 1,803 22 | 2,643 49 | 3,615 37 | 3,953 40 |
| Certified checks | ..... | ..... | ..... | 3 00 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 117,272 22 | 130,256 90 | 143,196 66 | 145,854 44 | 160,742 70 |
| Certificates of deposit | 170,982 88 | 189,663 24 | 124,281 89 | 130,782 05 | 141,716 15 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 66,850 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $418,574 17 | $496,001 22 | $523,143 70 | $523,680 09 | $575,374 63 |

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## No. 286.

## THE STATE SAVINGS BANK OF CARO.

### Organized April 27, 1904.

J. McNAIR EALY, *President;* G. H. SLOCUM, *Vice President;* LOUIS WEAN, *Cashier;* H. P. BUSH, *Assistant Cashier;* HENRY PARKER, JOHN W. QUINN, *Auditors.*

DIRECTORS.—G. H. Slocum, Henry Parker, John W. Quinn, Henry P. Bush, Louis Wean, John McNair Ealy, Milton D. Ealy.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $386,694 42 | $327,440 75 | $307,788 91 | $312,354 19 | $314,251 59 |
| Sav. dept. | 65,450 00 | 94,550 00 | 111,339 82 | 153,165 82 | 217,649 71 |
| Bonds, mtgs. and securities:...Com'l. dept. | 40,561 71 | 46,193 98 | 239,457 46 | 250,141 38 | 192,910 84 |
| Sav. dept. | 223,909 97 | 246,624 97 | 202,589 98 | 211,918 79 | 224,493 61 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 48,321 93 |
| Due from bks. in res. cities:...Com'l. dept. | 24,468 43 | 45,269 95 | 42,772 95 | 52,189 07 | 38,648 59 |
| Sav. dept. | 49,061 28 | 23,413 63 | 41,413 24 | 71,146 03 | 23,890 84 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 28,000 00 | 20,000 00 | 25,950 00 | ..... | 12,064 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 30,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,174 53 | 33 87 | 1,809 64 | 671 26 | 45 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 22,854 00 | 14,619 00 | 14,608 00 | 12,933 00 | 4,339 00 |
| Sav. dept. | 16,900 00 | 21,000 00 | 22,000 00 | 23,000 00 | 24,000 00 |
| Gold coin:.....Com'l. dept. | 20 00 | 20 00 | 150 00 | 85 00 | 70 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,847 35 | 1,996 70 | 1,785 05 | 2,299 15 | 2,450 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 196 21 | 173 12 | 100 71 | 191 67 | 367 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,512 86 | 3,261 61 | 1,566 21 | 1,218 17 | 2,477 03 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 14,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 4,800 00 | 1,800 00 |
| Other real estate | 1,777 00 | 1,642 40 | ..... | 1,725 03 | 1,725 03 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 933 02 | 4,066 37 | 46 65 | 172 61 | 489 80 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $880,360 78 | $861,306 35 | $1,054,378 62 | $1,106,011 17 | $1,129,995 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $112,500 00 |
| Surplus fund | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 87,500 00 |
| Undivided profits, net | 9,617 83 | 7,379 54 | 11,417 02 | 10,299 05 | 2,063 43 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | 46 89 | 1,637 71 | 937 71 | ..... | 1,136 75 |
| Commercial deposits subject to check | 386,867 96 | 288,955 53 | 261,161 04 | 269,545 61 | 193,939 75 |
| Demand certificates of deposit | 15,181 33 | 14,115 27 | 16,997 06 | 16,826 91 | 12,253 88 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 136 44 | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,077 71 | 761 71 | 761 71 | 725 31 | 616 50 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 111,448 29 | 124,267 68 | 115,398 92 | 128,826 94 | 153,609 19 |
| Certificates of deposit | 225,751 01 | 292,460 78 | 312,339 63 | 332,382 74 | 374,582 23 |
| Club savings deposits | 369 76 | 1,591 69 | 2,965 53 | 3,904 61 | 5,193 87 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 55,000 00 | 55,000 00 | 196,000 00 | 196,000 00 | 95,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 61,400 00 | 72,500 00 | 91,600 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $880,360 78 | $861,306 35 | $1,054,378 62 | $1,106,011 17 | $1,129,995 60 |

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No. 558.

## THE FARMERS' AND MERCHANTS' STATE BANK OF CARSON CITY.

Organized December 21, 1914.

WM. E. ADAMS, *President;* GEO. WALT, M. H. KIPP, *Vice Presidents;* E. B. STEBBINS, *Cashier;* PAUL V. BRETZ, *Assistant Cashier.*

DIRECTORS.—Wm. E. Adams, Geo. Walt, Delbert Mayes, Michael H. Kipp, E. B. Stebbins, Martin Straight, F. A. Wright.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $126,960 26 | $141,842 35 | $152,705 50 | $158,372 46 | $155,492 91 |
| Sav. dept. | 32,793 20 | 27,805 00 | 18,955 00 | 26,250 00 | 53,958 88 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 21,000 00 | 24,000 00 | 2,000 00 | ..... |
| Sav. dept. | 60,428 14 | 71,452 58 | 90,868 06 | 84,368 06 | 61,997 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | 10,003 78 | 2,611 91 | 15,743 41 | 9,441 02 | 4,847 17 |
| Sav. dept. | 5,600 00 | 5,600 00 | 2,600 00 | 3,600 00 | 10,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 9,300 38 | 9,377 27 | 12,451 34 | 15,040 72 | 7,678 90 |
| Sav. dept. | 7,239 58 | 10,440 21 | 7,180 52 | 3,538 30 | 11,636 56 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 23,150 00 | 12,100 00 | 6,000 00 | 8,250 00 | 14,400 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,302 00 | 5,637 00 | 4,945 00 | 6,360 00 | 10,639 00 |
| Sav. dept | 3,000 00 | 1,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 20 00 | 45 00 | ..... | 57 50 | 110 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,184 50 | 1,078 05 | 1,394 75 | 1,069 10 | 1,172 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 183 99 | 244 34 | 149 60 | 134 44 | 143 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 6 88 | 50 78 | 2,780 58 | 357 60 | 452 70 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,115 59 | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Furniture and fixtures | 2,214 40 | 2,100 00 | 2,100 00 | 2,100 00 | 2,520 00 |
| Other real estste | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,459 73 | 2,688 77 | 6,116 50 | 3,907 71 | 12,666 27 |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $295,862 43 | $322,723 26 | $358,640 26 | $335,496 91 | $358,365 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 6,846 64 | 4,735 31 | 5,023 47 | 4,676 10 | 4,846 35 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 75,930 92 | 54,670 01 | 60,079 72 | 65,621 85 | 85,045 45 |
| Demand certificates of deposit | 45,638 30 | 60,950 40 | 69,112 84 | 61,958 41 | 82,819 10 |
| Certified checks | 235 65 | 138 43 | 61 65 | 92 75 | 18 38 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 44,363 51 | 47,379 95 | 50,900 06 | 51,312 27 | 56,938 67 |
| Certificates of deposit | 87,847 41 | 80,939 16 | 77,703 52 | 77,694 09 | 98,053 93 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 6,910 00 | 8,759 00 | 17,141 44 | 643 65 |
| Bills payable | 5,000 00 | 37,000 00 | 57,000 00 | 27,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $295,862 43 | $322,723 26 | $358,640 26 | $335,496 91 | $358,365 53 |

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## No. 72.

## STATE BANK OF CARSON CITY, CARSON CITY.

### Organized February 14, 1887.

E. C. CUMMINGS, *President;* E. D. LYON, *Vice President;* IRA CUMMINGS, *Cashier;* BESS E. SOMERS, *Assistant Cashier.*

DIRECTORS.—E. C. Cummings, J. W. Hallett, Ira Cummings, W. A. Crabb, H. G. Sessions, Isaac Krohn, E. D. Lyon.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $107,675 57 | $115,115 80 | $132,703 17 | $124,046 09 | $138,264 07 |
| Sav. dept. | 31,000 00 | ..... | 13,000 00 | 13,000 00 | 10,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 41,690 32 | 39,354 32 | 39,396 86 | 42,766 83 | 38,766 83 |
| Sav. dept. | 278,162 54 | 324,454 57 | 348,939 57 | 358,164 57 | 378,642 07 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 40,665 93 | 32,571 57 | 16,038 65 | 4,048 08 | 15,827 34 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 2,505 74 | 7,644 33 | 2,283 15 | 12,071 65 | 4,871 77 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 60,450 00 | 68,650 00 | 36,350 00 | 34,850 00 | 51,200 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | 4,868 38 | 4,600 00 | 1,000 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,009 00 | 3,107 00 | 3,817 00 | 1,375 00 | 950 00 |
| Sav. dept. | 20,000 00 | 20,000 00 | 14,655 00 | 19,000 00 | 14,000 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 15 00 | 5 00 | ..... | 5 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 585 70 | 1,006 70 | 733 65 | 592 35 | 861 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 67 29 | 131 08 | 121 22 | 83 21 | 151 33 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 89 12 | 7 20 | 13 96 | 54 05 | 3,370 36 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 1,671 00 | 1,671 00 | 1,996 00 | 1,996 00 | 1,996 00 |
| Other real estate | 2,339 65 | 2,339 65 | 2,339 65 | 2,339 65 | 2,339 65 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 101 59 | 1,813 57 | ..... | ..... | 3,915 71 |
| Outside checks and other cash items | 4,946 10 | ..... | 476 68 | 293 07 | 168 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $605,964 55 | $621,881 79 | $621,737 94 | $623,280 55 | $670,329 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 4,616 02 | 6,684 86 | 9,456 67 | 4,886 48 | 6,274 77 |
| Dividends unpaid | ..... | 5 59 | ..... | ..... | 30 01 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 101,636 95 | 85,782 33 | 78,877 88 | 81,345 45 | 104,391 66 |
| Demand certificates of deposit | 47,593 30 | 51,660 11 | 51,234 80 | 39,962 40 | 40,919 55 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 158,052 74 | 174,550 35 | 180,257 31 | 186,869 59 | 203,236 39 |
| Certificates of deposit | 234,065 54 | 243,198 55 | 241,911 28 | 250,216 63 | 255,477 45 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $605,964 55 | $621,881 79 | $621,737 94 | $623,280 55 | $670,329 83 |

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## No. 234.

## EXCHANGE STATE BANK, CARSONVILLE.

### Organized June 20, 1901.

DAVID CROREY, *President;* W. C. VIVIAN, *Vice President;* W. J. MCCAREN, *Cashier;* FRANK C. CROREY, *Assistant Cashier.*

DIRECTORS.—David Crorey, W. J. McCaren, Frank C. Crorey, Edward Meyer, W. C. Vivian, James Trigger, H. A. Ruttle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $171,183 54 | $172,252 25 | $192,515 18 | $180,878 52 | $197,832 24 |
| Sav. dept. | 32,765 57 | 48,935 42 | 47,331 46 | 48,016 53 | 46,650 13 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,207 00 | 11,157 00 | 1,957 00 | 23,407 00 | 22,957 00 |
| Sav. dept. | 99,566 20 | 143,629 24 | 151,746 95 | 171,862 89 | 177,007 89 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 26,736 82 | 30,105 13 | 16,455 76 | 23,561 91 | 22,464 17 |
| Sav. dept. | 73,552 15 | 46,739 16 | 50,123 29 | 55,702 46 | 53,161 48 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 15,704 00 | 15,429 00 | 15,509 00 | 9,190 00 | 4,029 00 |
| Sav. dept. | 5,000 00 | 3,700 00 | 3,695 00 | 8,695 00 | 6,695 00 |
| Gold coin:.....Com'l. dept. | 1,320 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 1,300 00 | 1,305 00 | 1,305 00 | 1,305 00 |
| Silver coin:.....Com'l. dept. | 813 40 | 1,126 65 | 1,225 95 | 931 30 | 891 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 219 52 | 265 97 | 296 17 | 231 58 | 188 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 3,031 22 | 1,807 55 | 645 12 | 1,808 79 | 3,886 34 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,750 00 | 2,750 00 | 2,750 00 | 2,750 00 | 2,750 00 |
| Furniture and fixtures..... | 1,800 00 | 1,620 00 | 1,620 00 | 1,620 00 | 1,620 00 |
| Other real estate..... | 5,707 97 | 5,707 97 | 6,047 22 | 6,047 22 | 6,047 22 |
| Due from banks other than in reserve cities.. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 3,079 21 | 1,439 49 | 765 03 | 1,752 15 | 1,121 05 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | 20,600 00 | ..... | ..... |
| Totals..... | $469,436 60 | $492,964 83 | $519,588 13 | $537,760 35 | $548,606 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 6,000 00 |
| Undivided profits, net..... | 11,407 63 | 10,421 67 | 10,323 34 | 10,452 12 | 9,679 18 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 123,851 91 | 137,918 40 | 153,975 59 | 138,082 68 | 134,455 89 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 750 93 | 469 95 | 102 40 | 110 08 | 94 40 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 4,730 76 | ..... | 35 17 | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 94,478 73 | 101,985 63 | 93,126 18 | 92,544 90 | 102,682 86 |
| Book accounts..... | ..... | ..... | 961 49 | 1,325 15 | 3,272 46 |
| Certificates of deposit..... | 203,216 64 | 211,169 18 | 225,063 96 | 237,795 42 | 241,422 16 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | 21,450 00 | 21,000 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $469,436 60 | $492,964 83 | $519,588 13 | $537,760 35 | $548,606 95 |

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## No. 611.

## FIRST STATE BANK OF CARSONVILLE, CARSONVILLE.

Organized March 22, 1918.

WM. H. AITKIN, *President;* ARTHUR W. GRAHAM, *Vice President;*
FRED W. ELLERTHORPE, *Cashier;* ALBERT J. PHIPPS, *Assistant Cashier.*
DIRECTORS.—Wm. H. Aitkin, Melvin H. Aitkin, Arthur W. Graham, Mary C. Richardson, L. D. Wentworth, C. E. McClusky.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $170,125 28 | $183,643 23 | $184,456 81 | $196,757 29 | $211,989 83 |
| Sav. dept. | 24,141 34 | 23,947 87 | 22,787 67 | 19,163 16 | 37,145 66 |
| Bonds, mtgs. and securities:...Com'l. dept. | 48,052 00 | 57,387 00 | 48,237 00 | 36,767 00 | 41,315 75 |
| Sav. dept. | 59,583 56 | 55,836 06 | 59,711 06 | 56,961 06 | 100,170 17 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 62,153 49 | 50,246 04 | 53,499 74 | 67,629 26 | 24,824 52 |
| Sav. dept. | 13,671 84 | 12,804 75 | 8,779 17 | 15,607 35 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 9,750 00 | 10,000 00 | 10,500 00 | 19,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 7,000 00 | 9,000 00 | 8,000 00 | ..... |
| Sav. dept. | ..... | 2,700 00 | 5,000 00 | 2,700 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,602 00 | 4,145 00 | 3,357 00 | 7,375 00 | 9,738 00 |
| Sav. dept. | 5,130 00 | 2,700 00 | ..... | 2,725 00 | ..... |
| Gold coin:.....Com'l. dept. | 477 50 | 482 50 | 452 50 | 422 50 | 417 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 737 55 | 759 70 | 448 75 | 527 30 | 420 60 |
| Sav. dept. | ..... | ..... | 279 00 | ..... | 68 30 |
| Nickels and cents:.....Com'l. dept. | 141 36 | 183 59 | 165 18 | 120 29 | 63 94 |
| Sav. dept. | ..... | ..... | 69 | ..... | ..... |
| Overdrafts | 880 03 | 1,145 64 | 772 60 | 1,055 60 | 1,056 64 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Furniture and fixtures | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 |
| Other real estate | ..... | ..... | 800 00 | 800 00 | 800 00 |
| Due from banks other than in reserve cities. | 9,135 78 | 1,419 55 | 1,034 35 | ..... | ..... |
| Cash items in transit | ..... | 95 73 | ..... | ..... | ..... |
| Outside checks and other cash items | 153 92 | 259 70 | 91 28 | 415 29 | 2,094 19 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $414,585 65 | $420,106 36 | $414,472 80 | $433,126 10 | $454,705 10 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 4,216 63 | 1,419 16 | 1,007 19 | 1,519 26 | 2,257 43 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | 4,724 04 | 4,724 04 | 4,724 04 | 4,724 04 | 4,724 04 |
| Commercial deposits subject to check | 60,737 66 | 54,148 28 | 44,799 54 | 54,692 72 | 68,244 94 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 133 75 | 2 00 | 2 00 | 198 47 | 542 74 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 662 53 | 305 34 | 1,001 52 | 300 27 | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savngs deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Govrnment deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 211,584 30 | 221,768 86 | 225,928 42 | 234,034 77 | 192,551 82 |
| Book acctounts | 40,030 35 | 41,317 04 | 36,738 64 | 36,718 88 | 39,614 32 |
| Certificaes of deposit | 62,496 39 | 66,421 64 | 70,271 45 | 70,937 69 | 116,769 81 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $414,585 65 | $420,106 36 | $414,472 80 | $433,126 10 | $454,705 10 |

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## No. 571.

## FARMERS' AND MERCHANTS' STATE BANK, CASNOVIA.

### Organized December 27, 1915.

J. L. NORRIS, *President;* GEO. E. BURLEY, G. B. CASH, Vice Presidents; F. R. DAVIS, *Cashier;* A. L. AYRES, *Assistant Cashier.*

DIRECTORS.—J. L. Norris, F. R. Davis, H. T. Barrett, G. B. Cash, E. C. Greiner, Geo. E. Burley, Frank Nelson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $48,900 29 | $50,726 12 | $39,056 12 | $44,145 57 | $44,604 03 |
| Sav. dept. | 7,972 89 | 9,876 34 | 19,184 76 | 20,697 96 | 20,438 46 |
| Bonds, mtgs. and securities: Com'l. dept. | 8,600 00 | 8,600 00 | 11,100 00 | 8,820 00 | 9,693 00 |
| Sav. dept. | 66,535 00 | 65,363 00 | 60,488 00 | 59,653 00 | 64,208 00 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 9,845 65 | 6,615 12 | 3,922 96 | 5,303 14 | 4,719 39 |
| Sav. dept | 2,190 59 | 389 26 | 397 01 | 427 01 | 82 96 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 6,400 00 | 8,050 00 | 4,950 00 | 10,250 00 | 12,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 1,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | 1,500 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 1,863 00 | 704 00 | 780 00 | 232 00 | 3,419 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin: Com'l. dept. | 680 00 | 690 00 | 660 00 | 675 00 | 670 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 320 00 | 344 00 | 215 00 | 269 00 | 235 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 300 49 | 239 17 | 267 29 | 217 81 | 180 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 104 01 | 117 81 | 171 81 | 200 57 | 643 72 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 15 00 | 147 75 | 4 00 | 750 00 | 110 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $166,226 92 | $166,862 57 | $156,696 95 | $162,141 06 | $172,004 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Undivided profits, net | 1,916 55 | 2,354 91 | 2,175 50 | 2,714 13 | 2,933 23 |
| Dividends unpaid | 1,200 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 46,771 29 | 33,171 97 | 29,390 82 | 28,839 28 | 47,227 88 |
| Demand certificates of deposit | 1,027 58 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 39,790 13 | 37,381 75 | 37,554 49 | 33,734 29 | 35,644 64 |
| Certificates of deposit | 53,521 37 | 61,953 94 | 55,576 14 | 59,853 36 | 60,498 69 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 5,000 00 | 5,000 00 | 10,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 1,200 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $166,226 92 | $166,862 57 | $156,696 95 | $162,141 06 | $172,004 44 |

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## No. 421.

## THE CASS COUNTY STATE BANK, CASSOPOLIS.

Organized August 27, 1908.

ISAAC R. SHURTE, *President;* FRED E. SMITH, STEPHEN I. RUDD, *Vice Presidents;* WILSON B. DECKER, *Cashier;* WM. JONES, *Secretary.*

DIRECTORS.—Edgar A. Planck, Stephen I. Rudd, Fred E. Smith, William Jones, Isaac R. Shurte, J. F. Hayden, Wm. C. McCutcheon.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $71,253 51 | $71,741 62 | $99,192 93 | $116,003 08 | $126,345 38 |
| Sav. dept. | 26,209 14 | 20,395 00 | 18,920 00 | 30,795 00 | 35,340 00 |
| Bonds, mtgs. and securities:..Com'l. dept. | 61,332 15 | 62,238 00 | 194,828 05 | 178,478 05 | 160,453 05 |
| Sav. dept. | 31,765 00 | 53,761 00 | 91,946 00 | 88,011 00 | 83,607 12 |
| Due from Fed. Res. Bank:....Com'l. dept. | 5,954 00 | 6,756 40 | 15,148 69 | 13,150 50 | 11,962 13 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 11 |
| Due from bks. in res. cities:...Com'l. dept. | 6,769 58 | 35,899 63 | 15,909 30 | 6,085 99 | 17,879 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 434 05 | 639 82 | 284 45 | 507 99 | 243 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,144 00 | 1,637 00 | 2,626 00 | 819 00 | 600 00 |
| Sav. dept. | 500 00 | 2,802 00 | 1,200 00 | 2,000 00 | 2,075 00 |
| Gold coin:.....Com'l. dept. | 77 50 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 87 50 | 82 50 | 80 00 | 90 00 |
| Silver coin:.....Com'l. dept. | 1,200 00 | 430 70 | 1,071 50 | 389 50 | 450 00 |
| Sav. dept. | 32 00 | 368 00 | 90 00 | 500 00 | 880 95 |
| Nickels and cents:.....Com'l. dept. | 125 50 | 143 56 | 90 25 | 95 25 | 28 88 |
| Sav. dept. | 9 86 | 34 | 6 09 | 13 03 | 87 05 |
| Overdrafts | 291 57 | 962 34 | 956 79 | 2,409 04 | 422 40 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 4,250 00 | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 388 49 | 1,873 84 | 2,824 52 | 489 69 | 1,265 58 |
| Cash items in transit | ..... | 5,175 00 | ..... | ..... | 200 00 |
| Outside checks and other cash items | 48 12 | 394 89 | 248 00 | 440 99 | 57 01 |
| Stock of Federal Reserve Bank | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Other assets | ..... | ..... | ..... | 15 08 | ..... |
| Totals | $229,584 47 | $283,306 64 | $463,425 07 | $458,283 19 | $459,987 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 2,000 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,350 00 |
| Undivided profits, net | 566 30 | 1,663 82 | 2,324 13 | 2,740 83 | 4,078 50 |
| Dividends unpaid | 5 50 | 5 50 | 5 50 | 5 50 | 5 50 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 48,832 20 | 72,695 93 | 119,986 94 | 90,980 71 | 103,174 38 |
| Demand certificates of deposit | 64,243 10 | 74,559 44 | 60,846 62 | 62,420 58 | 76,629 21 |
| Certified checks | ..... | ..... | ..... | 765 00 | ..... |
| Cashier's checks | 81 37 | 4,768 11 | 917 29 | 2,951 54 | 201 81 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | 120,000 00 | 120,000 00 | 100,000 00 |
| Book accounts | 40,447 87 | 29,859 74 | 25,802 82 | 27,974 69 | 29,164 64 |
| Certificates of deposit | 23,068 13 | 52,554 10 | 91,441 77 | 98,344 34 | 98,398 05 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 10,340 00 | 5,100 00 | ..... | 10,000 00 | 5,985 00 |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $229,584 47 | $283,306 64 | $463,425 07 | $458,283 19 | $459,987 09 |

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## No. 537.

## THE STATE BANK OF CEDAR, CEDAR.

### Organized May 10, 1913.

GEORGE A. MASON, *President;* A. E. BELLINGER, J. C. VLACK, *Vice Presidents;*
ELMER BILLMAN, *Cashier;* FRANK E. SBONEK, *Assistant Cashier.*

DIRECTORS.—Elmer Billman, A. E. Bellinger, George A. Mason, S. R. Burke, J. C. Vlack.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $41,079 46 | $40,485 61 | $43,457 24 | $31,577 76 | $30,499 49 |
| Sav. dept. | 17,908 91 | 17,827 81 | 10,318 75 | 23,777 49 | 34,610 99 |
| Bonds, mtgs. and securities:...Com'l. dept. | 28,910 00 | 30,236 00 | 27,730 00 | 25,730 00 | 25,630 00 |
| Sav. dept. | 122,579 17 | 122,479 17 | 120,731 17 | 120,171 87 | 118,541 87 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 5,589 03 | 21,920 72 | 12,086 52 | 5,650 21 | 6,341 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | 8,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 15,450 00 | 17,600 00 | 19,050 00 | 19,800 00 | 22,850 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,733 00 | 422 00 | 1,268 00 | 2,677 00 | 514 00 |
| Sav. dept. | 2,300 00 | 2,100 00 | 3,000 00 | 8,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 25 00 | 20 00 | 20 00 | 20 00 | 320 00 |
| Sav. dept. | 700 00 | 700 00 | 700 00 | 700 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 376 00 | 56 00 | 140 00 | 82 00 | 457 00 |
| Sav. dept. | ..... | 100 00 | 300 00 | 300 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 89 76 | 92 05 | 199 05 | 189 95 | 193 50 |
| Sav. dept. | ..... | 100 00 | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | 2 73 | ..... | 16 |
| Premium account | ..... | 562 72 | 1,808 30 | ..... | ..... |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 2,651 72 | 2,651 72 | 2,651 72 | 2,500 00 | 3,382 80 |
| Other real estate | 3,479 34 | 3,479 34 | 3,454 34 | 3,454 34 | 3,454 34 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 30 62 | ..... | 98 00 | ..... | 247 61 |
| Outside checks and other cash items | 692 90 | 310 11 | 345 55 | 589 97 | 1,191 75 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $255,594 91 | $271,143 25 | $257,361 37 | $250,220 59 | $270,235 36 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,750 00 | 4,750 00 | 4,750 00 | 5,000 00 | 4,853 89 |
| Undivided profits, net | 17 45 | ..... | ..... | 123 44 | ..... |
| Dividends unpaid | 2,000 00 | 30 00 | 10 00 | 2,000 00 | 50 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 35,127 23 | 39,939 88 | 47,072 10 | 38,738 55 | 39,859 64 |
| Demand certificates of deposit | 506 50 | 506 50 | 506 50 | 6 50 | 6 50 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 1,451 13 | 872 64 | 1,333 51 | 807 67 | 1,698 04 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 3,000 00 | 3,000 00 | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 111,472 72 | 116,994 35 | 130,538 53 | 135,249 63 | 146,598 04 |
| Certificates of deposit | 41,269 88 | 41,049 88 | 41,150 73 | 38,294 80 | 39,669 25 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 39,000 00 | 39,000 00 | 4,000 00 | 5,000 00 | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $255,594 91 | $271,143 25 | $257,361 37 | $250,220 59 | $270,235 36 |

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## No. 581.

## CEDAR SPRINGS STATE BANK, CEDAR SPRINGS.

### Organized April 4, 1916.

FRED HUBBARD, *President;* JOHN BEUCUS, GEO. F. FURNER, *Vice Presidents;*
HERBERT W. WHEELER, *Cashier;* LEE GRISWOLD, *Assistant Cashier.*
DIRECTORS.—John Beucus, George F. Furner, Fred Hubbard, Lee Griswold, Ernest A. Remer, Leonard M. Sellers, Herbert W. Wheeler.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $109,012 86 | $103,975 17 | $114,543 51 | $120,489 03 | $115,332 79 |
| Sav. dept. | 2,464 65 | 2,940 40 | 4,733 40 | 5,333 40 | 5,668 40 |
| Bonds, mtgs. and securities:...Com'l. dept. | 22,757 58 | 27,791 11 | 27,734 35 | 21,595 51 | 45,087 19 |
| Sav. dept. | 58,719 50 | 59,469 10 | 57,961 48 | 63,944 98 | 70,130 85 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 40,112 50 | 39,871 83 | 45,666 17 | 34,966 98 | 49,729 87 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 30,825 00 | 26,900 00 | 19,350 00 | 14,500 00 | 28,900 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 4,000 00 | 4,000 00 | ..... | ..... |
| Sav. dept. | ..... | 2,000 00 | 2,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,144 00 | 3,416 00 | 10,276 00 | 8,479 00 | 11,150 00 |
| Sav. dept. | 3,000 00 | 1,300 00 | 1,200 00 | 3,200 00 | 4,625 00 |
| Gold coin:.....Com'l. dept. | 310 00 | 27 50 | 47 50 | 42 50 | ..... |
| Sav. dept. | 1,600 00 | 1,000 00 | 1,000 00 | 1,000 00 | 975 00 |
| Silver coin:.....Com'l. dept. | 1,195 25 | 1,461 05 | 929 40 | 1,370 80 | 1,238 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 279 70 | 257 87 | 205 20 | 231 26 | 210 41 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 26 10 | 4 24 | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,430 00 | 3,430 00 | 3,430 00 | 3,430 00 | 3,430 00 |
| Furniture and fixtures | 865 00 | 865 00 | 865 00 | 865 00 | 1,045 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 4 32 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $288,720 36 | $283,731 13 | $298,946 25 | $284,448 46 | $347,523 16 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 7,000 00 | 7,000 00 | 7,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 1,349 18 | 2,719 59 | 4,212 70 | 940 40 | 1,376 80 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 129,382 56 | 106,541 98 | 121,198 02 | 112,136 76 | 147,196 05 |
| Demand certificates of deposit | 44,458 42 | 53,110 40 | 57,714 04 | 50,141 88 | 49,449 59 |
| Certified checks | ..... | ..... | ..... | ..... | 230 01 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 13,792 08 | 15,005 00 | 17,182 62 | 17,416 47 | 20,621 21 |
| Certificates of deposit | 72,738 12 | 70,954 16 | 59,638 87 | 63,362 95 | 88,599 50 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | 8,400 00 | 12,000 00 | 12,450 00 | 12,050 00 |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $288,720 36 | $283,731 13 | $298,946 25 | $284,448 46 | $347,523 16 |

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## No. 343.

## THE FIRST STATE BANK OF CENTRAL LAKE, CENTRAL LAKE.

### Organized June 30, 1906.

C. W. McPHAIL, *President;* JOHN SMALLEGAN, *Vice President;* W. S. RICHARDSON, *Cashier;* GUY E. WHITE, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, John Smallegan, W. S. Richardson, A. F. Wallbrecht, J. H. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $77,333 90 | $67,100 24 | $71,319 05 | $71,005 26 | $80,793 80 |
| Sav. dept. | 1,200 00 | 7,710 94 | 8,081 50 | 1,130 94 | 6,300 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 8,000 00 | 8,500 00 | 10,500 00 | ..... | 2,500 00 |
| Sav. dept | 33,271 60 | 33,627 79 | 36,868 23 | 38,635 01 | 35,234 39 |
| Due from Fed. Res. Bank: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 9,259 37 | 20,506 39 | 15,271 37 | 15,482 13 | 4,680 62 |
| Sav. dept. | 2,523 52 | 2,534 83 | 4,542 09 | 4,545 78 | 4,557 12 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 3,450 00 | ..... | ..... | ..... | 2,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 2,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | 876 07 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 2,929 00 | 2,499 00 | 3,048 00 | 3,925 00 | 3,657 00 |
| Sav. dept. | 1,474 00 | 1,700 00 | 2,403 00 | 1,200 00 | ..... |
| Gold coin: Com'l. dept. | 2,100 00 | 1,452 50 | 3,000 00 | 1,002 50 | 987 50 |
| Sav. dept. | 1,365 00 | 2,000 00 | 502 50 | 2,500 00 | 2,500 00 |
| Silver coin: Com'l. dept. | 194 75 | 391 05 | 322 60 | 344 00 | 201 80 |
| Sav. dept. | 478 85 | 200 00 | 300 00 | 150 00 | 150 00 |
| Nickels and cents: Com'l. dept. | 186 81 | 176 18 | 113 41 | 91 09 | 34 49 |
| Sav. dept. | 40 08 | 28 41 | 48 93 | 30 12 | 48 74 |
| Overdrafts | 164 73 | 52 90 | 140 16 | 16 68 | 72 75 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 2,504 21 | 4,425 60 | 4,634 40 | 4,915 71 | 1,515 92 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 441 56 | 474 78 | 1,543 38 | 1,262 27 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $151,917 38 | $160,380 61 | $167,638 62 | $151,236 49 | $151,610 20 |
| **Liabil ties.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surp us fund | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | ..... | 678 88 | 1,749 60 | 639 77 | 1,065 89 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | 438 23 | ..... | ..... |
| Commercial deposits subject to check | 35,347 82 | 36,918 60 | 40,979 82 | 31,262 21 | 32,193 08 |
| Demand certificates of deposit | 40,934 35 | 39,592 05 | 41,909 75 | 41,399 77 | 37,472 30 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 3,655 85 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 60 05 | 441 19 | ..... | 68 65 | 14 00 |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 40,297 15 | 46,479 98 | 48,324 61 | 43,516 75 | 47,244 83 |
| Certificates of deposit | 6,622 16 | 6,269 91 | 4,236 61 | 4,349 34 | 6,120 10 |
| Club sav ngs deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $151,917 38 | $160,380 61 | $167,638 62 | $151,236 49 | $151,610 20 |

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## No. 391.

## THE WOLF BROS. STATE BANK, CENTREVILLE.

### Organized March 26, 1908.

FRANK WOLF, *President;* BRYANT WEED, *Vice President;* C. D. MOSHER, *Cashier.*

DIRECTORS.—Frank Wolf, C. D. Mosher, C. A. Dockstader, Bryant Weed, W. I. Ashley, E. C. Engle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $96,479 87 | $88,491 76 | $223,264 51 | $204,053 64 | $225,139 19 |
| Sav. dept. | 110,484 56 | 126,543 56 | 84,993 56 | 79,761 67 | 95,500 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 400 00 | 300 00 | 300 00 | 250 00 | 250 00 |
| Sav. dept. | 249,797 45 | 337,752 45 | 380,101 58 | 376,531 35 | 334,536 35 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,873 54 | 86,316 98 | 101,310 68 | 55,309 83 | 5,720 59 |
| Sav. dept. | 56,173 65 | 68,037 12 | 87,823 27 | 59,723 61 | 17,988 66 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 20,350 00 | 30,450 00 | 30,450 00 |
| U. S. cert. of indebt. as cash res; Com'. dept. | ..... | 2,000 00 | 4,000 00 | ..... | ..... |
| Sav. dept. | 14,000 00 | 15,000 00 | 15,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,525 00 | 7,202 00 | 7,119 00 | 5,736 00 | 3,078 00 |
| Sav. dept. | 13,590 00 | 8,475 00 | 13,440 00 | 18,450 00 | 6,440 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,410 00 | 1,525 00 | 1,560 00 | 1,550 00 | 1,560 00 |
| Silver coin:.....Com'l. dept. | 1,164 45 | 884 70 | 790 20 | 670 10 | 648 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 391 36 | 241 66 | 299 85 | 281 56 | 221 12 |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 458 84 | 284 19 | 255 82 | 192 84 | 68 37 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate | 3,485 00 | 3,485 00 | 3,485 00 | 3,485 00 | 3,485 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,558 97 | 118 03 | 259 60 | 465 46 | 117 35 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $578,292 69 | $750,157 45 | $947,853 07 | $840,411 06 | $728,703 38 |
| **Liabilities.** | | | | | |
| Capita stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 6,825 38 | 2,276 95 | 7,241 14 | 4,491 77 | 13,150 40 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 88,596 70 | 196,194 26 | 255,187 17 | 163,582 62 | 106,204 35 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 136,359 54 | 145,463 48 | 139,250 21 | 144,482 44 | 152,351 39 |
| Certificates of deposit | 306,511 07 | 366,222 76 | 506,174 55 | 487,854 23 | 416,997 24 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $578,292 69 | $750,157 45 | $947,853 07 | $840,411 06 | $728,703 38 |

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## No. 315.

## THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

### Organized June 8, 1905.

J. L. CRANE, *President;* H. S. HARSHA, A. A. SWINTON, *Vice Presidents;*
A. D. CRIMMINS, *Cashier;* A. L. LIVINGSTON, *Assistant Cashier.*

DIRECTORS.—John Burns, H. S. Harsha, J. L. Crane, A. A. Swinton, A. D. Crimmins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $102,612 95 | $96,887 27 | $114,779 72 | $115,831 99 | $118,464 29 |
| Sav. dept. | 56,411 48 | 69,091 85 | 77,696 85 | 98,097 96 | 103,411 17 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,511 50 | 400 00 | ..... | ..... | ..... |
| Sav. dept. | 92,612 20 | 88,862 20 | 93,323 00 | 91,113 00 | 119,983 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,418 37 | 18,745 99 | 12,217 71 | 26,058 12 | 61,427 49 |
| Sav. dept. | 14,335 53 | 14,367 72 | 16,610 23 | 15,700 29 | 43,017 25 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,800 00 | 10,900 00 | 12,700 00 | ..... | ..... |
| U. S. cert. of indebt. as cash res Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 338 34 | 22 80 | 328 24 | 1,009 48 | 664 14 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,437 00 | 11,041 00 | 11,693 00 | 7,735 00 | 6,015 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 9,000 00 | 9,000 00 | 9,300 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,042 50 | 1,890 00 | 1,830 00 | 1,945 00 | 2,125 00 |
| Silver coin:.....Com'l. dept. | 1,881 25 | 1,041 50 | 1,287 65 | 1,846 75 | 1,066 70 |
| Sav. dept. | 900 00 | 1,000 00 | 1,170 00 | 1,055 00 | 500 00 |
| Nickels and cents:.....Com'l. dept. | 292 57 | 320 97 | 367 17 | 338 79 | 130 94 |
| Sav. dept. | 57 50 | 110 00 | ..... | ..... | 75 00 |
| Overdrafts | ..... | 62 57 | 719 34 | 80 35 | 908 89 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,156 27 | 394 31 | 2,256 75 | 1,088 47 | 1,655 62 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $331,807 46 | $335,138 18 | $369,979 66 | $384,900 20 | $482,744 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 2,075 80 | 3,359 74 | 5,152 11 | 2,656 17 | 5 006 40 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 1,000 00 | 1,000 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 104,398 98 | 97,757 57 | 112,316 40 | 120,985 79 | 189,206 35 |
| Demand certificates of deposit | 41 50 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 11 03 | 9 55 | 1 07 | 101 76 | 182 88 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | 8,079 04 | 34,245 48 |
| Book accounts | 97,772 58 | 107,781 02 | 143,797 67 | 155,402 53 | 162,753 84 |
| Certificates of deposit | 89,007 57 | 83,730 30 | 73,712 41 | 61,674 91 | 52,041 25 |
| Club savings deposits | ..... | ..... | ..... | ..... | 5,808 29 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 7,500 00 | 7,500 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $331,807 46 | $335,138 18 | $369,979 66 | $384,900 20 | $482,744 49 |

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## No. 218.

## EATON COUNTY SAVINGS BANK, CHARLOTTE.

### Organized August 14, 1899.

GEO. H. SPENCER, *President;* ALBERT MURRAY, *Vice President;* NED B. ALSOVER, *Cashier;* C. E. FISHER, *Assistant Cashier.*

DIRECTORS.—W. B. Otto, Albert Murray, Geo. H. Spencer, E. D. Barber, Ned B. Alsover, M. Vomberg, H. T. McGrath, W. B. Fulton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $357,338 05 | $325,243 06 | $367,239 64 | $369,216 21 | $355,745 91 |
| Sav. dept. | 175,554 00 | 155,458 07 | 151,001 31 | 157,339 24 | 152,998 03 |
| Bonds, mtgs. and securities:...Com'l. dept. | 313,023 90 | 428,957 88 | 512,147 13 | 421,182 67 | 350,147 24 |
| Sav. dept. | 210,893 25 | 250,331 25 | 258,256 25 | 259,511 25 | 262,636 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | 38,730 84 | 45,632 76 | 46,087 38 | 40,434 93 | 50,579 15 |
| Sav. dept. | 12,300 00 | 12,800 00 | 11,300 00 | 11,700 00 | 13,100 00 |
| Due from bks. in res. cities:...Com'l. dept. | 23,912 19 | 36,679 80 | 51,468 46 | 25,802 61 | 56,935 43 |
| Sav. dept. | 9,521 71 | 9,711 92 | 9,327 74 | 8,566 94 | 8,599 31 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on bank in same place:.....Com'l. dept. | 1,080 52 | 773 46 | 464 74 | 453 40 | 1,275 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,790 00 | 9,057 00 | 11,400 00 | 9,749 00 | 10,055 00 |
| Sav. dept. | 11,000 00 | 8,000 00 | 11,000 00 | 8,000 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | 1,225 00 | 1,380 00 | 1,400 00 | 1,272 50 | 1,315 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,219 50 | 4,335 75 | 3,287 75 | 2,311 25 | 2,626 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,092 78 | 952 12 | 758 65 | 448 39 | 439 16 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 313 75 | 423 29 | 149 66 | 196 58 | 213 88 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 19,000 00 | 19,000 00 | 19,000 00 | 18,500 00 | 18,500 00 |
| Furniture and fixtures..... | 4,000 00 | 4,000 00 | 4,000 00 | 3,500 00 | 3,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 232 80 | 90 27 | 652 35 | 996 43 | ..... |
| Stock of Federal Reserve Bank..... | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,196,828 29 | $1,316,426 63 | $1,462,541 06 | $1,342,781 40 | $1,301,266 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net..... | 10,179 06 | 12,270 27 | 13,492 92 | 11,235 64 | 13,523 61 |
| Dividends unpaid..... | 5,075 50 | 100 50 | 72 50 | 3,667 50 | 47 50 |
| Reserved for taxes, interest, etc..... | ..... | 2,500 00 | 2,500 00 | ..... | 3,000 00 |
| Commercial deposits subject to check..... | 312,706 20 | 384,738 09 | 457,909 12 | 394,004 27 | 366,356 88 |
| Demand certificates of deposit..... | 213,978 27 | 204,175 16 | 198,750 00 | 192,706 99 | 231,966 33 |
| Certified checks..... | 3,786 03 | 3,200 00 | 4,168 36 | 5,336 72 | 4,368 36 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 274 31 | 2,087 56 | 79 89 | 264 15 | 326 40 |
| State moneys on deposit..... | ..... | 20,000 00 | 20,000 00 | 20,000 00 | 5,000 00 |
| Postal savings deposits..... | 121 17 | 124 44 | 124 44 | 125 98 | 430 10 |
| U. S. Government deposits..... | 92,000 00 | 95,000 00 | 90,000 00 | 59,821 71 | 61,666 68 |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 405,333 19 | 410,358 57 | 373,893 83 | 381,411 02 | 428,851 89 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | 1,824 56 | 5,322 04 | ..... | 7,657 42 | 9,178 30 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | 125,000 00 | 90,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 31,550 00 | 56,550 00 | 56,550 00 | 56,550 00 | 56,550 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,196,828 29 | $1,316,426 63 | $1,462,541 06 | $1,342,781 40 | $1,301,266 05 |

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## No. 509.

## THE CHASSELL STATE BANK, CHASSELL.

### Organized June 27, 1912.

CHAS. H. WORCESTER, *President;* EDWARD A. HAMAR, *Vice President;*
MARCELL A. NADEAU, *Cashier;* ELMI MAKINEN, *Assistant Cashier.*
DIRECTORS.—Chas. H. Worcester, Marcell A. Nadeau, Edward A. Hamar, J. H. Funk, Willis H. Hutchings.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $43,112 88 | $62,352 88 | $49,870 32 | $51,421 11 | $50,112 97 |
| Sav. dept. | 13,136 39 | 12,203 44 | 13,835 99 | 11,835 99 | 17,318 61 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | |
| Sav. dept. | 24,736 31 | 31,612 56 | 31,721 17 | 34,323 89 | 36,063 25 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 10,949 68 | 8,595 26 | 12,266 96 | 6,675 36 | 15,035 15 |
| Sav. dept. | 3,748 82 | 4,194 53 | 4,741 61 | 6,011 96 | 5,374 05 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | 2,000 00 | 1,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 2,197 00 | 3,880 00 | 4,830 00 | 3,580 00 | 2,658 00 |
| Sav. dept. | 2,800 00 | 3,050 00 | 2,000 00 | 2,000 00 | 3,000 00 |
| Gold coin: Com'l. dept. | 15 00 | 27 50 | 27 50 | 22 50 | 22 50 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 562 80 | 465 95 | 320 90 | 486 10 | 753 20 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 127 94 | 118 75 | 96 41 | 99 26 | 137 56 |
| Sav. dept. | | | | | |
| Overdrafts | 81 08 | 30 24 | 317 08 | | 83 41 |
| Premium account | | | | | |
| Banking house | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Furniture and fixtures | 1,700 00 | 1,806 50 | 1,806 50 | 1,806 50 | 1,806 50 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 1,588 78 | 5,185 31 | 9,597 72 | 619 60 | 222 86 |
| Cash items in transit | 2,234 66 | 4,391 26 | 1,157 78 | 3,689 27 | 270 73 |
| Outside checks and other cash items | 138 11 | 104 25 | 325 52 | 1,394 00 | 581 16 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $110,429 45 | $141,318 43 | $138,215 46 | $128,265 54 | $136,739 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net | 24 33 | 344 27 | 1,348 16 | 958 08 | 1,318 05 |
| Dividends unpaid | 1,000 00 | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 32,735 97 | 59,467 75 | 48,148 67 | 38,787 73 | 43,261 54 |
| Demand certificates of deposit | 7,171 12 | 7,112 35 | 9,213 19 | 6,468 01 | 6,244 53 |
| Certified checks | | | | | |
| Cashier's checks | 88 00 | 19 48 | 11 14 | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 43,307 84 | 47,924 28 | 52,383 79 | 54,386 45 | 57,123 23 |
| Certificates of deposit | | | | | |
| Club savings deposits | 102 19 | 450 30 | 1,110 51 | 1,665 27 | 2,792 60 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $110,429 45 | $141,318 43 | $138,215 46 | $128,265 54 | $136,739 95 |

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## No. 305.

## *THE CHEBOYGAN COUNTY SAVINGS BANK, CHEBOYGAN.

Organized January 24, 1905.

JAMES F. MOLONEY, *President;* WM L. MARTIN, *Vice President;* WM. CHILDS, *Cashier.*

DIRECTORS.—James F. Moloney, Wm. L. Martin, W. L. Hagadorn, George Annand, A. A. Frambach, V. D. Sprague, Henry Barber, J. H. Myers, C. S. Reilley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $79,229 83 | | | | |
| Sav. dept. | 71,784 00 | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 45,528 71 | | | | |
| Sav. dept. | 53,677 87 | | | | |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 30,003 87 | | | | |
| Sav. dept. | 4,725 86 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept | 10,000 00 | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 2,118 37 | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 15,211 00 | | | | |
| Sav. dept | 1,000 00 | | | | |
| Gold coin: Com'l. dept. | 407 50 | | | | |
| Sav. dept. | 3,000 00 | | | | |
| Silver coin: Com'l. dept. | 1,579 50 | | | | |
| Sav. dept. | 1,100 00 | | | | |
| Nickels and cents: Com'l. dept. | 194 39 | | | | |
| Sav. dept. | 60 00 | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 5,004 80 | | | | |
| Other real estate | 3,509 09 | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 853 03 | | | | |
| Outside checks and other cash items | 966 95 | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $329,954 77 | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | | | | |
| Surplus fund | 5,380 00 | | | | |
| Undivided profits, net | 2,092 99 | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 131,561 24 | | | | |
| Demand certificates of deposit | 100 00 | | | | |
| Certified checks | 37 00 | | | | |
| Cashier's checks | 28 04 | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 721 89 | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 119 38 | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 59,370 47 | | | | |
| Certificates of deposit | 80,543 76 | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $329,954 77 | | | | |

***On March 1, 1919, this bank was absorbed by the Cheboygan State Bank, forming the Cheboygan State Savings Bank.**

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## No. 304.

## *THE CHEBOYGAN STATE SAVINGS BANK, CHEBOYGAN.

Organized February 11, 1905.

FRANK B. SPENCER, *President;* H. A. BLAKE, M. E. RIGGS, W. L. MARTIN, *Vice Presidents;* GEO. D. NIMMO, *Cashier;* H. C. FRIDAY, *Assistant Cashier;* WM. CHILDS, *Auditor.*
DIRECTORS.—B. A. Cueny, Fred A. Hout, J. F. Shepherd, George Annand, H. A. Blake, W. E. Chapman, Henry Barber, Frank B. Spencer, O. H. Gebhardt, W. L. Hagadorn, W .L. Martin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $166,422 47 | $222,480 56 | $266,288 55 | $258,007 92 | $264,370 61 |
| Sav. dept. | 110,225 52 | 166,644 62 | 112,516 25 | 99,569 09 | 85,870 96 |
| Bonds, mtgs. and securities:...Com'l. dept. | 107,277 40 | 119,571 12 | 124,484 12 | 184,599 15 | 210,605 15 |
| Sav. dept. | 82,975 68 | 131,242 23 | 139,793 20 | 115,633 25 | 110,922 60 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept | 23,323 13 | 75,209 27 | 33,849 70 | 32,632 90 | 39,477 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 34,197 00 | 66,200 00 | 57,230 00 | 50,000 00 | 96,075 50 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 10,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,388 75 | 3,672 90 | 1,673 28 | 2,513 03 | 1,051 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,592 00 | 12,333 00 | 28,690 00 | 17,957 00 | 7,233 00 |
| Sav. dept. | 4,000 00 | 10,000 00 | 8,000 00 | 8,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 2,050 00 | 2,627 50 | 2,705 00 | 2,780 00 | 50 00 |
| Sav. dept. | 2,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 3,128 70 | 4,517 85 | 283 00 | 1,443 85 | 863 91 |
| Sav. dept. | 1,140 00 | 3,000 00 | 1,700 00 | 900 00 | 1,800 00 |
| Nickels and cents:.....Com'l. dept. | 300 20 | 625 87 | 1,036 76 | 264 53 | 251 30 |
| Sav. dept. | 22 97 | 73 69 | 12 41 | 40 94 | 21 55 |
| Overdrafts | 811 76 | 1,097 82 | 733 61 | 150 42 | 325 24 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 3,000 00 | 8,804 80 | 8,284 80 | 7,000 00 | 7,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 187 11 | ..... | 1,611 96 | 841 59 | 550 36 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $563,042 69 | $844,101 23 | $814,892 64 | $798,333 67 | $843,469 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 4,758 25 | 7,677 95 | 7,883 22 | 5,183 70 | 5,903 15 |
| Dividends unpaid | 2,000 00 | ..... | ..... | 1,500 00 | 45 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 142,619 10 | 279,045 81 | 296,906 17 | 287,876 92 | 329,210 82 |
| Demand certificates of deposit | ..... | ..... | 160,728 18 | ..... | ..... |
| Certified checks | ..... | 10 70 | 51 40 | 96 63 | 7 99 |
| Cashier's checks | ..... | 1,069 52 | 717 37 | 355 74 | 4,368 24 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 1,310 21 | 1,016 27 | 1,033 76 | 2,513 33 |
| State moneys on deposit | ..... | ..... | ..... | 10,000 00 | 2,500 00 |
| Postal savings deposits | 117 08 | 239 49 | 118 56 | 120 03 | 120 03 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 61,288 81 | 103,394 58 | ..... | 141,948 31 | 96,896 95 |
| Book accounts | 84,627 43 | 152,410 22 | 150,383 69 | 153,892 48 | 160,683 84 |
| Certificates of deposit | 90,632 02 | 208,942 75 | 137,087 78 | 124,076 10 | 135,819 69 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 117,000 00 | 30,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 12,250 00 | 45,400 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $563,042 69 | $844,101 23 | $814,892 64 | $798,333 67 | $843,469 04 |

*On March 1, 1919, the banking assets of the Cheboygan County Savings Bank were consolidated with and absorbed by The Cheboygan State Bank of Cheboygan, forming the Cheboygan State Savings Bank.

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## No. 397.

## THE FARMERS' AND MERCHANTS' BANK OF CHELSEA, CHELSEA.

### Organized April 22, 1908.

JOHN F. WALTROUS, *President;* PETER MERKEL, *Vice President;* PAUL G. SCHAIBLE, *Cashier;* H. W. SCHENK, *Assistant Cashier.*

DIRECTORS.—John F. Waltrous, Peter Merkel, Chris. Grau, Lewis Geyer, Jas. H. Guthrie, C. H. Kalmbach, John Kalmbach, O. C. Burkhart, John Farrell, C. Lehman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $89,212 05 | $105,090 05 | $110,942 30 | $106,218 36 | $143,042 30 |
| Sav. dept. | 48,850 00 | 44,850 00 | 42,650 00 | 27,650 00 | 21,150 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 43,385 82 | 46,349 59 | 54,849 59 | 31,349 59 | 54,310 22 |
| Sav. dept. | 272,115 19 | 292,926 62 | 302,933 56 | 309,604 12 | 309,847 41 |
| Due from Fed. Res. Bank:....Com'l. dept. | 9,000 00 | 12,000 00 | 12,000 00 | 10,000 00 | 10,500 00 |
| Sav. dept. | 13,000 00 | 13,000 00 | 13,000 00 | 14,000 00 | 14,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 24,498 77 | 48,099 65 | 54,052 33 | 47,870 33 | 5,246 20 |
| Sav. dept. | 2,000 00 | ..... | 14,000 00 | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 37,700 00 | 48,800 00 | 51,400 00 | 99,200 00 | 99,350 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 824 60 | 1,051 76 | 714 73 | 881 75 | 634 61 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,095 00 | 2,268 00 | 1,696 00 | 6,416 00 | 2,030 00 |
| Sav. dept. | 3,000 00 | 4,000 00 | 3,100 00 | 500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 52 50 | ..... | 70 00 | 77 50 | 182 50 |
| Sav. dept. | 1,000 00 | 1,110 00 | 1,070 00 | 1,070 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 490 80 | 524 65 | 445 25 | 942 50 | 1,340 70 |
| Sav. dept. | 700 00 | 800 00 | 700 00 | 70 00 | 300 00 |
| Nickels and cents:.....Com'l. dept. | 215 37 | 268 15 | 236 92 | 261 54 | 259 03 |
| Sav. dept. | 34 88 | 41 20 | 44 00 | 8 86 | 66 61 |
| Overdrafts | ..... | 458 33 | 51 73 | 88 97 | 796 82 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 115 84 | 11 38 | 4 84 | 12 97 | 3 03 |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $556,590 82 | $625,949 38 | $668,261 25 | $660,522 49 | $670,859 43 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 8,500 00 | 11,641 41 | 16,057 44 | 10,000 00 | 13,013 71 |
| Dividends unpaid | 2,500 00 | 40 00 | ..... | 2,500 00 | 70 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 104,892 40 | 142,433 05 | 163,806 25 | 145,919 01 | 138,232 32 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 23 25 | 7 10 | ..... | 50 | 4 38 |
| Cashier's checks | 275 10 | ..... | ..... | ..... | 2,525 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 12,000 00 | ..... | 9,500 00 | ..... | 9,800 00 |
| Time commercial certificates of deposit | ..... | 6,300 00 | ..... | ..... | ..... |
| Book accounts | 336,666 63 | 358,635 22 | 380,490 93 | 405,062 86 | 400,377 15 |
| Certificates of deposit | 41,733 44 | 46,892 60 | 48,406 63 | 47,040 12 | 47,836 87 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 10,000 00 | ..... | ..... | 9,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $556,590 82 | $625,949 38 | $668,261 25 | $660,522 49 | $670,859 43 |

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## No. 203.

## THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

### Organized January 14, 1898.

H. S. HOLMES, *President;* C. KLEIN, *Vice President;* J. L. FLETCHER, *Cashier;* D. L. ROGERS, *Assistant Cashier.*

DIRECTORS.—H. S. Holmes, C. Klein, Otto D. Luick, Edward Vogel, D. C. McLaren, L. P. Vogel, E. S. Spaulding, D. E. Beach, C. J. Chandler, M. J. Dunkel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $174,792 66 | $150,017 34 | $265,200 23 | $302,830 02 | $252,754 36 |
| Sav. dept. | 93,764 97 | 110,458 20 | 111,171 18 | 119,720 93 | 133,988 97 |
| Bonds, mtgs. and securities: Com'l. dept. | 90,076 40 | 154,968 06 | 143,844 01 | 125,685 52 | 142,476 97 |
| Sav. dept. | 264,423 95 | 247,311 47 | 278,025 07 | 274,141 48 | 315,726 28 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | 9,667 55 | ..... | 26,515 22 |
| Sav. dept. | ..... | ..... | 18,777 45 | 19,718 46 | 13,061 67 |
| Due from bks. in res. cities: Com'l. dept. | 14,996 84 | 31,223 12 | 991 56 | 25,169 07 | 75,442 54 |
| Sav. dept. | 12,539 31 | 17,948 21 | 2,440 36 | 9,156 52 | 12,814 49 |
| U. S. Bd.s. & cert. indebt. as sav. legal res. | 31,650 00 | 31,900 00 | 21,300 00 | 21,550 00 | ..... |
| U. S. cert of indebt. as cash res: Com'l. dept | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 708 33 | 244 06 | 1,384 96 | 1,760 81 | 699 94 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept | 7,446 00 | 3,842 00 | 5,415 00 | 4,825 00 | 8,064 00 |
| Sav. dept. | 7,000 00 | 6,000 00 | 9,000 00 | 5,000 00 | 8,000 00 |
| Gold coin: Com'l. dept. | 1,132 50 | 195 00 | 257 50 | 865 00 | ..... |
| Sav. dept. | 2,000 00 | 3,000 00 | 500 00 | ..... | 890 00 |
| Silver co'n: Com'l. dept. | 1,737 90 | 1,838 77 | 1,172 75 | 966 65 | 1,088 70 |
| Sav. dept. | 1,000 00 | 1,000 00 | 300 00 | ..... | 1,110 00 |
| Nickels and cents: Com'l. dept. | 434 48 | 379 41 | 279 80 | 410 54 | 355 40 |
| Sav. dept. | ..... | ..... | 200 00 | ..... | ..... |
| Overdrafts | 1,838 09 | 270 31 | 242 99 | 215 97 | 3,573 09 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 14,000 00 | 14,000 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 4,750 00 | 4,750 00 |
| Other real estate | 2,240 06 | 2,378 92 | 1,659 08 | 1,686 66 | 1,686 66 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | 2,400 00 | 2,400 00 | 2,400 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $737,781 49 | $792,974 87 | $909,229 49 | $949,852 63 | $1,019,398 29 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 20,000 00 | 21,572 32 | 24,189 40 | 25,449 81 | 26,915 76 |
| Dividends unpaid | 2,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 149,545 97 | 201,797 25 | 167,709 44 | 150,855 50 | 271,589 09 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 418 84 | ..... | ..... | 2,319 65 | ..... |
| Cashier's checks | 837 26 | 1,182 26 | 3,737 43 | 1,157 26 | 1,043 26 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 247 22 | 247 22 | 247 22 | 249 92 | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 17,564 88 |
| Time commercial certificates of deposit | 45,497 15 | 48,701 12 | 47,255 12 | 36,416 51 | 34,501 95 |
| Book accounts | 361,939 57 | 367,034 16 | 392,258 85 | 400,116 34 | 409,688 73 |
| Certificates of deposit | 37,295 48 | 37,440 54 | 36,312 03 | 36,745 58 | 36,944 62 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | 63,170 00 | 106,142 06 | 28,700 00 |
| Bills payable | 40,000 00 | 30,000 00 | 70,000 00 | 65,000 00 | 62,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 19,350 00 | 40,400 00 | 47,950 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $737,781 49 | $792,974 87 | $909,229 49 | $949,852 63 | $1,019,398 29 |

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## No. 235.

## THE CHESANING STATE BANK, CHESANING.

### Organized June 22, 1901.

MILLIS L. PARSHALL, *President;* GEORGE M. PEET, O. C. SPERRY, *Vice Presidents;* CLAY A. HOYT, *Cashier;* GLADYS GREENFELDER, FRANK J. STEVENS, *Assistant Cashiers.* DIRECTORS.—Frank A. Greenfelder, Ralph Agnew, George M. Peet, Millis L. Parshall, O. C. Sperry, G. M. Nason.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $208,315 17 | $311,052 23 | $284,401 83 | $297,535 07 | $279,283 59 |
| Sav. dept. | 50,295 96 | 27,312 19 | 51,139 16 | 50,003 92 | 49,865 00 |
| Bonds, mtgs. and securities:...Com l. dept | 86,415 42 | 91,373 91 | 143,951 26 | 152,147 63 | 140,821 31 |
| Sav. dept. | 191,248 76 | 221,319 76 | 221,139 76 | 214,200 96 | 245,424 09 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 105,804 37 | 43,467 51 | 48,633 15 | 16,459 01 | 49,329 96 |
| Sav. dept. | ..... | 21,000 00 | 23,000 00 | ..... | 7,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 86,430 00 | 101,430 00 | 98,550 00 | 143,200 00 | 134,450 00 |
| U. S. cert. of i ndebt. as cash res: Com'l. dept. | 7,000 00 | 7,000 00 | 8,000 00 | 8,000 00 | ..... |
| Sav. dept. | 8,000 00 | 8,000 00 | 10,000 00 | 10,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept | 16,317 00 | 8,137 00 | 4,731 00 | 5,665 00 | 9,000 00 |
| Sav. dept. | 15,000 00 | 12,000 00 | 9,510 00 | 10,850 00 | 11,000 00 |
| Gold coin:.....Com'l. dept. | 645 00 | 1,327 50 | 950 00 | 920 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 1,400 00 |
| Silver coin:.....Com'l. dept. | 1,246 00 | 1,938 50 | 2,403 00 | 3,345 00 | 3,750 00 |
| Sav. dept. | 66 00 | 240 00 | 480 00 | 300 00 | 570 00 |
| Nickels and cents:.....Com'l. dept. | 120 51 | 203 25 | 196 23 | 209 93 | 209 91 |
| Sav. dept. | 12 | 3 25 | 4 46 | 5 09 | 1 64 |
| Overdrafts..... | ..... | 4 79 | 70 01 | 3 01 | 83 40 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 1,171 92 | 1,692 92 | 1,692 92 | ..... | ..... |
| Other real estate..... | 7,050 00 | 7,064 65 | 7,064 65 | 7,064 65 | 7,064 65 |
| Due from banks other than in reserve cities.. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 567 37 | 724 80 | 901 05 | 863 32 | 966 28 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $791,693 60 | $871,292 26 | $922,818 48 | $926,772 59 | $946,219 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 30,000 00 |
| Undivided profits, net..... | 17,501 66 | 20,009 03 | 27,348 10 | 15,704 55 | 19,793 20 |
| Dividends unpaid..... | ..... | 8 00 | ..... | 5,000 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | 2,310 95 | 4,126 25 | 4,126 25 | 4,101 25 |
| Commercial deposits subject to check..... | 198,316 05 | 180,324 26 | 163,655 98 | 150,550 84 | 133,202 19 |
| Demand certificates of deposit..... | 152,735 05 | 161,834 82 | 179,263 72 | 177,110 98 | 174,012 46 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits ..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 337,214 05 | 380,349 39 | 410,763 25 | 429,004 25 | 439,929 16 |
| Certificates of deposit..... | 13,826 79 | 10,955 81 | 3,961 18 | 475 72 | 9,781 57 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 17,100 00 | 60,500 00 | 78,700 00 | 89,800 00 | 110,400 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit ..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $791,693 60 | $871,292 26 | $922,818 48 | $926,772 59 | $946,219 83 |

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## No. 424.

## THE CITIZENS' STATE BANK OF CLARE.

### Organized December 22, 1908.

A. E. SLEEPER, *President;* A. E. MULDER, WM. H. BICKNELL, *Vice Presidents;* JAMES S. BICKNELL, *Cashier;* J. R. GOODMAN, *Assistant Cashier;* A. J. DOHERTY, *Auditor.*
DIRECTORS.—A. E. Sleeper, James S. Bicknell, A. E. Mulder, Wm. H. Bicknell, A. J. Doherty, A. E. Mussell, James Duncan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $153,178 87 | $130,008 76 | $142,930 05 | $136,972 65 | $153,830 44 |
| Sav. dept. | 77,695 64 | 88,837 89 | 32,881 34 | 39,894 03 | 46,274 03 |
| Bonds, mtgs. and securities:...Com'l. dept. | 26,995 00 | 42,650 00 | 56,350 00 | 55,400 00 | 56,950 00 |
| Sav. dept. | ..... | ..... | 60,386 55 | 65,795 05 | 74,025 05 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 27,540 55 | 54,870 86 | 43,371 75 | 66,938 24 | 36,377 75 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 30,800 00 | 51,750 00 | 52,800 00 | 42,800 00 | 40,750 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 454 44 | 2,450 28 | 3,405 50 | 1,019 13 | 3,452 50 |
| Sav. dept. | 1,000 00 | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,381 00 | 5,510 00 | 8,606 00 | 8,297 00 | 7,241 00 |
| Sav. dept. | 2,680 00 | 5,100 00 | 2,400 00 | 2,500 00 | 3,033 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,420 00 | 3,455 00 | 3,470 00 | 3,465 00 | 3,427 50 |
| Silver coin:.....Com'l. dept. | 1,107 50 | 2,295 90 | 1,400 30 | 1,607 90 | 1,607 35 |
| Sav. dept. | 1,008 00 | 43 00 | 81 00 | 210 00 | 260 00 |
| Nickels and cents:.....Com'l. dept. | 92 13 | 23 35 | 69 25 | 262 88 | 309 62 |
| Sav. dept. | 56 | 51 | 85 | 4 73 | 64 |
| Overdrafts | 997 83 | 1,390 15 | 1,257 53 | 1,185 74 | 1,804 47 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 1,626 95 | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 888 36 | 21 62 | 605 65 | 45 83 | 1,682 68 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $344,866 83 | $398,407 32 | $420,015 77 | $436,398 18 | $441,026 03 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 18,000 00 | 18,000 00 | 18,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | ..... | 347 47 | 3,444 80 | 2,302 76 | 598 51 |
| Dividends unpaid | 2,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 1,277 46 | 550 80 | 170 02 | 170 02 | ..... |
| Commercial deposits subject to check | 101,219 58 | 120,511 80 | 131,107 12 | 125,510 93 | 106,870 77 |
| Demand certificates of deposit | 81,137 72 | 91,784 34 | 84,181 23 | 93,677 71 | 104,465 35 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 118,612 96 | 99,283 86 | 100,956 95 | 113,511 16 | 128,515 66 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 119 11 | 152 54 | 263 61 | 357 65 | 504 56 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 42,776 51 | 56,892 04 | 55,867 95 | 57,571 18 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $344,866 83 | $398,407 32 | $420,015 77 | $436,398 18 | $441,026 03 |

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## No. 118.

## THE CLARE COUNTY SAVINGS BANK, CLARE.

Organized June 23, 1891.

C. W. PERRY, *President;* JOSEPH HUDSON, *Vice President;* C. H. SUTHERLAND, *Cashier;* GEO. V. COLLINS, *Assistant Cashier.*

DIRECTORS.—C. W. Perry, Joseph Hudson, C. H. Sutherland, Geo. V. Collins, Jas. A. McKay.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $203,696 44 | $240,510 48 | $244,662 65 | $258,682 54 | $258,504 91 |
| Sav. dept. | 57,244 43 | 48,480 06 | 62,472 13 | 54,431 23 | 79,013 06 |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,250 00 | 21,000 00 | 24,000 00 | 26,050 00 | 15,900 00 |
| Sav. dept. | 242,220 35 | 274,000 59 | 292,050 59 | 289,528 41 | 283,053 41 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 93,481 20 | 60,960 65 | 65,582 99 | 34,425 00 | 55,334 56 |
| Sav. dept. | 30,832 28 | 25,788 87 | 13,015 41 | 5,506 02 | 32,435 18 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 10,000 00 | 21,000 00 | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,033 35 | ..... | 3,970 21 | 790 80 | 2,150 00 |
| Sav. dept. | ..... | ..... | 946 23 | 504 40 | ..... |
| Currency:.....Com'l. dept. | 13,570 00 | 10,055 00 | 8,726 00 | 9,870 00 | 10,600 00 |
| Sav. dept | 21,328 00 | 17,611 00 | 10,422 00 | 16,506 00 | 11,538 00 |
| Gold coin:.....Com'l. dept. | 20 00 | 40 00 | 10 00 | 30 00 | 10 00 |
| Sav. dept. | 3,442 50 | 3,452 50 | 3,467 50 | 3,460 00 | 3,482 50 |
| Silver coin:.....Com'l. dept. | 3,374 00 | 4,110 30 | 4,076 45 | 4,151 00 | 4,775 80 |
| Sav. dept. | 249 45 | 206 80 | 212 75 | 179 45 | 206 95 |
| Nickels and cents:.....Com'l. dept. | 720 41 | 364 29 | 515 56 | 297 85 | 238 40 |
| Sav. dept. | 33 91 | 32 64 | 20 56 | 25 61 | 33 36 |
| Overdrafts | 3,026 98 | 3,275 82 | 2,898 41 | 3,513 56 | 1,654 91 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 6,352 58 | 380 24 | 3,776 63 | 3,361 44 | 5,851 15 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $700,375 88 | $715,769 24 | $761,326 07 | $737,813 31 | $770,282 19 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | ..... | 4,838 93 | 5,903 19 | ..... | 5,590 58 |
| Dividends unpaid | 50 00 | 50 00 | ..... | 150 00 | 50 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 152,353 72 | 130,365 89 | 144,682 45 | 141,626 32 | 144,548 83 |
| Demand certificates of deposit | 152,619 37 | 170,940 09 | 165,796 76 | 158,891 00 | 166,840 70 |
| Certified checks | 12 25 | 12 25 | 2,346 88 | 1,015 25 | 1,000 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 313 55 | 317 50 | 317 50 | 321 48 | 321 48 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 293,186 63 | 302,701 94 | 324,035 41 | 318,195 15 | 343,686 59 |
| Certificates of deposit | 61,840 36 | 66,542 64 | 73,243 88 | 72,614 11 | 65,744 01 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $700,375 88 | $715,769 24 | $761,326 07 | $737,813 31 | $770,282 19 |

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## No. 540.

## THE CLARKSTON STATE BANK, CLARKSTON.

### Organized October 31, 1913.

DAVID R. TEGGERDINE, *President;* G. A. WALTER, *Vice President;* GEORGE D. KING, *Cashier;* SARA W. CARRAN, *Assistant Cashier.*
DIRECTORS.—G. A. Walter, David R. Teggerdine, W. J. Perry, Lewis L. Brown, Joseph H. Alger, G. D. King.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $50,177 86 | $53,986 30 | $55,482 18 | $57,176 97 | $61,604 98 |
| Sav. dept. | 17,950 00 | 26,950 00 | 36,588 26 | 34,000 00 | 42,500 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 13,000 00 | 9,200 00 | 9,000 00 | 9,000 00 | 56,600 00 |
| Sav. dept. | 76,228 70 | 66,775 27 | 107,592 85 | 119,837 73 | 93,709 68 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 18,308 96 | 13,545 83 | 20,371 16 | 20,505 70 | 8,107 56 |
| Sav. dept. | 20,000 00 | 20,000 00 | 11,000 00 | 16,000 00 | 26,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 32,010 00 | 45,800 00 | 22,600 00 | 28,100 00 | 26,100 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | 2,000 00 | 2,000 00 | 5,000 00 | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,538 00 | 3,337 00 | 2,803 00 | 3,750 00 | 4,988 00 |
| Sav. dept. | 4,200 00 | 5,600 00 | 4,000 00 | 7,000 00 | 3,000 00 |
| Gold coin: Com'l. dept. | 132 50 | 177 50 | 172 50 | 205 00 | 195 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Silver coin: Com'l. dept. | 586 80 | 766 10 | 473 05 | 607 45 | 694 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 164 84 | 107 39 | 159 99 | 93 73 | 58 03 |
| Sav. dept. | | | | | |
| Overdrafts | 123 65 | 188 11 | 51 88 | 855 68 | 152 13 |
| Premium account | | | | | |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 1,860 00 | 1,860 00 | 1,860 00 | 1,860 00 | 1,860 00 |
| Other real estate | | | | | 5,089 77 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 53 61 | 9 60 | 212 44 | 888 18 | 520 87 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $245,834 92 | $255,803 10 | $282,867 31 | $305,380 44 | $336,680 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 6,700 00 | 6,700 00 | 6,700 00 | 7,200 00 | 7,200 00 |
| Undivided profits, net | 13 43 | 693 07 | 2,105 01 | 86 50 | 1,192 84 |
| Dividends unpaid | | | | 1,000 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 65,750 18 | 65,115 89 | 66,595 45 | 70,271 27 | 88,181 82 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 89,866 51 | 97,561 93 | 124,148 23 | 97,426 62 | 102,365 26 |
| Certificates of deposit | 63,504 80 | 65,732 21 | 63,318 62 | 63,662 73 | 69,881 51 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 45,733 32 | 47,858 59 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $245,834 92 | $255,803 10 | $282,867 31 | $305,380 44 | $336,680 02 |

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## No. 486.

## THE EDWIN NASH STATE BANK, CLARKSVILLE.

### Organized June 5, 1911.

G. E. MARVIN, *President;* D. F. WALTER, *Vice President;* ERNEST NASH, *Cashier;* LYNNE NASH, *Assistant Cashier.*

DIRECTORS.—D. F. Walter, G. E. Marvin, Ernest Nash, Elmer Winey, C. E. Scoville, John Nickerson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $37,544 37 | $30,991 45 | $37,373 65 | $44,794 31 | $40,595 57 |
| Sav. dept. | 42,200 75 | 38,160 41 | 38,658 74 | 39,017 30 | 42,030 95 |
| Bonds, mtgs. and securities: Com'l. dept. | 834 00 | 834 00 | 834 00 | 834 00 | 834 00 |
| Sav. dept. | 80,425 00 | 82,445 00 | 94,555 00 | 92,420 00 | 102,420 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 33,182 97 | 44,501 30 | 26,675 26 | 9,872 02 | 20,269 50 |
| Sav. dept. | 11,382 08 | 24,479 60 | 14,985 49 | 8,755 00 | 17,569 44 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 14,450 00 | 15,050 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | 3,000 00 | 4,000 00 | 4,000 00 | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,694 00 | 2,881 00 | 2,541 00 | 2,340 00 | 3,724 00 |
| Sav. dept. | 5,000 00 | 4,300 00 | 4,280 00 | 7,875 00 | 8,675 00 |
| Gold coin: Com'l. dept. | | 15 00 | | | |
| Sav. dept. | | | 20 00 | 25 00 | 25 00 |
| Silver coin: Com'l. dept. | 460 00 | 776 00 | 443 00 | 743 00 | 710 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 60 06 | 61 89 | 54 45 | 63 36 | 83 25 |
| Sav. dept. | | | | | |
| Overdrafts | 48 44 | 34 08 | 12 52 | 81 | 1 96 |
| Premium account | | | | | |
| Banking house | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Furniture and fixtures | 2,200 00 | 2,200 00 | 2,200 00 | 2,100 00 | 2,100 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 19 29 | 14 30 | 26 66 | 26 00 | 21 26 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $236,900 96 | $253,144 03 | $239,059 77 | $221,265 80 | $246,459 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,700 00 | 1,700 00 | 1,700 00 | 2,000 00 | 2,000 00 |
| Undivided profits, net | 791 11 | 1,840 33 | 1,865 20 | 808 56 | 1,683 09 |
| Dividends unpaid | 1,400 00 | | | 1,000 00 | 50 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 48,442 26 | 56,663 66 | 46,792 16 | 39,006 66 | 49,463 37 |
| Demand certificates of deposit | 9,663 40 | 7,743 40 | 4,330 78 | 1,389 78 | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 18,487 29 | 19,314 92 | 20,498 41 | 22,084 19 | 26,926 55 |
| Certificates of deposit | 136,416 90 | 145,881 72 | 143,873 22 | 134,976 61 | 146,336 92 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $236,900 96 | $253,144 03 | $239,059 77 | $221,265 80 | $246,459 93 |

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## No. 376.

## THE CLIMAX STATE BANK, CLIMAX.

### Organized August 25, 1907.

M. SCRAMLIN, *President;* J. W. PIERCE, *Vice President;* T. E. SINCLAIR, *Cashier.*

DIRECTORS.—A. A. Aldrich, M. Scramlin, Ira Barkley, J. W. Pierce, A. D. Leiter, T. E. Sinclair, G. G. Hamilton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $30,139 18 | $36,324 47 | $33,309 14 | $34,865 17 | $36,889 07 |
| Sav. dept. | 29,968 49 | 33,340 36 | 31,503 12 | 29,987 62 | 34,428 76 |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 13,000 00 |
| Sav. dept. | 56,598 50 | 55,798 50 | 61,573 50 | 64,393 44 | 64,050 44 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 11,353 48 | 5,536 25 | 7,596 21 | 10,809 56 | 20,620 11 |
| Sav. dept. | 31,143 08 | 25,956 29 | 23,297 03 | 23,377 59 | 28,317 10 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 21,347 50 | 27,825 50 | 22,402 50 | 14,612 50 | 20,262 50 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 1,000 00 | 1,500 00 | 1,500 00 | ..... | ..... |
| Sav. dept. | 3,500 00 | 4,000 00 | 4,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,000 00 | 1,200 00 | 1,600 00 | 2,500 00 | 3,000 00 |
| Sav. dept. | 5,313 00 | 2,762 00 | 4,694 00 | 5,943 00 | 6,254 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 50 00 | 80 00 | 135 00 | 150 00 |
| Silver coin:.....Com'l. dept. | ..... | 150 00 | 300 00 | ..... | ..... |
| Sav. dept. | 523 20 | 530 45 | 587 50 | 916 50 | 565 40 |
| Nickels and cents:.....Com'l. dept. | ..... | 3 31 | 46 48 | ..... | ..... |
| Sav. dept. | 134 00 | 157 55 | 138 50 | 50 99 | 109 94 |
| Overdrafts | 16 35 | 9 66 | 40 60 | 98 46 | 143 63 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,200 00 | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,475 00 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 552 63 | 19 32 | 12 85 | 288 93 | 175 88 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $209,264 41 | $207,263 61 | $204,781 43 | $200,078 76 | $229,066 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 4,000 00 |
| Undivided profits, net | 2,986 00 | 2,523 73 | 2,206 37 | 2,327 18 | 4,297 09 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 52,651 66 | 50,864 88 | 59,773 20 | 45,472 25 | 57,251 23 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 113,290 56 | 108,703 90 | 101,962 76 | 111,432 52 | 123,763 19 |
| Certificates of deposit | 16,836 19 | 21,171 15 | 16,839 10 | 16,846 81 | 19,755 32 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $209,264 41 | $207,263 61 | $204,781 43 | $200,078 76 | $229,066 83 |

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## No. 616.

## SMITH-RICHMOND STATE BANK, CLINTON.

### Organized June 26, 1918.

L. W. KIMBALL, *President;* W. B. RICHMOND, W. S. KIMBALL, *Vice Presidents;* FRANK W. HOGAN, *Cashier.*

DIRECTORS.—W. B. Richmond, Wm. S. Kimball, Frank W. Hogan, Clare L. Kimball, L. W. Kimball.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $95,735 30 | $81,173 81 | $93,998 38 | $72,592 46 | $79,398 41 |
| Sav. dept. | 37,000 00 | 35,600 00 | 45,175 00 | 51,175 00 | 51,375 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,900 00 | 30,613 65 | 20,000 00 | 15,000 00 | 25,049 02 |
| Sav. dept. | 31,521 25 | 32,371 25 | 62,721 25 | 83,471 25 | 76,421 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 31,315 88 | 70,548 65 | 31,243 64 | 69,248 96 | 36,331 94 |
| Sav. dept. | 20,405 56 | 49,888 76 | 39,793 46 | 33,125 28 | 47,914 02 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 10,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,588 00 | 7,128 00 | 10,308 00 | 7,442 00 | 952 00 |
| Sav. dept. | 7,000 00 | 6,500 00 | 7,800 00 | 9,000 00 | 9,100 00 |
| Gold coin:.....Com'l. dept. | 1,204 75 | 1,207 25 | 1,209 75 | 1,229 75 | 1,229 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 518 10 | 272 40 | 432 55 | 400 90 | 656 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 56 99 | 173 16 | 112 02 | 114 95 | 72 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,100 00 | 5,100 00 | 5,100 00 | 5,100 00 | 5,100 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 152 01 | 11 77 | 5 30 | 94 78 | 79 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | 785 55 | ..... | ..... |
| Totals | $261,497 84 | $327,588 70 | $325,684 90 | $354,995 33 | $335,600 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 102 81 | 1,099 04 | 2,548 73 | 3,346 42 | 4,521 04 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 603 01 | 373 44 | 233 77 | 174 71 | 97 95 |
| Commercial deposits subject to check | 89,278 47 | 136,789 27 | 113,902 77 | 126,614 61 | 109,710 86 |
| Demand certificates of deposit | 39,465 32 | 30,494 10 | 20,348 39 | 10,625 46 | 4,832 06 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 735 89 | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 50,568 95 | 66,028 12 | 84,154 40 | 109,257 90 | 110,632 05 |
| Certificates of deposit | 44,743 39 | 56,804 73 | 68,496 84 | 68,976 23 | 69,806 41 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $261,497 84 | $327,588 70 | $325,684 90 | $354,995 33 | $335,600 37 |

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## No. 483.

## THE CLIO STATE BANK, CLIO.

### Organized May 1, 1911.

CHAS. G. MATZEN, *President;* THOS. OLIFF, *Vice President;* CHAS. E. TAYLOR, *Cashier;* H. E. DOW, *Assistant Cashier.*

DIRECTORS.—Chas. Noble, Chas. G. Matzen, Thos. Oliff, B. S. Jennings, D. C. Merrill, Chas. E. Taylor.

| Resources. | Report of Dec. 31, 1918. | Report of March 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $84,789 08 | $91,538 01 | $89,383 30 | $85,606 01 | $120,314 00 |
| Sav. dept. | 40,728 50 | 40,553 12 | 35,691 09 | 38,812 98 | 51,800 61 |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,400 00 | 11,300 00 | ..... | 6,200 00 | 6,100 00 |
| Sav. dept. | 198,272 75 | 190,816 98 | 195,759 35 | 236,754 57 | 258,630 18 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 5,725 59 | 5,737 78 | 8,248 46 | 8,259 14 | 18,269 82 |
| Sav. dept. | 36,954 20 | 27,174 16 | 39,172 16 | 33,352 38 | 22,452 76 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 4,450 00 | 13,150 00 | 27,150 00 | 27,150 00 | 27,150 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 2,500 00 | 2,500 00 | 3,000 00 | ..... |
| Sav. dept. | 3,500 00 | 7,500 00 | 22,500 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,027 00 | 6,403 00 | 5,571 00 | 7,896 00 | 4,652 00 |
| Sav. dept. | 6,845 00 | ,000 00 | 5,830 00 | 6,000 00 | 8,100 00 |
| Gold coin:.....Com'l. dept. | 17 50 | 297 50 | ..... | ..... | ..... |
| Sav. dept. | 1,655 00 | 1,500 00 | 1,640 00 | 1,627 50 | 1,675 00 |
| Silver coin:.....Com'l. dept. | 625 65 | 601 95 | 225 85 | 297 10 | 495 25 |
| Sav. dept. | ..... | ..... | 30 00 | 372 50 | 225 00 |
| Nickels and cents:.....Com'l. dept. | 278 67 | 178 26 | 112 96 | 122 44 | 222 77 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 341 87 | 356 10 | 845 05 | ..... | 1,131 86 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures | 3,265 00 | 3,265 00 | 3,265 00 | 3,265 00 | 3,265 00 |
| Other real estate | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Due from banks other than in reserve cities. | 1,166 24 | 2,621 36 | 4,393 39 | 3,105 03 | 5,336 77 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 157 53 | 450 45 | 497 68 | 520 62 | 704 91 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $419,699 58 | $422,443 67 | $453,315 29 | $479,841 27 | $544,025 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 4,500 00 | 3,227 38 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 3,496 68 | ..... | 1,970 25 | 2,930 23 | 3,487 09 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | 566 29 | 1,257 04 | 1,442 40 | 1,613 30 |
| Commercial deposits subject to check | 91,246 91 | 115,212 96 | 140,083 43 | 151,006 76 | 139,892 03 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | 378 77 |
| Cashier's checks | 2,470 73 | 1,298 23 | 931 41 | 156 25 | 108 24 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 154,983 73 | 171,363 37 | 189,207 10 | 197,126 13 | 221,934 25 |
| Certificates of deposit | 68,516 24 | 77,342 65 | 84,785 77 | 87,670 21 | 97,462 25 |
| Club savings deposits | 45,485 29 | 28,432 79 | 5,080 29 | 9,509 29 | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 24,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 49,150 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $419,699 58 | $422,443 67 | $453,315 29 | $479,841 27 | $544,025 93 |

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## No. 104.

## THE BRANCH COUNTY SAVINGS BANK, COLDWATER.

### Organized October 14, 1890.

B. S. SPOFFORD, *President;* F. L. BURDICK, N. A. REYNOLDS, *Vice Presidents;*
M. W. WIMER, *Cashier.*
DIRECTORS.—B. S. Spofford, N. A. Reynolds, F. L. Burdick, N. Baldwin, H. P. Woodward, H. S. Clizbe, M. W. Wimer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $444,619 97 | $342,916 40 | $496,365 19 | $398,596 44 | $525,445 80 |
| Sav. dept. | 146,000 00 | 181,000 00 | 39,000 00 | 135,600 00 | 167,700 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 56,100 00 | 121,100 00 | 80,000 00 | 170,000 00 | 255,148 13 |
| Sav. dept. | 207,619 66 | 214,399 51 | 267,371 63 | 236,381 63 | ..... |
| Due from Fed. Res. Bank:....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 119,002 45 | 181,573 58 | 148,995 92 | 211,649 16 | 137,770 49 |
| Sav. dept | 68,973 99 | 69,146 97 | 129,499 98 | 69,621 27 | 69,883 38 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,415 07 | 1,780 76 | 2,877 46 | 6,544 60 | 447 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 28,079 00 | 16,020 00 | 24,990 00 | 34,010 00 | 15,600 00 |
| Sav. dept. | 30,000 00 | 17,800 00 | 24,000 00 | 23,000 00 | 20,773 00 |
| Gold coin .....Com'l. dept | 2,857 50 | 2,595 00 | 2,910 00 | 2,450 00 | 2,065 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 |
| Silver coin:.....Com'l. dept. | 1,795 85 | 2,191 65 | 1,471 25 | 3,106 50 | 1,550 00 |
| Sav. dept. | 1,500 00 | 2,000 00 | 2,000 00 | 200 00 | 115 75 |
| Nickels and cents:.....Com'l. dept. | 545 26 | 354 05 | 195 27 | 175 40 | 156 95 |
| Sav. dept. | 23 08 | 167 62 | 365 83 | 19 54 | 18 54 |
| Overdrafts..... | 57 02 | 37 45 | 1,331 10 | 308 85 | 521 26 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | ..... | ..... | ..... | ..... | ..... |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,112,588 85 | $1,156,082 99 | $1,224,373 63 | $1,295,163 39 | $1,200,695 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net..... | 8,298 84 | 7,318 28 | 9,351 16 | 7,605 50 | 8,244 81 |
| Dividends unpaid..... | 20 00 | 80 00 | 80 00 | 20 00 | 70 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 255,902 40 | 238,288 49 | 355,984 22 | 413,656 94 | 234,362 49 |
| Demand certificates of deposit..... | 291,250 88 | 322,882 12 | 293,720 81 | 305,558 51 | 340,879 77 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 457,116 73 | 487,514 10 | 465,237 44 | 468,322 44 | 517,138 80 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,112,588 85 | $1,156,082 99 | $1,224,373 63 | $1,295,163 39 | $1,200,695 87 |

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## No. 292.

## THE STATE BANK OF COLEMAN, COLEMAN.

### Organized June 1, 1904.

C. H. NIGGEMAN, *Chairman of the Board.*
C. W. MCPHAIL, *President;* C. H. MACOMBER, J. E. CURTICE, *Vice Presidents;*
GEO. M. MOORE, *Cashier.*
DIRECTORS.—C. H. Niggeman, C. W. McPhail, J. E. Curtice, C. H. Macomber, J. M. Allen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $80,292 19 | $89,830 19 | $129,433 10 | $156,922 07 | $191,270 39 |
| Sav. dept. | 59,933 10 | 61,614 01 | 47,814 39 | 40,072 39 | 15,197 39 |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,300 00 | 5,300 00 | 2,950 00 | 12,545 00 | 9,965 00 |
| Sav. dept. | 39,561 06 | 45,462 06 | 52,910 78 | 55,070 88 | 60,038 10 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 44,348 74 | 16,225 41 | 7,221 14 | 11,477 10 | 16,107 42 |
| Sav. dept. | 6,794 15 | 7,215 68 | 492 46 | 1,792 25 | 1,557 09 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,650 00 | 16,650 00 | 16,850 00 | 12,550 00 | 12,150 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 3,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,321 00 | 8,890 00 | 5,586 00 | 6,197 00 | 7,291 00 |
| Sav. dept. | 6,500 00 | 7,500 00 | 4,000 00 | 6,500 00 | 5,000 00 |
| Go'd coin:.....Com'l. dept. | 140 00 | 175 00 | 250 00 | 325 00 | 385 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 659 85 | 795 00 | 455 00 | 476 45 | 335 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 83 63 | 81 11 | 125 15 | 164 17 | 113 97 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| O verdrafts | 296 07 | 568 99 | 291 02 | 114 46 | 1,079 39 |
| Premium accunt | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,000 00 | 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 | 2,000 00 |
| Other real estate | 2,047 33 | 2,047 33 | 2,047 33 | 2,129 85 | 606 00 |
| Due from banks other thanin reserve cities | ..... | 5,000 00 | ..... | ..... | ..... |
| Cash items in transit | 1,222 00 | 152 90 | 238 35 | 5 50 | 3,739 87 |
| Outside checks and other cash items | 924 26 | 411 76 | 701 19 | 143 36 | 263 80 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $276,073 38 | $277,919 44 | $284,865 91 | $316,485 48 | $335,099 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | ..... | 3,176 90 | 5,781 54 | 2,124 66 | 1,863 05 |
| Dividends unpaid | 4,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 372 95 | 372 95 | 372 95 | ..... | ..... |
| Commercial deposits subject to check | 105,493 73 | 96,175 29 | 96,579 27 | 106,824 39 | 112,936 06 |
| Demand certificates of deposit | 18,769 06 | 13,703 22 | 30,515 19 | 46,323 39 | 80,853 34 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 49,850 01 | 49,092 19 | 52,519 32 | 60,631 28 | 60,974 95 |
| Cert ficates of deposit | 72,587 63 | 90,398 89 | 74,097 64 | 55,354 24 | 33,967 63 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | 20,227 52 | 19,504 84 |
| Bi ls payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $276,073 38 | $277,919 44 | $284,865 91 | $316,485 48 | $335,099 87 |

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## No. 442.

## THE STATE BANK OF COLOMA, COLOMA.

### Organized November 28, 1909.

C. O. BALL, *President;* LEWIS UMPHREY, *Vice President;* WM. H. BALL, *Cashier,*
C. M. BALL, FRANK EEFFLER, *Assistant Cashiers.*
DIRECTORS.—Wm. H. Ball, C. M. Ball, Arvine S. Miller, Lyman Ingraham, Lewis Umphrey, C. O. Ball.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $148,126 58 | $145,214 70 | $147,933 39 | $172,089 86 | $215,044 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 103,600 00 | 64,650 00 | 6,650 00 |
| Sav. dept. | 213,301 17 | 268,193 67 | 205,786 17 | 211,071 17 | 296,324 92 |
| Due from Fed. Res. Bank:....Com'l. dept | 11,705 88 | 10,642 88 | 12,234 11 | 8,575 10 | 19,354 27 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 8,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 20,376 52 | 29,540 57 | 8,269 97 | 15,804 20 | 31,873 49 |
| Sav. dept. | 12,358 82 | 19,528 87 | 10,058 55 | 8,485 28 | 18,425 10 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,859 00 | 2,992 00 | 4,257 00 | 4,245 00 | 5,586 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept | 155 00 | 315 00 | 335 00 | 355 00 | 457 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 861 25 | 905 50 | 742 25 | 969 00 | 1,701 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 267 02 | 231 93 | 441 31 | 466 34 | 135 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 557 83 | 900 08 | 330 95 | 1,020 72 | 635 24 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 172 11 | 254 02 | 275 50 | 873 07 |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $442,019,07 | $507,087 31 | $522,692 72 | $516,457 17 | $627,011 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 12,500 00 |
| Undivided profits, net | 2,574 57 | 1,418 09 | 240 86 | 1,485 99 | 3,853 31 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | 600 00 | 600 00 | ..... | ..... | ..... |
| Commercial deposits subject to check | 165,192 69 | 167,097 57 | 129,436 19 | 166,743 86 | 259,329 58 |
| Demand certificates of deposit | 1,388 89 | 523 89 | 323 89 | 323 89 | 323 89 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 1,762 31 | 1,909 06 | 492 69 | 2,985 72 | 1,875 07 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 20,000 00 | 22,500 00 | ..... | 10,666 68 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 132,584 83 | 132,906 40 | 127,250 83 | 136,263 36 | 180,993 10 |
| Certificates of deposit | 100,415 78 | 95,132 30 | 88,441 17 | 92,729 20 | 129,112 60 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | 3,356 89 |
| Bills payable | ..... | 40,000 00 | 100,000 00 | 73,760 00 | ..... |
| Bonds sold subject to repurchase | ..... | 10,000 00 | 12,891 94 | ..... | ..... |
| Bonds borrowed | ..... | ..... | 3,615 15 | 4,665 15 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $442,019 07 | $507,087 31 | $522,692 72 | $516,457 17 | $627,011 12 |

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## No. 427.

## E. HILL AND SONS' STATE BANK, COLON.

### Organized March 11, 1909.

FRANK E. HILL, *President;* SUSAN V. HILL, *Vice President;* JOHN A. KARCHNER, *Cashier;* E. I. HILL, *Assistant Cashier.*

DIRECTORS.—Grant E. Farrand, Frank E. Hill, Susan V. Hill, John A. Karchner, Bertha A. Hill.

| Resources. | Report of Dec 31, 1918. | Report of Mar. 4 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $48,495 31 | $65,790 79 | $58,963 16 | $62,234 95 | $81,302 80 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 47,597 50 | 46,097 50 | 50,097 50 | 45,097 50 | 42,697 50 |
| Sav. dept. | 117,300 62 | 119,472 62 | 121,347 62 | 120,672 62 | 126,873 12 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 30,097 15 | 10,608 75 | 51,801 33 | 10,717 13 | 15,182 30 |
| Sav. dept. | 27,221 84 | 23,101 57 | 4,506 34 | 20,758 76 | 23,898 34 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 6,383 00 | 15,138 00 | 15,035 00 | 8,790 00 | 8,550 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,832 00 | 4,684 00 | 9,155 00 | 6,083 00 | 4,747 00 |
| Sav. dept. | 2,650 00 | 4,100 00 | 2,950 00 | 7,500 00 | 8,150 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 695 75 | 424 90 | 800 70 | 708 55 | 589 50 |
| Sav. dept. | 626 50 | 410 00 | 550 00 | 425 00 | 360 00 |
| Nickels and cents:.....Com'l. dept. | 123 08 | 162 63 | 195 77 | 196 30 | 125 17 |
| Sav. dept. | 140 32 | 101 75 | 143 67 | 96 29 | 58 07 |
| Overdrafts | | | | 50 20 | 3 09 |
| Premium account | | | | | |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 22 45 | 21 05 | | | 23 67 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $307,185 52 | $308,113 56 | $333,546 09 | $295,330 30 | $324,560 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 1,517 81 | 1,473 58 | 3,113 82 | 3,545 03 | 2,058 41 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 107,844 80 | 101,097 41 | 140,349 01 | 94,379 08 | 115,327 41 |
| Demand certificates of deposit | 1,500 63 | 1,218 63 | 3,550 63 | 3,163 52 | 3,285 21 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 37,343 75 | 39,545 29 | 32,671 24 | 33,749 35 | 35,329 41 |
| Certificates of deposit | 122,682 22 | 128,231 25 | 117,012 67 | 123,414 84 | 131,090 91 |
| Club savings deposits | 296 31 | 547 40 | 848 72 | 1,078 48 | 1,469 21 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $307,185 52 | $308,113 56 | $333,546 09 | $295,330 30 | $324,560 56 |

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No. 433.

## THE COLUMBIAVILLE STATE BANK, COLUMBIAVILLE.

Organized May 29, 1909.

W. H. WILSON, *President;* J. W. BOHNSACK, *Vice President;* J. H. BOHNSACK, *Cashier;* SARAH FITCH, *Assistant Cashier.*

DIRECTORS.—Wm. Thom, W. H. Wilson, Geo. W. Hollenshead, H. E. Bohnsack, J. W. Bohnsack, D. H. Butler.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $69,391 28 | $64,216 45 | $67,464 16 | $68,203 23 | $79,523 20 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 |
| Sav. dept. | 29,545 17 | 29,545 17 | 30,889 10 | 42,589 10 | 32,789 10 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 18,150 01 | 18,559 69 | 17,406 25 | 27,241 34 | 32,912 40 |
| Sav. dept. | 13,683 55 | 11,183 22 | 12,240 83 | 10,452 94 | 13,839 26 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 3,300 00 | 5,350 00 | 7,850 00 | | 14,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,180 00 | 3,447 00 | 4,432 00 | 1,128 00 | 4,855 00 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin: Com'l. dept. | 340 00 | 345 00 | 345 00 | 345 00 | 365 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 346 95 | 296 05 | 333 25 | 451 55 | 687 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 62 76 | 125 33 | 92 11 | 11 19 | 12 49 |
| Sav. dept. | | | | | |
| Overdrafts | 411 57 | 93 14 | 181 56 | 86 96 | 31 59 |
| Premium account | | | | | |
| Banking house | 5,200 00 | 5,200 00 | 5,200 00 | 5,200 00 | 5,200 00 |
| Furniture and fixtures | 800 00 | 800 00 | 800 00 | 890 00 | 1,184 00 |
| Other real estate | 190 00 | 190 00 | 190 00 | 190 00 | 190 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 297 24 | 578 37 | 392 54 | 3,000 00 | |
| Outside checks and other cash items | | | | 62 24 | 235 03 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $156,048 53 | $147,079 42 | $154,966 80 | $167,001 55 | $193,674 07 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,591 66 | 1,995 00 | 1,995 00 | 1,995 00 | 2,500 00 |
| Undivided profits, net | 405 81 | 263 45 | 1,243 49 | 1,479 09 | 194 03 |
| Dividends unpaid | | | | | 80 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 41,851 87 | 35,462 05 | 35,554 98 | 37,667 83 | 52,100 34 |
| Demand certificates of deposit | 53,272 48 | 57,628 36 | 61,638 80 | 59,488 96 | 62,349 37 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 13,160 50 | 14,152 74 | 16,898 72 | 19,874 26 | 26,187 27 |
| Certificates of deposit | 25,766 21 | 17,577 82 | 17,635 81 | 26,496 41 | 30,263 06 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $156,048 53 | $147,079 42 | $154,966 80 | $167,001 55 | $193,674 07 |

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## No. 599.

## COMSTOCK PARK STATE BANK, COMSTOCK PARK.

### Organized June 2, 1917.

D. H. POWER, *President;* DWIGHT LYDELL, PETER BUTH, *Vice Presidents;* E. A. POWER, *Cashier;* ROBERT L. POWER, *Assistant Cashier.*

DIRECTORS.—D. H. Power, G. S. Whitmore, Dwight Lydell, Geo. P. Lamoreaux, T. A. Hice, H. C. Hachmuth, M. D. Buth, Fred Klenk, Peter Buth.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $42,091 95 | $45,786 98 | $57,163 76 | $54,625 69 | $53,342 67 |
| Sav. dept. | ..... | ..... | ..... | ..... | 12,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 6,450 00 | ..... | ..... | ..... |
| Sav. dept. | 58,949 95 | 72,111 45 | 83,147 45 | 82,728 45 | 85,479 45 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 17,558 78 | 22,354 83 | 3,070 42 | 5,200 24 | 1,279 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 22,850 00 | 18,950 00 | 16,600 00 | 15,650 00 | 13,850 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks n same p ace:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,000 00 | 5,383 00 | 2,005 00 | 1,137 00 | 3,370 00 |
| Sav. dept. | 1,492 00 | 4,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 580 00 | 580 00 | 585 00 |
| Sav. dept. | 580 00 | 580 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | 540 00 | 207 00 | 393 00 | 512 00 |
| Sav. dept. | 315 00 | 155 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | 6 23 | 69 96 | 73 41 | 64 54 |
| Sav. dept. | 97 60 | 71 00 | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | 10 17 |
| Premium account | 1,055 99 | 1,850 97 | 2,338 71 | ..... | ..... |
| Banking house | 9,712 21 | 9,712 21 | 9,712 21 | 9,712 21 | 9,700 00 |
| Furniture and fixtures | 4,801 57 | 4,801 57 | 4,801 57 | 4,801 57 | 4,800 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 555 75 | 248 87 | 152 36 | 874 91 | 138 63 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $163,060 80 | $193,002 11 | $192,848 44 | $178,776 48 | $188,131 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 3,585 25 |
| Undivided profits, net | ..... | ..... | ..... | 573 41 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 60,626 77 | 62,425 99 | 41,226 01 | 31,877 72 | 44,999 55 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 5,780 12 | 757 55 | 1,506 90 | 791 94 | 718 10 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 50,690 43 | 66,371 11 | 75,874 60 | 84,387 48 | 84,092 90 |
| Certificates of deposit | 20,963 48 | 33,447 46 | 34,240 93 | 31,145 93 | 29,242 10 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | 494 00 |
| Totals | $163,060 80 | $193,002 11 | $182,848 44 | $178,776 48 | $188,131 90 |

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## No. 32.

## THE FARMERS' STATE BANK OF CONCORD.

Organized November 20, 1886.

Corporate existence extended November 15, 1916.

PERCY E. CHAPPLE, *President;* FRANK N. ALDRICH, *Vice President and Cashier;*
VIOLA KEELER, *Auditor.*

DIRECTORS.—Percy E. Chapple, F. C. Young, A. C. Bloomfield, Lewis D. Chapple, Frank N. Aldrich, Alfred Folks.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $98,653 49 | $104,972 99 | $97,894 54 | $91,798 07 | $110,374 02 |
| Sav. dept. | 99,904 75 | 100,090 61 | 87,592 50 | 98,528 95 | 117,081 45 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,000 00 | 21,350 00 | 41,350 00 | 26,350 00 | 29,570 00 |
| Sav. dept. | 156,158 66 | 181,887 36 | 198,787 36 | 143,637 36 | 132,655 03 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,574 01 | 17,134 41 | 28,175 38 | 24,159 96 | 15,234 07 |
| Sav. dept. | 24,565 98 | 15,317 23 | 20,397 65 | 18,726 00 | 19,478 02 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 19,350 00 | 8,300 00 | 6,250 00 | 7,690 00 | 20,850 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,554 00 | 2,087 00 | 716 00 | 1,410 00 | 1,392 00 |
| Sav. dept. | 7,500 00 | 9,000 00 | 10,000 00 | 7,991 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 300 00 | ..... | ..... |
| Sav. dept | 300 00 | 290 00 | ..... | 295 00 | 280 00 |
| Silver coin:.....Com'l. dept. | 581 85 | 419 75 | 1,621 60 | 136 20 | 600 20 |
| Sav. dept. | 200 00 | 710 00 | ..... | 1,580 00 | 720 00 |
| Nickels and cents:.....Com'l. dept. | 71 52 | 241 35 | 75 20 | 101 37 | 196 25 |
| Sav. dept. | ..... | ..... | ..... | 134 00 | ..... |
| Overdrafts | 76 61 | 774 49 | 73 42 | 75 66 | 338 04 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | 3,876 50 | 19,405 51 |
| Outside checks and other cash items | 37 96 | 265 54 | 281 19 | 578 91 | 125 52 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $469,728 83 | $482,040 73 | $512,714 84 | $446,268 98 | $479,500 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | ..... | 1,141 49 | 3,399 33 | 1,551 92 | 2,924 37 |
| Dividends unpaid | 1,250 00 | ..... | ..... | 2,400 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 147,564 38 | 138,274 53 | 172,723 98 | 111,427 54 | 128,665 15 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 132,069 37 | 137,497 78 | 128,104 90 | 127,744 60 | 134,685 77 |
| Certificates of deposit | 138,845 08 | 155,126 93 | 133,486 63 | 148,144 92 | 160,724 82 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 20,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $469,728 83 | $482,040 73 | $512,714 84 | $446,268 98 | $479,500 11 |

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No. 496.

## THE CONKLIN STATE BANK, CONKLIN.

Organized December 27, 1911.

CHAS. L. BEAN, *President;* EARL B. THURSTON, *Vice President;* THOMAS HINES, *Cashier.*

DIRECTORS.—Charles L. Bean, Peter Brown, Earl B. Thurston, Fred W. Bean, Floyd H. Harrison, Henry Ferguson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept | $5,505 35 | $7,915 98 | $13,986 82 | $12,816 14 | $19,850 05 |
| Sav. dept. | 27,300 00 | 29,300 00 | 29,300 00 | 29,300 00 | 41,300 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 12,975 00 | 10,225 00 | 9,825 00 | 9,825 00 | 9,725 00 |
| Sav. dept. | 52,431 00 | 55,031 00 | 64,606 00 | 56,181 00 | 55,656 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 24,369 28 | 24,301 31 | 36,044 86 | 16,377 28 | 16,133 85 |
| Sav. dept. | 15,950 06 | 23,881 89 | 18,830 11 | 21,397 57 | 27,396 03 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 6,950 00 | 7,800 00 | | 15,100 00 | 16,050 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,379 00 | 2,948 00 | 1,606 00 | 1,076 00 | 2,519 00 |
| Sav. dept. | 5,300 00 | 5,800 00 | 6,000 00 | 6,500 00 | 7,500 00 |
| Gold coin: Com'l. dept. | 625 00 | 685 00 | 695 00 | 700 00 | 700 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 731 75 | 876 75 | 639 55 | 848 45 | 790 80 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 210 05 | 244 59 | 252 88 | 279 03 | 295 57 |
| Sav. dept. | | | | | |
| Overdrafts | 284 71 | 1,305 62 | 764 87 | 470 06 | 328 66 |
| Premium account | | | | | |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 2,375 00 | 2,275 00 | 2,275 00 | 2,275 00 | 2,275 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 6,872 81 |
| Outside checks and other cash items | 355 05 | 99 81 | 438 29 | 274 22 | 169 50 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $160,741 25 | $174,689 95 | $187,264 38 | $175,419 75 | $209,562 27 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 800 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Undivided profits, net | 3,680 97 | 2,733 11 | 2,688 08 | 3,657 66 | 3,793 13 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | 552 00 | 488 01 | 650 20 | 645 36 | 540 73 |
| Commercial deposits subject to check | 36,023 46 | 32,852 18 | 47,956 11 | 27,579 28 | 38,747 50 |
| Demand certificates of deposit | 778 76 | 778 76 | 183 88 | 183 88 | 183 88 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 39,514 17 | 44,830 11 | 41,455 92 | 42,163 76 | 44,348 02 |
| Certificates of deposit | 59,391 89 | 72,007 78 | 73,330 19 | 80,189 81 | 100,949 01 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $160,741 25 | $174,689 95 | $187,264 38 | $175,419 75 | $209,562 27 |

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## No. 174.

## COMMERCIAL STATE BANK OF CONSTANTINE, CONSTANTINE.

### Organized August 1, 1894.

WM. H. BURGER, *President;* WILLIAM G. GIBSON, GEORGE PUTMAN, *Vice Presidents;*
W. MERLE BURGER, *Cashier;* D. A. SEELEY, *Assistant Cashier.*
DIRECTORS.—Wm. H. Burger, C. M. Burger, F. G. Sevison, R. E. Zimmerman, Geo. Putnam, W. Merle Burger, W. E. Wilson, W. G. Gibson, W. H. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $137,006 56 | $146,710 82 | $147,600 99 | $136,456 64 | $139,296 46 |
| Sav. dept. | 508 49 | 465 89 | 3,561 81 | 13,481 84 | 465 89 |
| Bonds, mtgs. and securities: Com'l. dept. | 16,821 51 | 20,607 73 | 20,397 28 | 14,662 50 | 15,785 75 |
| Sav. dept. | 60,343 42 | 69,422 60 | 64,557 35 | 58,490 30 | 73,065 30 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 32,344 93 | 13,719 96 | 4,466 20 | 9,591 95 | 7,088 65 |
| Sav. dept. | 763 98 | 431 96 | 424 45 | 1,996 44 | 1,558 08 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 3,699 00 | 3,699 00 | 3,699 00 | 3,700 00 | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 5,368 00 | 7,994 00 | 8,320 00 | 10,303 00 | 9,064 00 |
| Sav. dept. | 3,800 00 | 5,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Gold coin: Com'l. dept. | 5 00 | 65 00 | 60 00 | 70 00 | 20 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 1,551 35 | 1,545 70 | 1,559 50 | 1,392 90 | 2,050 05 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 159 11 | 255 75 | 256 44 | 164 86 | 138 10 |
| Sav. dept. | | | | | |
| Overdrafts | 866 80 | 785 54 | 1,277 15 | 56 30 | 1,638 61 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 2,270 00 | 2,270 00 | 2,270 00 | 2,270 00 | 2,270 00 |
| Other real estate | 7,197 40 | 7,197 40 | 7,197 40 | 11,163 63 | 4,000 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 708 85 | 919 35 | 192 67 | 35 00 | 254 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $281,414 40 | $289,090 70 | $280,840 24 | $278,835 36 | $271,694 89 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 9,000 00 | 9,000 00 | 9,000 00 | 8,919 50 | 1,000 00 |
| Undivided profits, net | 1,114 31 | 671 86 | 505 67 | | 1,524 64 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 91,303 81 | 76,143 48 | 69,937 59 | 64,086 46 | 79,603 96 |
| Demand certificates of deposit | 77,944 18 | 82,607 46 | 79,030 89 | 83,743 02 | 81,232 98 |
| Certified checks | | | | | |
| Cashier's checks | 4 50 | 704 00 | | 161 60 | 2,636 89 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 76,871 60 | 79,737 90 | 79,140 09 | 83,698 78 | 80,520 42 |
| Certificates of deposit | 176 00 | 176 00 | 176 00 | 176 00 | 176 00 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | 5,050 00 | 5,050 00 | 5,050 00 | |
| Bills payable | | 10,000 00 | 13,000 00 | 8,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $281,414 40 | $289,090 70 | $280,840 24 | $278,835 36 | $271,694 89 |

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## No. 173.

## THE FIRST STATE BANK OF CONSTANTINE, CONSTANTINE.

### Organized June 28, 1894.

S. B. HAGENBUCH, *President;* E. W. KEIGHTLEY, *Vice President;*
GEORGE CROSSETT HARVEY, *Cashier;* NEIL G. GREENSIDES, *Assistant Cashier.*
DIRECTORS.—S. B. Hagenbuch, E. W. Keightley, F. M. Younglove, George Crossett Harvey, H. H. Bandholtz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $398,192 06 | $397,848 65 | $414,690 21 | $395,236 47 | $475,065 97 |
| Sav. dept. | 37,202 48 | 42,381 02 | 37,874 70 | 33,127 77 | 33,536 24 |
| Bonds, mtgs. and securities...Com.'l dept. | 103,427 47 | 85,337 85 | 116,187 13 | 94,012 13 | 73,027 13 |
| Sav. dept. | 145,660 48 | 176,370 73 | 172,555 28 | 184,345 35 | 178,814 35 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 48,929 90 | 68,642 65 | 80,352 26 | 80,528 54 | 40,598 49 |
| Sav. dept. | 17,679 62 | 9,521 56 | 26,702 40 | 29,452 09 | 20,315 53 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 15,700 00 | 19,700 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10,000 00 | ..... | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 20,329 00 | 17,318 00 | 19,851 00 | 24,604 00 | 21,688 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 8,000 00 | 8,000 00 |
| Sav. dept | 11,000 00 | 11,000 00 | 11,000 00 | 13,000 00 | 13,000 00 |
| Silver coin:.....Com'l. dept. | 1,839 25 | 1,707 00 | 1,534 50 | 1,489 75 | 1,889 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 226 04 | 180 81 | 105 62 | 116 03 | 117 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,991 86 | 1,038 65 | 235 57 | 2,113 48 | 864 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,871 60 | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 |
| Furniture and fixtures | 2,426 00 | 3,115 00 | 3,115 00 | 3,115 00 | 3,000 00 |
| Other real estate | 20,200 00 | 12,200 00 | 12,400 00 | 12,400 00 | 9,500 00 |
| Due from banks other than in reserve cities. | 2,384 27 | 2,272 40 | 7,339 99 | 3,632 69 | 1,898 67 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,232 73 | 649 68 | 559 28 | 641 12 | 2,694 02 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $858,292 76 | $868,784 00 | $929,002 94 | $895,314 42 | $893,509 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 10,088 38 | 3,435 34 | 1,584 31 | 11,832 66 | 6,530 36 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 193,564 62 | 191,671 49 | 260,895 14 | 214,571 23 | 206,004 93 |
| Demand certificates of deposit | 329,045 35 | 324,226 17 | 317,830 35 | 311,041 38 | 308,592 99 |
| Certified checks | ..... | 52 00 | ..... | ..... | ..... |
| Cashier's checks | 3,926 36 | 836 76 | 1,237 53 | 405 50 | 867 57 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 124,720 89 | 132,574 76 | 141,224 35 | 146,232 98 | 155,221 55 |
| Certificates of deposit | 111,147 16 | 124,787 48 | 111,431 26 | 112,680 67 | 118,792 58 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 40,800 00 | 46,200 00 | 49,800 00 | 53,550 00 | 52,500 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $858,292 76 | $868,784 00 | $929,002 94 | $895,314 42 | $893,509 98 |

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## No. 281.

## COOPERSVILLE STATE BANK, COOPERSVILLE.

### Organized October 27, 1903.

M. DURHAM, *President;* E. H. PECK, *Vice President;* H. A. MUZZALL, *Cashier;* GERTIE COMSTOCK, *Assistant Cashier.*

DIRECTORS.—M. Durham, Jno. Weatherwax, E. H. Peck, H. A. Muzzall, W. I. Lillie.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $154,807 93 | $137,070 08 | $113,789 62 | $108,908 84 | $101,284 78 |
| Sav. dept. | 26,719 44 | 37,446 91 | 69,468 92 | 73,059 12 | 76,563 98 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,675 00 | 15,700 00 | 15,200 00 | 15,200 00 | 30,056 00 |
| Sav. dept. | 235,546 88 | 234,607 88 | 229,550 73 | 228,714 74 | 239,189 74 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 10,000 00 | 10,000 00 | 5,000 00 | 15,000 00 | 15,000 00 |
| Sav. dept. | 21,349 41 | 44,438 94 | 19,055 02 | 19,131 44 | 25,169 69 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,900 00 | 25,476 80 | 45,554 00 | 20,884 00 | 28,694 75 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 5,000 00 | 2,500 00 | 2,500 00 | ..... |
| Sav. dept. | 5,000 00 | 5,001 23 | 10,000 00 | 9,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 525 64 | 501 90 | 561 70 | 317 53 | 298 48 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:... .....Com'l. dept. | 2,485 00 | ..... | 7,197 00 | 4,321 00 | 4,961 00 |
| Sav. dept. | 2,260 00 | 4,179 00 | 4,695 00 | 4,675 00 | 4,650 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,740 00 | 5,330 00 | 5,305 00 | 5,325 00 | 5,350 00 |
| Silver coin:.....Com'l. dept. | 656 15 | 1 20 | 522 05 | 212 65 | 480 30 |
| Sav. dept. | ..... | 476 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 103 21 | 75 56 | 156 01 | 115 51 | 148 33 |
| Sav. dept. | ..... | 15 00 | ..... | ..... | ..... |
| Overdrafts..... | 451 77 | 1,391 88 | 1,011 91 | 1,950 55 | 489 08 |
| Premium account ..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 2,037 53 | 2,037 53 | 2,037 53 | 2,037 53 | 2,037 53 |
| Other real estate ..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $510,757 96 | $531,249 91 | $534,104 49 | $513,852 91 | $536,873 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net..... | 3,125 17 | 5,677 65 | 9,269 88 | 7,101 41 | 8,662 46 |
| Dividends unpaid..... | 15 00 | 15 00 | 15 00 | 15 00 | 15 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 79,507 37 | 78,542 50 | 102,040 67 | 83,665 90 | 83,431 59 |
| Demand certificates of deposit..... | ..... | ..... | 23,055 63 | 2,170 55 | 37,264 32 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits ..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 39,406 41 | 24,561 71 | ..... | ..... | ..... |
| Book accounts..... | 166,968 88 | 172,636 98 | 160,423 44 | 158,017 94 | 171,820 53 |
| Certificates of deposit ..... | 181,735 13 | 209,816 07 | 199,299 87 | 222,882 11 | 195,679 76 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $510,757 96 | $531,249 91 | $534,104 49 | $513,852 91 | $536,873 66 |

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## No. 524.

## PEOPLE'S SAVINGS BANK OF COOPERSVILLE.

### Organized January 25, 1912.

LYMAN E. DURPHY, *President;* JOHN LAUG, *Vice President;* JOHN H. TERAVEST, *Cashier;* LILLIAN EASTON, *Assistant Cashier.*

DIRECTORS.—Lyman E. Durphy, John Laug, John H. TerAvest, John Lubben, George Laug, Fred Van Allsburg, L. J. Hinken.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $84,709 08 | $74,690 88 | $57,452 57 | $58,415 83 | $132,061 97 |
| Sav. dept. | 20,835 00 | 26,407 00 | 52,272 22 | 57,527 59 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 29,100 00 |
| Sav. dept. | 96,295 00 | 102,695 00 | 142,320 00 | 148,520 00 | 116,770 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 4,532 98 | 4,153 49 | 700 02 | 9,105 82 | 11,055 15 |
| Sav. dept | 4,000 00 | 4,500 00 | 6,000 00 | 7,000 00 | 4,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 6,778 29 | 12,567 88 | 25,872 22 | 9,198 89 | 35,951 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 335 29 | 412 28 | 1,575 96 | 288 41 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,035 00 | 4,087 00 | 7,216 00 | 2,301 00 | 1,881 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | 1,000 00 |
| Gold coin:.....Com'l. dept. | 10 00 | 155 00 | 120 00 | 125 00 | 5 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 603 90 | 436 15 | 416 15 | 593 35 | 685 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 166 73 | 196 65 | 152 68 | 193 91 | 295 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 110 32 | 168 95 | 962 65 | 289 00 | 42 17 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,600 00 | 2,400 00 | 7,600 00 | 7,600 00 | 7,600 00 |
| Furniture and fixtures | 2,400 00 | 7,600 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other real estate | 1,166 63 | 1,166 63 | 1,166 63 | 1,166 63 | 1,166 63 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 134 55 | 1,323 59 | 500 00 | ..... | 2,892 95 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 800 00 | 800 00 | 800 00 | 800 00 | 800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $236,177 48 | $244,683 51 | $307,363 42 | $307,812 98 | $347,995 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,600 00 |
| Undivided profits, net | 1,195 24 | 1,271 45 | 1,090 41 | 1,991 48 | 2,336 00 |
| Dividends unpaid | 1,350 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 35,863 96 | 36,863 02 | 49,659 79 | 62,251 24 | 61,040 53 |
| Demand certificates of deposit | 43,890 46 | 38,552 42 | 16,820 62 | 7,406 20 | 2,113 12 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | 158,026 09 |
| Bc accounts | 45,722 15 | 53,375 89 | 68,637 77 | 71,466 28 | 97,879 76 |
| C rtificates of deposit | 77,655 67 | 88,120 73 | 134,654 83 | 138,197 78 | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 4,000 00 | ..... | 10,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $236,177 48 | $244,683 51 | $307,363 42 | $307,812 98 | $347,995 50 |

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## No. 406.

## THE STATE BANK OF MONTCALM COUNTY, CORAL.

### Organized July 21, 1908.

J. S. NEWELL, *President*; VAN S. REYNOLDS, *Vice President*; THOMAS SKEDGELL, *Cashier*; REBECCA WHITE, *Assistant Cashier*.

DIRECTORS.—J. S. Newell, S. M. Dinsmore, M. C. Arbogast, V. S. Reynolds.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $73,839 16 | $77,277 45 | $72,822 89 | $72,316 08 | $76,201 35 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 36,855 00 | 34,255 00 | 16,350 00 | 18,500 00 | 16,250 00 |
| Sav. dept. | 58,820 44 | 60,620 44 | 73,475 44 | 66,825 44 | 76,675 44 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 4,042 20 | 6,790 95 | 21,264 15 | 12,138 72 | 16,223 55 |
| Sav. dept. | 2,894 20 | 2,532 86 | 1,012 62 | 2,670 24 | 406 88 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | 2,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | |
| Sav. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 5,835 00 | 2,743 00 | 5,132 00 | 5,091 00 | 5,198 00 |
| Sav. dept. | 900 00 | 500 00 | 1,500 00 | 1,400 00 | 3,500 00 |
| Gold coin: Com'l. dept. | | | | | |
| Sav. dept. | 1,030 00 | 1,055 00 | 1,005 00 | 1,015 00 | 1,010 00 |
| Silver coin: Com'l. dept. | 402 85 | 359 20 | 432 85 | 392 90 | 285 15 |
| Sav. dept. | 70 00 | 50 00 | 200 00 | 175 00 | 200 00 |
| Nickels and cents: Com'l. dept. | 179 75 | 189 14 | 184 09 | 165 81 | 78 32 |
| Sav. dept. | | | | | 100 00 |
| Overdrafts | | 79 08 | | | 118 29 |
| Premium account | | | | | |
| Banking house | 4,100 00 | 4,100 00 | 4,100 00 | 4,100 00 | 4,100 00 |
| Furniture and fixtures | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,712 14 | 2,116 74 | 654 76 | 1,543 86 | 875 65 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $196,880 74 | $198,868 86 | $204,333 80 | $192,534 05 | $205,922 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 3,100 00 | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Undivided profits, net | 2,327 73 | 1,020 09 | 1,380 43 | 1,596 35 | 2,388 45 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 30,380 33 | 33,662 12 | 41,543 59 | 27,734 26 | 28,605 16 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 421 08 | 749 43 | 2,462 84 | 334 35 | 185 34 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 85,193 94 | 84,628 75 | 67,708 46 | 64,732 68 | 73,841 99 |
| Book accounts | 54,957 66 | 55,008 47 | 56,018 31 | 60,331 64 | 64,757 12 |
| Certificates of deposit | 500 00 | 500 00 | 11,920 17 | 14,504 77 | 12,844 57 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $196,880 74 | $198,868 86 | $204,333 80 | $192,534 05 | $205,922 63 |

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## No. 339.

## THE OLD CORUNNA STATE BANK, CORUNNA.

### Organized May 9, 1906.

W. F. GALLAGHER, *President;* T. M. EULER, W. A. ROSENKRANS, GEO. E. CLUTTERBUCK, *Vice Presidents;* E. T. SIDNEY, *Cashier;* F. WM. NOTNAGEL, *Assistant Cashier.*

DIRECTORS.—W. F. Gallagher, T. M. Euler, W. A. Rosenkrans, E. T. Sidney, George E. Clutterbuck, Samuel M. Kerby.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $139,957 79 | $169,174 79 | $150,661 39 | $161,082 54 | $181,161 24 |
| Sav. dept. | 113,650 49 | 103,389 60 | 94,608 89 | 106,922 50 | 112,279 60 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Sav. dept. | 179,365 17 | 164,651 82 | 166,146 82 | 189,721 27 | 209,142 64 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 31,938 70 | 48,507 34 | 19,919 43 | 20,703 06 | 21,095 16 |
| Sav. dept. | 61,146 15 | 48,427 51 | 34,101 11 | 68,971 54 | 82,760 34 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,900 00 | 45,250 00 | 67,450 00 | 30,500 00 | 17,100 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 323 40 | 953 13 | 762 89 | 820 80 | 1,046 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,673 00 | 6,172 00 | 7,453 00 | 7,577 00 | 9,265 00 |
| Sav. dept. | 7,500 00 | 7,500 00 | 9,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 500 00 | 700 00 | 800 00 | 500 00 | 600 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 208 49 | 121 94 | 125 94 | 204 85 | 71 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 694 69 | 1,240 65 | 1,472 20 | 1,328 72 | 762 79 |
| Premium account | 214 25 | 214 25 | 214 25 | 200 00 | 200 00 |
| Banking house | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Furniture and fixtures | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 6,340 83 | 572 84 | 140 04 | 473 82 | 810 75 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $596,312 96 | $633,775 87 | $589,755 96 | $630,906 10 | $678,195 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 11,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 5,533 61 | 3,857 43 | 6,278 82 | 6,653 16 | 6,518 93 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 106,810 83 | 130,393 07 | 87,330 23 | 87,160 34 | 110,908 12 |
| Demand certificates of deposit | 46,957 69 | 44,073 59 | 54,563 28 | 51,448 83 | 72,603 41 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 37,090 41 | 30,046 16 | 7,832 94 | 24,452 42 | 36,329 95 |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 74,686 06 | 78,482 32 | 85,692 14 | 89,513 45 | 91,749 29 |
| Certificates of deposit | 274,234 36 | 294,923 30 | 296,058 55 | 319,677 90 | 313,085 42 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 10,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $596,312 96 | $633,775 87 | $589,755 96 | $630,906 10 | $678,195 12 |

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## No. 596.

## FIRST STATE SAVINGS BANK, CROSWELL.

### Organized July 7, 1917.

WM. H. AITKIN, *President;* A. E. SLEEPER, *Vice President;* FRANK L. FENTON, *Cashier;* A. F. ELLERTHORPE, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, Wm. H. Aitkin, H. R. Rice, Neil J. McColl, Frank L. Fenton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $185,348 14 | $166,154 17 | $172,933 15 | $225,766 69 | $245,430 84 |
| Sav. dept. | 41,072 36 | 47,628 14 | 45,239 13 | 42,993 59 | 36,303 37 |
| Bonds, mtgs. and securities:...Com'l. dept. | 65,100 00 | 79,150 00 | 66,300 00 | 25,000 00 | 30,000 00 |
| Sav. dept. | 83,505 80 | 87,549 80 | 94,368 64 | 165,997 50 | 170,487 84 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | 19,076 75 | 14,874 87 |
| Sav. dept. | ..... | ..... | ..... | ..... | 5,200 00 |
| Due from bks. in res. cities:...Com'l. dept. | 72,108 56 | 64,517 64 | 71,592 64 | 26,795 45 | 37,458 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,500 00 | 16,500 00 | 16,500 00 | 5,000 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 7,000 00 | 7,000 00 | 7,000 00 | ..... | ..... |
| Sav. dept. | 3,500 00 | 3,500 00 | 3,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,255 00 | 6,964 00 | 6,195 00 | 3,838 00 | 5,819 00 |
| Sav. dept. | 4,600 00 | 4,500 00 | 5,000 00 | 5,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 235 00 | 260 00 | 260 00 | 265 00 | 250 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 551 45 | 557 45 | 532 25 | 370 90 | 395 95 |
| Sav. dept. | 18 75 | 80 00 | 30 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 166 94 | 163 64 | 84 93 | 167 46 | 152 59 |
| Sav. dept. | ..... | 4 01 | 07 | ..... | ..... |
| Overdrafts..... | 116 45 | 92 12 | 248 43 | 1,018 78 | 489 41 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 8,337 51 | 623 61 | 7,955 40 | 8,039 89 | 5,152 65 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 23 50 | 264 61 | 86 23 | 223 66 | 8 39 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | 900 00 | 1,100 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $500,939 46 | $490,009 19 | $502,325 87 | $534,953 67 | $557,623 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net..... | 3,109 77 | 3,910 85 | 4,856 02 | 3,808 00 | 4,284 14 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | 1,838 52 | 1,838 52 | 1,838 52 | 1,838 52 | 1,838 52 |
| Commercial deposits subject to check..... | 102,059 66 | 80,468 31 | 78,549 29 | 88,346 09 | 98,365 99 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 984 15 | 701 40 | 1,138 73 | 2,682 32 | 2,677 11 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 210,250 45 | 208,328 16 | 211,305 47 | 215,969 79 | 223,498 27 |
| Book accounts..... | 29,785 61 | 32,559 59 | 32,472 95 | 35,724 75 | 37,812 45 |
| Certificates of deposit..... | 120,411 30 | 127,202 36 | 132,164 89 | 140,584 20 | 143,147 17 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $500,939 46 | $490,009 19 | $502,325 87 | $534,953 67 | $557,623 65 |

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## No. 182.

## THE STATE BANK OF CROSWELL, CROSWELL.

Organized December 4, 1895.

JOHN P. NIGGEMAN, JR., *President;* H. W. WIXON, *Vice President;* MELVIN H. AITKIN, *Cashier.*

DIRECTORS.—John P. Niggeman, Jr., Melvin H. Aitkin, H. W. Wixon, L. I. Graham, H. H. Learmont, Carl E. Copp, Frank Matthews.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $224,126 46 | $225,375 35 | $256,367 18 | $270,909 43 | $298,756 88 |
| Sav. dept. | 206,137 50 | 194,253 37 | 208,230 95 | 215,896 69 | 250,701 72 |
| Bonds, mtgs. and securities: Com'l. dept. | 15,686 67 | 15,335 67 | 61,260 32 | 55,577 82 | 50,522 82 |
| Sav. dept. | 207,731 58 | 228,941 93 | 239,557 04 | 236,182 67 | 240,100 87 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 133,003 45 | 108,494 13 | 124,758 13 | 98,697 20 | 90,996 71 |
| Sav. dept. | 35,349 70 | 32,620 01 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 96,711 84 | 103,850 00 | 49,000 00 | 64,000 00 | 75,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 11,144 00 | 8,004 00 | 6,306 00 | 13,386 00 | 23,788 00 |
| Sav. dept. | 10,000 00 | 12,000 00 | 16,500 00 | 12,000 00 | ..... |
| Gold coin: Com'l. dept. | 620 00 | 665 00 | 695 00 | 725 00 | 725 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 807 00 | 803 10 | 892 80 | 1,108 65 | 1,670 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 174 29 | 315 19 | 274 04 | 959 44 | 842 96 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 791 33 | 911 72 | 1,086 74 | 1,143 76 | 37 84 |
| Premium account | 73 61 | 141 42 | 78 46 | 120 35 | 102 65 |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estste | 150 00 | 150 00 | 150 00 | 150 00 | ..... |
| Due from banks other than in reserve cities | ..... | 527 59 | ..... | ..... | 1,892 38 |
| Cash items in transit | 436 25 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | 104 31 | 340 55 | 291 24 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $975,943 68 | $965,388 48 | $998,260 97 | $994,197 56 | $1,048,429 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $60,000 00 | $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 | 12,000 00 |
| Undivided profits, net | 13,112 68 | 17,528 65 | 22,458 59 | 16,491 26 | 17,798 89 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | 182 75 | ..... | ..... | ..... |
| Commercial deposits subject to check | 155,674 84 | 112,609 25 | 116,623 25 | 96,403 68 | 131,415 35 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | 313,241 79 |
| Certified checks | ..... | ..... | ..... | 1,625 06 | ..... |
| Cashier's checks | 2,936 67 | 8,119 40 | 4,468 78 | ..... | 1,115 62 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 6,399 93 | 4,800 00 | 4,907 03 | 7,850 03 | 4,800 00 |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 318,565 07 | 278,670 54 | 262,142 08 | 288,751 83 | ..... |
| Book accounts | 56,233 24 | 57,419 97 | 59,018 47 | 59,192 54 | 65,360 52 |
| Certificates of deposit | 348,521 25 | 409,057 92 | 446,642 77 | 441,883 16 | 432,697 70 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $975,943 68 | $965,388 48 | $998,260 97 | $994,197 56 | $1,048,429 87 |

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## No. 568.

## THE STATE BANK OF CRYSTAL, CRYSTAL.

### Organized August 26, 1915.

RAYBURN B. SMITH, *President;* J. H. STEERE, Vice President; RAY BINKLEY, *Cashier;* DORIS STEERE, *Assistant Cashier.*
DIRECTORS.--Rayburn B. Smith, J. D. Smith, James H. Steere, M. J. McConkie, Ira Cummings.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $73,667 49 | $86,912 94 | $82,001 18 | $97,566 02 | $110,562 11 |
| Sav. dept. | | | 10,000 00 | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,000 00 | 5,000 00 | | | |
| Sav. dept. | 19,985 00 | 21,460 00 | 19,985 00 | 16,985 00 | 17,625 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 11,568 71 | 5,952 41 | 6,756 73 | 6,753 20 | 19,824 94 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,500 00 | 6,600 00 | 9,850 00 | 7,950 00 | 16,950 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place .....Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,518 00 | 3,473 00 | 5,465 00 | 4,955 00 | 4,368 00 |
| Sav. dept. | 1,700 00 | 1,700 00 | 1,500 00 | 1,500 00 | 1,700 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 600 15 | 617 75 | 259 25 | 434 65 | 836 95 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 244 86 | 218 89 | 120 51 | 58 21 | 108 06 |
| Sav. dept. | | | | | |
| Overdrafts | 37 67 | 65 65 | 27 74 | 11 66 | 200 23 |
| Premium account | | | | | |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 2,350 00 | 2,358 00 | 2,358 00 | 2,358 00 | 2,358 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 868 29 | 223 55 | 388 63 | 1,941 46 | 3,608 08 |
| Cash items in transit | | | 196 81 | | |
| Outside checks and other cash items | 95 35 | 137 44 | | 382 15 | 114 75 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $147,135 52 | $139,719 63 | $143,908 85 | $145,895 35 | $183,256 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,000 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Undivided profits, net | 4,443 81 | 2,750 29 | 2,966 75 | 2,847 34 | 3,741 91 |
| Dividends unpaid | | 7 00 | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 29,799 10 | 25,365 32 | 18,654 84 | 21,408 59 | 45,644 08 |
| Demand certificates of deposit | 56,875 85 | 61,064 93 | 68,066 46 | 64,800 03 | 77,009 58 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 10,936 46 | 12,035 73 | 10,737 38 | 12,537 32 | 20,746 20 |
| Certificates of deposit | 24,080 30 | 16,996 36 | 13,483 42 | 18,802 07 | 14,614 35 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 8,500 00 | 4,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $147,135 52 | $139,719 63 | $143,908 85 | $145,895 35 | $183,256 12 |

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## No. 529.

## THE DAGGETT STATE BANK, DAGGETT.

### Organized May 27, 1912.

ANDREW E. WENG, *President;* D. R. LANDSBOROUGH, *Vice President;* H. A. STOW, *Cashier;* FLORENCE WENG, *Assistant Cashier.*

DIRECTORS.—Edward Perrizo, Andrew E. Weng, D. R. Landsborough, Arthur A. Weng, Solomon Swanson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $71,452 74 | $80,396 69 | $78,089 15 | $85,820 87 | $96,241 60 |
| Sav. dept. | 5,900 00 | 5,875 00 | 7,860 58 | 10,653 10 | 14,686 13 |
| Bonds, mtgs. and securities: Com'l. dept. | 3,000 00 | 11,592 65 | 17,209 26 | 18,267 33 | 9,200 00 |
| Sav. dept. | 25,925 99 | 28,425 99 | 30,965 99 | 35,394 99 | 39,569 99 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 1,144 33 | 3,466 61 | 1,957 98 | 12,796 70 | 563 46 |
| Sav. dept. | 1,347 99 | 1,326 52 | 3,770 22 | 5,148 86 | 95 94 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 3,030 00 | ..... | ..... | ..... | 4,520 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 1,621 00 | 1,969 00 | 2,018 00 | 1,620 76 | 3,169 00 |
| Sav. dept. | 3,000 00 | 2,000 00 | 3,000 00 | 2,000 00 | 2,500 00 |
| Gold coin: Com'l. dept. | 25 00 | 20 00 | 10 00 | ..... | 20 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 1,219 35 | 610 60 | 727 25 | 1,100 30 | 238 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 158 46 | 148 05 | 139 46 | 108 29 | 35 72 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,047 77 | 575 40 | 382 20 | 499 19 | 1,101 58 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Furniture and fixtures | 2,340 65 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 1,483 44 | 157 48 | 347 48 | 178 26 | ..... |
| Cash items in transit | ..... | ..... | ..... | 448 13 | 90 00 |
| Outside checks and other cash items | 1,010 02 | 364 12 | 629 87 | ..... | 32 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $126,206 74 | $141,528 11 | $151,007 44 | $178,636 78 | $176,664 32 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 7,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 3,143 63 | 254 49 | 1,544 14 | 2,000 00 | 1,641 33 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 41,903 77 | 39,535 32 | 47,464 48 | 73,730 79 | 64,225 97 |
| Demand certificates of deposit | ..... | ..... | 10,014 82 | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 2,206 74 | 2,739 77 | 594 26 | 213 95 | 512 41 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 5 57 | ..... | 4,379 54 | ..... | 8,821 69 |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | ..... | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 5,277 12 | 6,629 79 | ..... | 11,604 64 | 10,471 57 |
| Book accounts | 44,849 51 | 46,568 74 | 50,210 20 | 56,287 40 | 58,491 35 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 20 40 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 1,800 00 | 6,800 00 | 3,800 00 | 6,800 00 | 2,000 00 |
| Bills payable | ..... | 6,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $126,206 74 | $141,528 11 | $151,007 44 | $178,636 78 | $176,664 32 |

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## No. 176.

## DAVISON STATE BANK, DAVISON.

### Organized December 28, 1894.

A. B. CULLEN, *President;* I. J. BERRY, *Vice President;* C. E. LEACH, *Cashier;*
M. A. MCBRATNEY, *Assistant Cashier.*

DIRECTORS.—A. B. Cullen, James H. Baxter, Frank H. Jaques, S. T. Hall, F. J. Smith, F. W. Knapp, C. E. Leach, I. J. Berry, J. M. Van Buskirk.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $138,227 85 | $131,965 03 | $126,015 53 | $166,430 35 | $148,502 96 |
| Sav. dept. | 39,040 88 | 32,881 26 | 52,916 71 | 51,928 53 | 49,360 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 62,880 00 | 74,692 50 | 82,152 45 | 51,673 45 | 38,931 45 |
| Sav. dept. | 161,651 73 | 151,886 08 | 171,298 65 | 172,103 65 | 176,582 48 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 19,584 18 | 19,278 10 | 18,968 62 | ..... | 19,151 07 |
| Due from bks. in res. cities:...Com'l. dept | 25,582 99 | 33,624 81 | 18,311 64 | 9,965 09 | 17,161 16 |
| Sav. dept. | ..... | ..... | ..... | 19,868 74 | 31,800 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 24,750 00 | 33,450 00 | 39,400 00 | 25,350 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. detp. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,386 00 | 2,942 00 | 3,639 00 | 4,936 00 | 7,849 00 |
| Sav. dept. | 8,127 00 | 6,077 00 | 6,052 00 | 9,057 00 | 14,962 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 873 00 | 923 00 | 948 00 | 943 00 | 1,038 00 |
| Silver coin:.....Com'l. dept. | 1,593 15 | 1,562 35 | 1,820 45 | 2,202 05 | 2,445 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 146 53 | 172 54 | 93 82 | 93 01 | 23 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,346 84 | 952 74 | 1,450 49 | 373 05 | 1,937 93 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 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 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 7,401 82 | 4,271 75 | 2,229 81 | 1,225 25 | 1,447 30 |
| Cash items in transit | 85 87 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 118 37 | 34 07 | 1,093 88 | 111 43 |
| Stock of Federal Reserve Bank | 950 00 | 950 00 | 950 00 | 950 00 | 950 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $501,627 84 | $500,747 53 | $531,281 24 | $523,193 05 | $517,253 50 |

| Liabilities. | | | | | |
|---|---|---|---|---|---|
| Capital stock paid in | $25,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 7,527 99 | 10,989 77 | 13,630 98 | 9,470 26 | 10,586 23 |
| Dividends unpaid | 750 00 | ..... | ..... | 1,500 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 87,474 96 | 94,077 58 | 113,547 56 | 86,384 29 | 90,520 27 |
| Demand certificates of deposit | 44,582 05 | 43,234 18 | 26,178 06 | 30,949 81 | 46,886 49 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 193,981 09 | 208,648 08 | 211,780 45 | 227,884 74 | 242,395 31 |
| Certificates of deposit | 58,811 75 | 57,712 83 | 77,898 92 | 70,655 95 | 58,277 37 |
| Club savings deposits | ..... | 85 09 | 245 27 | 348 00 | 587 83 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 77,500 00 | 55,000 00 | 57,000 00 | 65,000 00 | 37,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $501,627 84 | $500,747 53 | $531,281 24 | $523,193 05 | $517,253 50 |

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No. 630.

## *THE AMERICAN STATE BANK OF DEARBORN, DEARBORN.

Organized August 29, 1919.

W. J. HAYES, *President;* FRED W. DALBY, *Vice President;* LEWIS WALTON, *Cashier.*

DIRECTORS.—Frank H. Dohany, Fred W. Dalby, Walter J. Hayes, Harvey B. Wallace, Fred J. McDonald.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*Commenced business September 15, 1919.

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## No. 459.

## THE DEARBORN STATE BANK, DEARBORN.

### Organized June 2, 1910.

HENRY FORD, *President;* HERMAN KALMBACH, E. G. LIEBOLD, *Vice Presidents;* C. R. MCLAUGHLIN, *Cashier;* C. H. STONE, *Auditor.*

DIRECTORS.—Henry Ford, Herman Kalmbach, E. G. Liebold, James Guinan, William Lucking, H. L. Burdeno, John H. Johnson, C. R. McLaughlin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $915,190 03 | $917,714 22 | $323,662 98 | $326,483 33 | $1,501,121 55 |
| Sav. dept. | ..... | ..... | 400,000 00 | 750,000 00 | 150,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 231,606 79 | 1,125,539 84 | 363,039 84 | 368,265 74 | ..... |
| Sav. dept. | 1,697,071 16 | 1,744,782 77 | 1,121,714 96 | 1,036,148 09 | 2,170,605 48 |
| Due from Fed. Res. Bank:....Com'l. dept. | 96,000 00 | 169,000 00 | 105,000 00 | 68,000 00 | 130,000 00 |
| Sav. dept. | 54,000 00 | 56,000 00 | 50,000 00 | 57,000 00 | 75,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 96,521 06 | 173,745 19 | 751,301 45 | 472,285 56 | 180,814 59 |
| Sav. dept. | ..... | ..... | 100,000 00 | ..... | 125,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 157,392 00 | 229,308 00 | 94,133 00 | 75,503 00 | 85,069 00 |
| Sav. dept. | 17,886 00 | 7,427 00 | 7,920 00 | 8,469 00 | 14,210 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,447 50 | 1,955 00 | 1,980 00 | 1,967 50 | 1,927 50 |
| Silver coin:.....Com'l. dept | 3,937 10 | 3,251 40 | 3,053 60 | 3,741 95 | 5,017 35 |
| Sav. dept. | 47 30 | 29 55 | 92 20 | 55 50 | 68 30 |
| Nickels and cents:.....Com'l. dept. | 420 48 | 349 76 | 356 29 | 317 68 | 316 70 |
| Sav. dept. | 9 46 | 1 49 | 10 57 | 8 49 | 8 36 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Furniture and fixtures | 19,000 00 | 19,000 00 | 19,766 81 | 19,788 91 | 19,788 91 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 3,622 50 | ..... | ..... | 667 36 |
| Outside checks and other cash items | 63 80 | 36 44 | ..... | ..... | 88 64 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 7,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,331,592 68 | $4,492,763 16 | $3,383,031 70 | $3,229,034 75 | $4,502,203 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 125,000 00 | 125,000 00 | 125,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits, net | 31,957 65 | 31,569 89 | 22,118 10 | 10,893 88 | 31,111 73 |
| Dividends unpaid | 4,500 00 | ..... | ..... | 2,070 00 | 5,951 45 |
| Reserved for taxes, interest, etc | 9,125 99 | 8,715 46 | 20,835 82 | 11,805 57 | ..... |
| Commercial deposits subject to check | 1,270,610 08 | 2,393,084 33 | 1,460,224 51 | 1,087,863 25 | 1,675,120 48 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 182 70 | 2,448 14 | 1,469 80 | 1,257 07 | 1,038 48 |
| Cashier's checks | 3,311 44 | 2,809 19 | 9,179 28 | 10,381 92 | 2,950 25 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 20,620 38 | 20,696 80 | 20,770 99 | 20,846 18 | 20,921 37 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,395,793 69 | 1,437,112 67 | 775,184 18 | 982,525 20 | 1,646,204 48 |
| Certificates of deposit | 370,490 75 | 371,326 68 | 848,249 02 | 851,391 68 | 868,905 50 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,331,592 68 | $4,492,763 16 | $3,383,031 70 | $3,229,034 75 | $4,502,203 74 |

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## No. 319.

## THE CITIZENS' STATE BANK OF DECATUR, DECATUR.

Organized August 15, 1905.

GEO. T. POMEROY, *President;* J. C. DUNNINGTON, A. J. GOBLE, *Vice Presidents;* R. S. MCGOWAN, *Cashier.*

DIRECTORS.—E. J. Rawson, J. C. Dunnington, Geo. T. Pomeroy, A. J. Goble, F. P. Hall, S. B. Monroe.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $191,460 43 | $200,235 17 | $199,407 22 | $220,506 38 | $246,739 20 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 10,910 22 | 15,910 22 | 19,325 22 | 19,325 22 | 19,275 22 |
| Sav. dept. | 65,800 37 | 62,312 27 | 65,394 06 | 67,111 17 | 62,429 78 |
| Due from Fed. Res. Bank: Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 21,495 88 | 23,947 19 | 27,746 98 | 7,738 65 | 19,053 14 |
| Sav. dept. | 3,000 00 | 5,000 00 | | 5,000 00 | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 5,450 00 | 2,700 00 | 7,350 00 | 2,600 00 | 3,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 3,965 02 | 1,379 83 | 121 76 | | 521 39 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 13,850 00 | 13,715 00 | 17,361 00 | 14,611 00 | 19,753 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Gold coin: Com'l. dept. | 1,788 00 | 1,795 00 | 1,590 00 | 1,583 00 | 1,745 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 2,808 15 | 3,112 45 | 1,807 45 | 1,806 55 | 1,974 90 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 533 99 | 638 34 | 373 04 | 340 02 | 230 43 |
| Sav. dept. | | | | | |
| Overdrafts | 674 38 | 1,178 23 | 1,057 33 | 557 51 | 1,174 50 |
| Premium account | | | | | |
| Banking house | 8,575 00 | 8,575 00 | 8,575 00 | 8,450 00 | 8,450 00 |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 2,352 84 |
| Other real estate | 2,375 00 | 2,375 00 | 854 34 | 854 34 | 1,829 57 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | 250 00 | 95 15 | | |
| Outside checks and other cash items | 115 38 | 618 99 | 237 47 | 215 89 | 288 91 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $338,601 82 | $349,542 69 | $357,096 02 | $356,499 73 | $399,317 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 2,178 77 | 4,014 19 | 3,946 04 | 2,334 73 | 3,159 92 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 102,512 98 | 88,650 81 | 87,085 87 | 72,906 39 | 93,118 66 |
| Demand certificates of deposit | 141,146 77 | 148,587 37 | 162,191 51 | 157,440 40 | 192,308 47 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | 517 24 | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 67,763 30 | 72,711 56 | 71,990 67 | 70,773 91 | 79,906 95 |
| Certificates of deposit | | | | | |
| Club savings deposits | | 1,078 76 | 1,881 93 | 2,527 06 | 3,323 88 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 4,500 00 | | 20,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $338,601 82 | $349,542 69 | $357,096 02 | $356,499 73 | $399,317 88 |

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## No. 102.

## THE FIRST STATE BANK OF DECATUR, DECATUR.

Organized September 19, 1890.

E. E. COPLEY, *President;* H. D. WICKETT, *Vice President;* L. E. VAN ANTWERP, *Cashier;* F. C. STAPLETON, *Assistant Cashier.*

DIRECTORS.—B. A. Baker, E. E. Copley, H. D. Wickett, L. E. Van Antwerp, F. W. Thomas, J. E. Maxwell.

| Resources. | Report of Dec. 31, 1918. | Report of March 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $145,423 80 | $129,987 84 | $145,154 02 | $160,743 42 | $232,796 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,000 00 | 9,000 00 | 15,000 00 | 13,000 00 | 34,975 00 |
| Sav. dept. | 175,474 16 | 197,291 47 | 206,479 70 | 179,035 83 | 179,212 99 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,994 18 | 15,233 63 | 4,709 75 | 8,465 12 | 25,970 61 |
| Sav. dept. | 10,571 02 | 24,731 38 | 17,866 68 | 22,392 92 | 18,595 20 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 17,050 00 | 17,000 00 | 7,000 00 | 450 00 | 27,626 15 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks | 45 70 | 122 47 | 70 00 | 260 00 | 103 04 |
| in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,650 00 | 7,864 00 | 6,323 00 | 6,194 00 | 7,765 00 |
| Sav. dept. | 5,000 00 | 7,000 00 | 7,000 00 | 5,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 120 00 | 1,085 00 | 1,105 00 | 1,322 50 | 1,252 50 |
| Sav. dept. | 6,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 625 32 | 1,364 85 | 1,361 15 | 1,364 65 | 1,318 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 113 29 | 111 42 | 58 32 | 48 43 | 104 97 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,100 93 | 573 38 | 444 79 | 467 77 | 3,622 19 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 |
| Furniture and fixtures | 2,725 00 | 2,725 00 | 2,725 00 | 2,725 00 | 2,725 00 |
| Other real estste | 2,096 54 | 2,153 87 | 2,133 87 | 2,119 67 | 2,099 67 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,354 00 | 28 77 | 778 66 | 270 00 | 10,426 46 |
| Outside checks and other cash items | ..... | 2,434 46 | 6,255 61 | 555 78 | 494 41 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $415,843 94 | $433,207 54 | $438,965 55 | $418,915 09 | $569,587 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 6,558 32 | 2,720 61 | 3,894 46 | 4,264 87 | 4,212 04 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 95,706 77 | 103,898 26 | 121,017 22 | 84,548 73 | 150,270 54 |
| Demand certificates of deposit | 68,021 36 | 55,763 35 | ..... | 84,288 98 | 143,837 74 |
| Certified checks | ..... | ..... | ..... | 746 20 | 35 28 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 97 23 | 97 23 | 97 23 | 98 44 | 98 44 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | 57,896 92 | ..... | ..... |
| Book accounts | 78,330 38 | 90,428 05 | 79,639 30 | 86,797 09 | 96,230 50 |
| Certificates of deposit | 127,129 88 | 140,300 04 | 131,420 42 | 113,170 78 | 132,403 09 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| | $415,843 94 | $433,207 54 | $438,965 55 | $418,915 09 | $569,587 63 |

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## No. 565.

## DECKER STATE BANK, DECKER.

### Organized July 13, 1915.

WM. F. EHLERS, *President and Cashier;* DAVID INNES, O. W. NIQUE, *Vice Presidents;* MYLO RAGAN, *Assistant Cashier.*

DIRECTORS.—Wm. F. Ehlers, David Innes, O. W. Nique, C. M. Bailey, Charles F. Gates.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $54,288 81 | $51,517 85 | $64,135 49 | $71,583 60 | $75,045 03 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | 1,800 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,985 00 | 11,760 00 | 21,020 00 | 19,210 00 | 19,360 00 |
| Sav. dept. | 6,468 84 | 6,718 84 | 5,650 00 | 5,650 00 | 6,650 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,705 90 | 29,073 65 | 11,798 95 | 14,891 62 | 17,927 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 700 00 | 700 00 | 700 00 | 700 00 | 1,400 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 97 39 | 130 86 | 376 89 | 266 17 | 298 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,373 00 |
| Currency:.....Com'l. dept. | 3,878 00 | 3,519 00 | 4,766 00 | 3,744 00 | 600 00 |
| Sav. dept. | 700 00 | 2,600 00 | 800 00 | 1,000 00 | 427 50 |
| Gold coin:.....Com'l. dept. | 422 50 | 422 50 | 422 50 | 427 50 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 407 80 | 381 10 | 200 60 | 336 85 | 256 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 117 35 | 137 94 | 106 77 | 118 14 | 119 40 |
| Sav. dept. | 79 94 | 59 42 | 65 76 | 58 36 | 42 98 |
| Overdrafts | ..... | 160 20 | 92 | 81 | 146 95 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,938 16 | 5,938 16 | 5,938 16 | 5,938 16 | 5,938 16 |
| Furniture and fixtures | 1,340 13 | 1,340 13 | 1,340 13 | 1,340 13 | 1,340 13 |
| Other real estate | 444 71 | 764 92 | 785 01 | 794 38 | 987 18 |
| Due from banks other than in reserve cities | 29 37 | 297 36 | 50 00 | 12 49 | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 180 68 | 128 47 | ..... | ..... | ..... |
| Totals | $103,784 58 | $115,650 40 | $118,157 18 | $127,072 21 | $135,712 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 2,500 00 |
| Undivided profits, net | 1,843 96 | 106 70 | 712 22 | 1,173 87 | 367 06 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 24,796 78 | 31,374 44 | 28,106 32 | 24,725 49 | 26,909 28 |
| Demand certificates of deposit | 47,195 06 | 51,591 00 | 59,622 88 | 65,264 49 | 70,442 80 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 7,948 78 | 10,078 26 | 7,215 76 | 8,408 36 | 10,492 98 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 5,000 00 | 5,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $103,784 58 | $115,650 40 | $118,157 18 | $127,072 21 | $135,712 12 |

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## No. 196.

## FARMERS' STATE BANK OF DECKERVILLE, DECKERVILLE.

### Organized June 25, 1897.

CARL E. COPP, *President;* C. E. MCCLUSKY, *Vice President;* J. F. POWLEY, *Cashier;* M. C. BAIRD, *Assistant Cashier.*

DIRECTORS.—C. H. Clement, Jas. S. Haynes, D. C. McLean, Carl E. Copp, C. E. McClusky, A. A. Pattullo.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $164,877 05 | $176,512 59 | $174,122 17 | $194,531 77 | $186,361 77 |
| Sav. dept. | | | | | 3 700 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 26,169 54 | 27,490 00 | 30,840 00 | 26,240 00 | 38,830 14 |
| Sav. dept. | 15,930 00 | 17,460 70 | 18,460 70 | 16,230 70 | 35,980 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept | 27,529 90 | 20,808 49 | 28,659 64 | 30,644 81 | 33,405 66 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 1,130 70 | 3,000 00 | 2,000 00 | 2,000 00 | 7,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | 6,000 00 | 6,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,450 00 | 5,784 00 | 8,822 00 | 11,627 00 | 4,544 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 340 00 | 440 00 | 440 00 | 475 00 | 475 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,162 00 | 1,032 00 | 1,134 45 | 1,013 90 | 587 90 |
| Sav. dept. | | | | | 83 00 |
| Nickels and cents:.....Com'l. dept. | 130 55 | 137 56 | 168 87 | 140 92 | 143 34 |
| Sav. dept. | | | | | 04 |
| Overdrafts | 372 84 | 1,295 46 | 791 52 | 829 83 | 1,570 33 |
| Premium account | | | | | |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 12,120 42 | 12,120 42 | 5,177 81 | 5,177 81 | 5,177 81 |
| Due from banks other than in reserve cities | 1,939 93 | | 1,793 50 | 198 01 | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 528 77 | 976 85 | 1,319 24 | 374 33 | 615 88 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $270,681 70 | $284,058 07 | $290,729 90 | $300,484 08 | $330,975 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,127 00 | 3,074 94 | 4,350 35 | 3,375 91 | 3,572 51 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 48,820 69 | 48,650 03 | 47,881 15 | 57,024 78 | 61,359 53 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 811 82 | 1,884 10 | 703 55 | 1,217 73 | 1,021 61 |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 170,163 78 | 178,468 67 | 180,800 70 | 181,473 47 | 175,958 18 |
| Book accounts | 15,950 61 | 16,975 76 | 16,989 58 | 17,387 62 | 15,968 71 |
| Certificates of deposit | 1,307 80 | 4 57 | 4 57 | 4 57 | 33,095 03 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $270,681 70 | $284,058 07 | $290,729 90 | $300,484 08 | $330,975 57 |

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## No. 195.

## STATE BANK OF DECKERVILLE, DECKERVILLE.

### Organized June 1, 1897.

WM. H. AITKIN, *President;* GEO. B. FORRESTER, *Vice President;* C. E. MCCLUSKY, *Cashier;* OTIS J. MUNN, INA E. KENNEDY, *Assistant Cashiers.*

DIRECTORS.—Wm. H. Aitkin, Geo. B. Forrester, M. C. Richardson, C. E. McClusky, M. M. Forrester.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $359,775 12 | $349,488 79 | $379,964 46 | $417,517 44 | $372,350 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | 46,393 83 |
| Bonds, mtgs. and securities:...Com'l. dept. | 76,890 68 | 101,195 68 | 89,296 60 | 43,039 00 | 43,153 75 |
| Sav. dept. | ..... | ..... | ..... | 41,892 60 | 78,263 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 56,738 69 | 63,073 26 | 51,400 43 | 55,135 74 | 57,336 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | 18,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 10,000 00 | 12,500 00 | 12,500 00 | 10,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 15,452 00 | 11,076 00 | 11,211 00 | 15,457 00 | 7,378 00 |
| Sav. dept. | ..... | ..... | ..... | 2,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 810 00 | 835 00 | 850 00 | 805 00 | 807 50 |
| Sav. dept. | ..... | ..... | ..... | 2 50 | 5 00 |
| Silver coin:.....Com'l. dept. | 1,032 30 | 935 30 | 1,508 25 | 1,696 25 | 1,784 30 |
| Sav. dept | ..... | ..... | ..... | 250 00 | 64 00 |
| Nickels and cents:.....Com'l. dept. | 98 49 | 30 96 | 44 75 | 19 32 | 173 97 |
| Sav. dept. | ..... | ..... | ..... | 3 77 | 14 |
| Overdrafts | 1,237 56 | 741 08 | 1,261 16 | 1,421 92 | 2,615 31 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 6,312 40 | 6,312 40 | 6,312 40 | 6,312 40 | 7,712 40 |
| Due from banks other than in reserve cities | 1,372 97 | 2,383 91 | 1,262 10 | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | 542 84 | ..... |
| Outside checks and other cash items | 2,043 58 | 720 92 | 608 82 | ..... | 2,758 07 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $541,763 79 | $559,293 30 | $566,219 97 | $606,095 78 | $648,797 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 536 43 | 3,483 44 | 4,069 84 | 5,023 98 | 525 53 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Commercial deposits subject to check | 173,346 34 | 169,816 36 | 149,014 25 | 181,927 06 | 215,610 39 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | 2,337 30 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 55 50 | 1,684 89 | 539 90 | 1,275 04 |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 327,881 02 | 343,438 00 | 363,950 99 | 324,618 67 | 241,159 66 |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | ..... | ..... | ..... | 44,148 87 | 142,726 89 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $541,763 79 | $559,293 30 | $566,219 97 | $606,095 78 | $648,797 51 |

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## No. 335.

## THE DEERFIELD STATE BANK, DEERFIELD.

### Organized March 27, 1906.

WM. F. WEISINGER, *President*; WM. T. ATKIN, *Vice President*; ARTHUR CANNON, *Cashier*; FRED W. KING, *Assistant Cashier*.

DIRECTORS.—W. F. Weisinger, Wm. T. Atkin, Arthur Cannon, H. G. House, M. E. Cannon, F. G. Cannon.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $77,813 63 | $74,204 90 | $68,845 32 | $91,481 33 | $109,655 09 |
| Sav. dept. | 47,048 85 | 47,048 85 | 39,983 94 | 39,983 94 | 40,052 78 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,173 00 | 11,125 00 | 17,765 00 | 23,565 00 | 8,865 00 |
| Sav. dept. | 72,617 00 | 78,242 00 | 83,042 00 | 89,422 00 | 115,347 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 18,729 10 | 23,211 38 | 39,362 97 | 44,839 71 | 57,610 15 |
| Sav. dept. | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 17,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,929 00 | 4,393 00 | 5,289 00 | 3,981 00 | 4,085 00 |
| Sav. dept. | 5,000 00 | 4,000 00 | 4,000 00 | 5,000 00 | 4,100 00 |
| Gold coin:.....Com'l. dept. | 672 50 | 1,667 50 | 997 50 | 1,357 50 | 662 50 |
| Sav. dept. | 3,000 00 | 2,000 00 | 2,700 00 | 2,300 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 1,435 25 | 149 00 | 304 65 | 111 33 | 83 44 |
| Sav. dept. | 300 00 | 1,000 00 | 300 00 | 2,000 00 | 2,400 00 |
| Nickels and cents:.....Com'l. dept. | 108 31 | 459 18 | 140 76 | 167 98 | 48 30 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 15 34 | 70 42 | 53 17 | 124 82 | 112 64 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | 1,026 25 | 1,046 28 | 5,615 98 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | 1,066 44 | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $261,341 98 | $264,071 23 | $281,377 00 | $321,880 89 | $372,137 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 10,500 00 | 10,500 00 | 10,500 00 | 10,500 00 | 10,500 00 |
| Undivided profits, net..... | 3,894 20 | 1,992 23 | 4,189 75 | 3,572 75 | 3,561 58 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 68,268 59 | 67,886 92 | 73,159 16 | 106,437 83 | 124,350 72 |
| Demand certificates of deposit..... | 23,693 84 | 26,280 12 | 33,014 38 | 28,838 67 | 30,464 37 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 2,452 84 | 276 20 | 302 93 | 43 26 | 119 43 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 132,532 51 | 137,135 76 | 140,210 78 | 152,488 38 | 183,141 78 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $261,341 98 | $264,071 23 | $281,377 00 | $321,880 89 | $372,137 88 |

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## No. 301.

## THE DELTON STATE BANK, DELTON.

### Organized November 3, 1904.

A. A. ALDRICH, *President;* WM. ELLIOTT, *Vice President;* R. A. NORWOOD, *Cashier.*

DIRECTORS.—A. A. Aldrich, Donald McLeay, William Elliott, Geo. J. Doster, Silas S. Doster, T. A. Aldrich, Fred O. Hughes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $40,558 64 | $46,878 52 | $53,577 97 | $53,085 80 | $48,883 26 |
| Sav. dept. | 46,614 05 | 45,069 94 | 48,795 50 | 46,281 01 | 43,357 37 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 148,244 92 | 149,505 92 | 143,135 92 | 142,260 92 | 148,825 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 35,154 14 | 12,612 60 | 18,229 29 | 4,838 45 | 35,866 90 |
| Sav. dept. | 46,232 13 | 48,172 08 | 38,257 87 | 55,631 55 | 75,871 39 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 39,650 00 | 62,200 00 | 35,250 00 | 30,250 00 | 38,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept | 3,369 00 | 3,240 00 | 4,594 00 | 4,144 00 | 431 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 1,145 00 | 1,170 00 | 1,255 00 | 1,255 00 | 1,255 00 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Silver coin:.....Com'l. dept. | 1,118 10 | 1,187 90 | 1,025 55 | 1,105 15 | 1,881 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 187 13 | 202 80 | 241 53 | 221 29 | 191 04 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 114 87 | 179 49 | 152 04 | 377 71 | 1,999 34 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Furniture and fixtures | 796 00 | 796 00 | 796 00 | 796 00 | 796 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 2,765 66 | 1,737 83 | 1,325 48 | 1,581 64 | 1,533 11 |
| Cash items in transit | 875 00 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 160 44 | 36 00 | 1,113 05 | 1,180 00 | 320 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $383,485 08 | $389,489 08 | $364,249 20 | $359,508 52 | $416,412 23 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net | 16,368 52 | 15,836 99 | 18,219 77 | 17,977 84 | 19,664 73 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 82,422 29 | 67,889 40 | 56,471 36 | 53,741 31 | 76,564 97 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 104,931 08 | 104,238 47 | 112,371 58 | 118,795 73 | 125,677 30 |
| Certificates of deposit | 153,763 19 | 175,524 22 | 151,186 49 | 142,993 64 | 168,505 23 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $383,485 08 | $389,489 08 | $364,249 20 | $359,508 52 | $416,412 23 |

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## AMERICAN LOAN & TRUST COMPANY, DETROIT.

### Organized June 5, 1917.

RICHARD G. LAMBRECHT, *President;* C. F. BORNMAN, J. G. CARVER, DANIEL KELLY, JOHN WYNNE, JR., *Vice President;* CARL WISNER, *Secretary;* J. A. GRUPCZYNSKI, *Assistant Secretary;* GUSTAV DIETRICH, *Treasurer;* GEO. E. RIEDEN, *Assistant Treasurer.*

DIRECTORS.—Richard G. Lambrecht, C. F. Bornman, Daniel Kelly, Gustav Dietrich, U. Grant Race, Wm. H. Beamer, Wm. J. Berry, C. M. Burton, Wm. T. Fry, John E. Lambert, J. G. Carver, S. C. McLouth, Conrad H. Smith, John Wynne, Jr., Wm. H. Sharp, C. W. Wagner, Harry Frank, Donald Clark, Gordon W. Kingsbury, Robert Widrig, Clyde I. Webster.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Bills receivable | $13,053 68 | $39,724 09 | $22,189 57 | $41,881 06 | $39,442 97 |
| Loans on real estate mortgages: | | | | | |
| In office | 3,418,175 34 | 3,392,840 56 | 3,476,894 57 | 3,602,101 40 | 3,690,174 23 |
| With State Treasurer | 150,300 00 | 135,300 00 | 104,900 00 | 104,900 00 | 104,900 00 |
| Bonds. In office | 151,275 00 | 182,125 00 | 340,350 00 | 208,950 00 | 300,650 00 |
| With State Treasurer | ..... | 15,550 00 | 50,150 00 | 60,150 00 | 46,500 00 |
| Stocks | ..... | ..... | ..... | ..... | 1,510 00 |
| Advances to Trusts | ..... | 24,921 40 | 3,650 17 | 84 27 | 44 57 |
| Furniture and fixtures | 5,811 27 | 6,472 77 | 6,745 43 | 6,875 00 | 6,979 80 |
| Due from approved reserve agents | 107,496 84 | 156,668 05 | 130,110 92 | 51,334 71 | 49,304 41 |
| Cash items | 3,640 57 | 9,704 93 | 12,211 69 | 12,160 65 | 9,735 02 |
| Nickels and cents | 17 42 | 17 20 | 12 82 | 25 21 | 39 95 |
| Silver coin | 370 45 | 205 20 | 63 70 | 181 80 | 195 55 |
| Gold coin | 390 00 | 890 00 | ..... | ..... | ..... |
| U. S. and national bank notes | 6,293 00 | 8,899 00 | 8,611 00 | 6,803 00 | 15,304 00 |
| Totals | $3,856,823 57 | $3,973,318 20 | $4,155,889 87 | $4,095,447 10 | $4,264,780 50 |
| Liabilities. | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 47,500 00 | 47,500 00 | 50,000 00 | 51,500 00 | 51,500 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 10,408 59 | 13,918 36 | 16,997 66 | 17,225 67 | 18,685 10 |
| Trust deposits | 248,887 62 | 253,111 29 | 388,539 18 | 360,034 47 | 527,240 03 |
| Debentures | 3,226,900 00 | 3,244,350 00 | 3,230,000 00 | 3,211,150 00 | 3,258,450 00 |
| Bills payable | 22,527 36 | 97,806 96 | 150,258 02 | 125,343 46 | 75,000 00 |
| Reserved for taxes, interest, etc | 600 00 | 1,081 59 | 1,195 01 | 1,393 50 | 2,304 97 |
| Bonds borrowed | ..... | 15,550 00 | 18,900 00 | 28,800 00 | 24,500 00 |
| Other liabilities | ..... | ..... | ..... | ..... | 7,100 40 |
| Totals | $3,856,823 57 | $3,973,318 20 | $4,155,889 87 | $4,095,447 10 | $4,264,780 50 |

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## No. 357.

## THE AMERICAN STATE BANK, DETROIT.

### Organized December 20, 1906.

W. E. MOSS, *President;* JAS. J. BRADY, L. W. SCHIMMEL, CHAS. P. LARNED, *Vice Presidents;* WALTER J. HAYES, *Vice President and Cashier;* GORDON FEARNLEY, G. W. J. LINTON, S. A. MAUER, H. W. PROCTOR, *Assistant Cashiers;* R. M. ALLAN, *Auditor.*

DIRECTORS.—Frank A. Kelly, Walter J. Hayes, W. E. Moss, Jos. A. Belanger, Chas. P. Larned, Harry C. Walker, James J. Brady, Louis W. Schimmel, Frank E. Logan, Hal H. Smith, F. H. Dohany, H. B. Wallace.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $2,401,385 38 | $2,062,009 86 | $2,646,934 92 | $3,115,150 77 | $3,575,441 71 |
| Sav. dept. | 1,751,349 51 | 1,408,896 90 | 1,482,529 51 | 1,645,223 05 | 1,747,395 22 |
| Bonds, mtgs. and securities: Com'l. dept. | 978,639 76 | 481,768 76 | 626,765 57 | 646,903 57 | 620,302 67 |
| Sav. dept. | 2,919,018 85 | 3,831,621 23 | 2,279,637 43 | 2,643,689 48 | 4,360,417 36 |
| Due from Fed. Res. Bank: Com'l. dept. | 242,307 79 | 235,503 48 | 266,152 66 | 300,546 78 | 391,396 95 |
| Sav. dept. | 129,515 24 | 510,237 43 | 190,424 93 | 222,116 71 | 151,991 83 |
| Due from bks. in res. cities: Com'l. dept. | 17,451 58 | 16,309 82 | 18,901 65 | 25,355 89 | 28,787 49 |
| Sav. dept. | 203,521 55 | 313,622 63 | 297,583 85 | 302,202 77 | 358,094 92 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | 1,661,500 00 | 1,214,650 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 187,497 54 | 194,259 21 | 326,721 21 | 228,020 67 | 256,554 02 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 118,000 00 | 65,000 00 | 105,000 00 | 120,000 00 | 206,000 00 |
| Sav. dept. | 172,857 00 | 219,054 00 | 190,291 00 | 236,079 00 | 220,996 00 |
| Gold coin: Com'l. dept. | ..... | 1,000 00 | 1,000 00 | ..... | ..... |
| Sav. dept. | 4,420 00 | 525 00 | 90 00 | 1,355 00 | 1,800 00 |
| Silver coin: Com'l. dept. | ..... | 30,000 00 | 7,500 00 | ..... | ..... |
| Sav. dept. | 33,161 00 | 3,766 75 | 40,301 75 | 34,419 60 | 49,769 40 |
| Nickels and cents: Com'l. dept. | ..... | 5,000 00 | 500 00 | ..... | ..... |
| Sav. dept. | 9,481 39 | 345 11 | 7,037 67 | 6,784 04 | 8,059 04 |
| Overdrafts | 149 99 | 20 80 | 7,052 28 | 778 85 | 2,001 75 |
| Premium account | 8,367 73 | 13,513 33 | 8,567 73 | 8,092 73 | 8,092 73 |
| Banking house | 249,122 07 | 249,122 07 | 248,258 34 | 247,394 61 | 256,419 87 |
| Furniture and fixtures | 67,357 48 | 67,899 98 | 68,399 98 | 70,674 32 | 87,462 56 |
| Other real estate | ..... | 6,524 06 | 6,564 06 | ..... | 7,000 00 |
| Due from banks other than in reserve cities | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 17,457 01 |
| Cash items in transit | 22,421 17 | 16,908 64 | 35,928 56 | 22,476 52 | 39,676 72 |
| Outside checks and other cash items | 18,621 95 | 43,827 46 | 4,145 15 | 13,897 73 | 6,502 02 |
| Stock of Federal Reserve Bank | 20,700 00 | 20,700 00 | 20,700 00 | 20,700 00 | 20,700 00 |
| Other assets | ..... | ..... | ..... | 9,316 66 | ..... |
| Totals | $9,565,346 98 | $9,807,436 52 | $10,558,488 25 | $11,145,828 75 | $12,422,319 27 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 191,000 00 | 191,000 00 | 191,000 00 | 200,000 00 | 200,000 00 |
| Undivided profits, net | 13,716 47 | ..... | 23,502 83 | 21,094 98 | 3,759 15 |
| Dividends unpaid | 12,500 00 | 50 00 | ..... | 8,830 00 | 20 00 |
| Reserved for taxes, interest, etc | ..... | 17,000 00 | 42,500 00 | 5,000 00 | 43,000 00 |
| Commercial deposits subject to check | 2,173,302 59 | 2,201,847 99 | 2,511,526 76 | 2,755,662 71 | 3,813,969 50 |
| Demand certificates of deposit | ..... | ..... | ..... | 5,795 83 | ..... |
| Certified checks | 9,989 50 | 17,322 64 | 15,683 72 | 78,996 90 | 36,726 97 |
| Cashier's checks | 89,785 88 | 35,038 86 | 143,986 71 | 92,862 54 | 85,187 78 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 50,766 92 | 56,573 18 | 124,048 38 | 55,322 65 | 137,319 07 |
| State moneys on deposit | 150,000 00 | 150,000 00 | 150,000 00 | 250,000 00 | 100,000 00 |
| Postal savings deposits | 130,115 08 | 120,064 83 | 120,064 83 | 121,556 26 | 115,556 26 |
| U. S. Government deposits | 123,000 00 | 68,850 00 | 95,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 5,248,435 06 | 5,643,090 29 | 5,973,045 13 | 6,194,882 18 | 6,848,576 15 |
| Certificates of deposit | 180,216 56 | 148,637 63 | 219,925 28 | 265,471 81 | 242,219 10 |
| Club savings deposits | 9,518 92 | 49,661 10 | 82,889 61 | 107,599 89 | 149,809 29 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 683,000 00 | 608,300 00 | 250,000 00 | 354,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 115,315 00 | 128,253 00 | 146,176 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $9,565,346 98 | $9,807,436 52 | $10,558,488 25 | $11,145,828 75 | $12,422,319 27 |

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## BANKERS' TRUST COMPANY OF DETROIT, DETROIT.

Organized May 3, 1917.

ARTHUR WEBSTER, *President;* FRANK W. HUBBARD, EDWIN DENBY, RALPH NIXON, *Vice Presidents;* M. HUBERT O'BRIEN, *Secretary;* WALTER C. BRANDON, *Treasurer;* B. E. COLE, *Assistant Secretary and Treasurer.*

DIRECTORS.—John R. Bodde, W. C. Brandon, Fred Burton, Leo M. Butzel, Edwin Denby, Claud M. Harmon, Robt. F. Hartenstein, Frank W. Hubbard, G. V. N. Lothrop, Edward A. Loveley, Walter B. Maurice, Arthur Webster, M. Hubert O'Brien, Ralph Nixon, James M. Teahen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Interest receivable | $14,676 28 | $9,560 84 | $11,281 96 | $12,720 52 | $4,979 30 |
| Loans on real estate mortgages: | | | | | |
| In office | 703,351 41 | 730,754 55 | 848,891 54 | 1,098,173 33 | 1,234,103 46 |
| With State Treasurer | 116,000 00 | 83,500 00 | 29,500 00 | 17,500 00 | 106,500 00 |
| Other loans | | | | | 1,102 85 |
| Bonds. In office | 29,453 11 | 20,369 70 | 35,819 70 | 33,369 70 | 26,519 70 |
| With State Treasurer | 34,000 00 | 66,500 00 | 120,500 00 | 132,500 00 | 81,500 00 |
| Advances to trusts | | 1,406 02 | 39 30 | 714 44 | 102 76 |
| Furniture and fixtures | 2,249 37 | 2,300 12 | 2,300 12 | 2,000 00 | 2,000 00 |
| Due from approved reserve agents | 13,600 42 | 37,858 53 | 20,435 28 | 20,839 74 | 14,655 98 |
| Cash items | 2,039 00 | 1,000 00 | 19,000 00 | 12,300 00 | 6,000 00 |
| Silver coin | 30 00 | 30 00 | | | |
| U. S. and national bank notes | | | 50 00 | 50 00 | 50 00 |
| Totals | $915,390 59 | $953,279 76 | $1,087,817 90 | $1,330,167 73 | $1,477,424 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 12,750 00 | 12,750 00 | 12,750 00 | 15,000 00 | 15,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 25,289 13 | 25,033 67 | 27,865 43 | 32,130 45 | 43,438 65 |
| Dividends unpaid | | | | 6,000 00 | |
| Trust deposits | 11,032 38 | 11,336 42 | 61,287 38 | 245,633 85 | 287,036 96 |
| Debentures | 566,100 00 | 598,550 00 | 679,200 00 | 694,850 00 | 735,200 00 |
| Accounts payable | 219 08 | 266 36 | | | |
| Reserved for taxes, interest, etc | | 5,343 31 | 6,715 09 | 6,553 43 | 6,748 44 |
| Bills payable | | | | 30,000 00 | 90,000 00 |
| Totals | $915,390 59 | $953,279 76 | $1,087,817 90 | $1,330,167 73 | $1,477,424 05 |

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## No. 573.

## THE BANK OF DETROIT, DETROIT.

### Organized January 12, 1916.

JAMES COUZENS, *President;* JAMES T. WHITEHEAD, EDMUND D. FISHER, GEORGE B. JUDSON, *Vice Presidents;* GEORGE B. JUDSON, *Cashier;* R. B. GRIPMAN, F. J. BEYER, E. D. MCCULLOUGH, C. A. KINNEY AND A. E. LARK, *Assistant Cashiers.*

DIRECTORS.—Geo. R. Andrews, James Couzens, W. L. Dunham, Alonzo P. Ewing, Henry Ford, C. Hayward Murphy, H. H. Rackham, Arthur J. Lacy, James T. Whitehead, A. L. McMeans, E. G. Liebold, Edmund D. Fisher, C. H. Haberkorhn, Jr., Andrew J. Peoples.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $3,439,796 72 | $4,411,666 86 | $6,180,708 01 | $6,866,155 27 | $7,653,157 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | 2,500,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 3,550,499 41 | 3,300,006 14 | 3,307,655 46 | 2,137,036 68 | 2,243,073 83 |
| Sav. dept. | 5,819,222 89 | 5,273,731 39 | 5,014,452 45 | 5,521,364 43 | 6,121,240 33 |
| Due from Fed. Res. Bank:....Com'l. dept. | 504,510 13 | 516,474 39 | 664,803 48 | 622,146 05 | 903,798 32 |
| Sav. dept. | 175,000 00 | 186,000 00 | 196,000 00 | 209,000 00 | 294,000 00 |
| | 1,012,725 78 | 348,713 96 | 239,858 84 | 7,552 99 | 525,752 38 |
| Due from bks. in res. cities:...Com'l. dept. | ..... | 650,000 00 | 1,236,000 00 | 689,000 00 | 750,000 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks | ..... | ..... | ..... | 370,240 74 | 463,881 88 |
| in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 190,397 00 | 185,010 00 | 267,702 00 | 43,231 00 | 132,120 00 |
| Sav. dept. | 16,488 00 | 18,183 00 | 26,437 00 | 319,592 00 | 180,000 00 |
| Gold coin:.....Com'l. dept. | 8,847 50 | 10,387 50 | 10,935 00 | 11,010 00 | 11,367 30 |
| Sav. dept. | 10 00 | 40 00 | 27 50 | 120 00 | ..... |
| Silver coin:.....Com'l. dept. | 16,194 20 | 30,971 30 | 35,852 85 | 40,712 95 | 81,363 20 |
| Sav. dept. | 191 15 | 260 95 | 109 47 | 158 90 | ..... |
| Nickels and cents:.....Com'l. dept. | 3,541 46 | 3,006 15 | 5,883 23 | 5,794 07 | 8,465 40 |
| Sav. dept. | 14 77 | 7 41 | 13 32 | 16 05 | ..... |
| Overdrafts | 117 20 | 375 48 | 2,486 45 | 2,109 52 | 2,348 05 |
| Premium account | ..... | ..... | ..... | ..... | 2,082 62 |
| Banking house | ..... | ..... | ..... | 66,056 25 | 88,002 58 |
| Furniture and fixtures | 41,565 94 | 42,241 40 | 38,438 89 | 55,791 88 | 62,141 89 |
| Other real estate | 34,056 25 | 34,056 25 | 34,556 25 | ..... | ..... |
| Due from banks other than in reserve cities. | 176,172 90 | 203,230 27 | 161,024 66 | 342,378 55 | 442,553 80 |
| Cash items in transit | 585,418 96 | 549,953 30 | 828,532 43 | 803,793 32 | 1,395,446 47 |
| Outside checks and other cash items | 25,803 95 | 1,981 75 | 2,571 79 | 11,148 19 | 440 51 |
| Stock of Federal Reserve Bank | 18,000 00 | 18,000 00 | 34,600 00 | 34,600 00 | 40,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $15,618,574 21 | $15,784,297 50 | $18,288,649 08 | $18,159,008 84 | $23,901,736 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $885,180 00 | $977,580 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 100,000 00 | 292,590 00 | 338,790 00 | 350,000 00 | 350,000 00 |
| Undivided profits, net | 156,282 85 | 166,573 87 | 205,728 11 | 178,550 26 | 218,347 53 |
| Dividends unpaid | 11,417 50 | 82 50 | 602 51 | 24,375 78 | 71 56 |
| Reserved for taxes, interest, etc. | 54,208 12 | 23,826 72 | 48,566 78 | 74,191 31 | 21,330 80 |
| Commercial deposits subject to check | 5,279,430 91 | 4,836,676 38 | 5,627,237 57 | 5,401,324 63 | 7,411,757 17 |
| Demand certificates of deposit | 25,000 00 | 15,000 00 | 98,000 00 | 111,000 00 | 87,776 52 |
| Certified checks | 190,111 42 | 52,291 35 | 94,417 89 | 26,670 49 | 52,996 63 |
| Cashier's checks | 64,599 15 | 30,319 50 | 64,497 02 | 105,207 12 | 197,946 86 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,716,692 21 | 1,560,950 99 | 2,574,384 36 | 2,469,099 38 | 3,154,125 61 |
| State moneys on deposit | ..... | 50,000 00 | 50,000 00 | 75,000 00 | 25,000 00 |
| Postal savings deposits | 9,810 14 | 9,750 00 | 9,750 00 | 9,870 97 | 9,870 97 |
| U. S. Government deposits | 150,500 00 | 435,500 00 | 555,203 46 | 128,987 90 | 133,333 34 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 4,631,749 61 | 4,987,734 97 | 5,162,224 98 | 5,401,853 84 | 8,105,279 47 |
| Certificates of deposit | 1,180,570 30 | 1,195,101 96 | 1,334,838 24 | 1,534,905 33 | 1,668,399 76 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 18,194 00 | 162,811 26 | 152,275 00 | 719,971 83 | ..... |
| Bills payable | 900,000 00 | 400,000 00 | 289,445 16 | 100,000 00 | 955,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 630,008 00 | 679,908 00 | 705,108 00 | 448,000 00 | 510,500 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $15,618,574 21 | $15,784,297 50 | $18,288,649 08 | $18,159,008 84 | $23,901,736 22 |

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## No. 73.

## THE CENTRAL SAVINGS BANK, DETROIT.

Organized April 19, 1888.

Corporate existence extended March 19, 1918.

WM. P. HOLLIDAY, *President;* C. P. COLLINS, ALEX. I. MCLEOD, *Vice Presidents;* HARRY J. FOX, *Vice President and Cashier;* C. W. LAYCOCK, A. W. KAUFFMANN, LEO F. TIMMA, LAURENCE P. SMITH, *Assistant Cashiers.*

DIRECTORS.—Wm. P. Holliday, Harry J. Fox, C. P. Collins, Alex. I. McLeod, Edgar Rexford, S. T. Douglas, F. G. Clayton, F. H. Macpherson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,885,876 26 | $2,009,139 96 | $2,147,845 97 | $2,349,509 07 | $2,733,435 95 |
| Sav. dept. | 633,435 83 | 778,185 83 | 688,394 08 | 707,541 03 | 605,113 25 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,145,076 62 | 585,076 62 | 568,311 51 | 567,311 51 | 565,811 51 |
| Sav. dept. | 6,039,884 45 | 6,289,442 63 | 6,496,620 53 | 6,946,712 39 | 7,729,060 52 |
| Due from Fed. Res. Bank:....Com'l. dept. | 81,592 58 | 215,709 81 | 285,587 90 | 292,017 15 | 546,257 66 |
| Sav. dept. | 293,000 00 | 311,000 00 | 316,000 00 | 325,000 00 | 344,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 288,501 78 | 143,778 44 | 290,026 52 | 128,370 25 | 371,876 40 |
| Sav. dept. | 400,876 58 | 235,331 49 | 240,025 08 | 302,835 82 | 495,834 53 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 1,969,500 00 | 2,416,600 00 | 2,434,850 00 | 2,357,150 00 | 1,941,400 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on bank in same place:.....Com'l. dept. | 161,433 04 | 193,443 74 | 105,148 13 | 125,508 44 | 92,262 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 200,000 00 | 200,000 00 | 277,782 00 | 362,084 44 | 441,857 79 |
| Sav. dept. | 352,385 00 | 288,082 00 | 284,061 38 | 107,011 87 | 285,602 48 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 100 00 | 375 00 | 10 00 | 145 00 | 420 00 |
| Silver coin:.....Com'l. dept. | 28,873 00 | 49,974 00 | 51,578 00 | 57,869 50 | 69,554 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,324 39 | 806 75 | 636 57 | 942 03 | 2,779 34 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 864 13 | 799 40 | 898 16 | 2,480 94 | 588 55 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 198,090 03 | 198,090 03 | 198,090 03 | 198,090 03 | 198,090 03 |
| Furniture and fixtures | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Other real estste | 32,800 00 | 32,800 00 | 32,800 00 | 32,800 00 | 32,800 00 |
| Due from banks other than in reserve cities. | 11,398 10 | 46,134 33 | 129,114 73 | 80,200 26 | 35,249 21 |
| Cash items in transit | 63,708 22 | 42,009 45 | 66,262 48 | 61,747 27 | 83,494 30 |
| Outside checks and other cash items | 76,420 73 | 89,480 36 | 36,113 29 | 55,121 86 | 26,212 76 |
| Stock of Federal Reserve Bank | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $13,908,170 74 | $14,169,259 84 | $14,693,156 36 | $15,103,448 86 | $16,644,700 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 312,544 58 | 324,348 97 | 341,030 13 | 372,437 56 | 378,168 29 |
| Dividends unpaid | 4,597 00 | 490 00 | 89 00 | 3,972 00 | 264 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 2,987,576 12 | 2,534,163 52 | 2,956,606 41 | 3,135,110 99 | 3,846,946 72 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 23,971 30 | 16,489 21 | 15,092 13 | 30,830 83 | 38,161 83 |
| Cashier's checks | 121,123 06 | 46,599 27 | 97,896 60 | 41,416 68 | 35,675 29 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 89,389 42 | 63,041 14 | 44,920 74 | 84,191 26 | 102,691 20 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 79,787 40 | 77,515 86 | 77,515 86 | 73,462 38 | 69,462 38 |
| U. S. Government deposits | ..... | 187,594 92 | 100,143 82 | 15,631 05 | 171,800 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 9,412,639 35 | 10,035,963 18 | 10,192,143 89 | 10,495,545 71 | 11,129,495 50 |
| Certificates of deposit | 276,542 51 | 283,053 77 | 267,717 78 | 250,850 40 | 272,035 28 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $13,908,170 74 | $14,169,259 84 | $14,693,156 36 | $15,103,448 86 | $16,644,700 49 |

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## No. 580.
## *COMMONWEALTH FEDERAL SAVINGS BANK, DETROIT.
### Organized April 12, 1916.

M. E. GALVIN, *Chairman of the Board;* J. W. MCCAUSEY, *President;* FRANK WOLF, COMFORT A. TYLER, C. F. BIELMAN, F. H. TALBOT, A. R. MOORE, *Vice Presidents;* CHAS. J. HIGGINS, *Cashier;* JOHN A. SEYMOUR, H. W. JORDAN, *Assistant Cashiers.*

DIRECTORS.—Frank H. Alfred, Lincoln Avery, Frank B. Bauer, James R. Blackwood, James B. Bradley, Milo D. Campbell, Thomas Forman, Daniel P. Markey, August A. Franke, Clarence E. Gittins, John S. Haggerty, Edward C. Hinman, Brinton F. Hall, Paul H. King, J. M. Kurn, Sanford W. Ladd, Joseph W. McCausey, Robert Oakman, Carroll L. Post, M. L. Pulcher, B. A. Scott, Howard B. Sherman, John C. Spratt, Fred H. Talbot, Comfort A. Tyler, Frank J. Towar, Frank Wolf, L. E. Sisler, M. T. McKee, C. F. Bielman, M. E. Galvin, C. J. Higgins, Wm. P. Ternes, Henry C. Weideman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $932,148 01 | $1,488,286 66 | $1,952,387 28 | $1,981,851 68 | $2,345,295 00 |
| Sav. dept | ..... | 513,198 47 | 752,015 01 | 930,295 16 | 1,209,880 09 |
| Bonds, mtgs. and securities:...Com'l. dept | 829,087 31 | 954,037 31 | 1,192,962 31 | 1,401,962 31 | 1,980,262 31 |
| Sav. dept | 890,620 46 | 1,759,475 21 | 1,985,480 00 | 2,099,433 77 | 2,035,659 69 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 219,271 10 | 460,553 10 | 390,202 44 | 273,558 36 | 403,690 57 |
| Sav. dept. | 159,683 44 | 504,000 00 | 473,000 00 | 400,000 00 | 340,593 90 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 132,400 00 | 350,000 00 | 217,400 00 | 310,640 00 | 602,400 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 18,960 12 | 21,060 99 | 41,715 62 | 196,309 43 |
| Sav. dept. | ..... | ..... | 20,000 00 | ..... | ..... |
| Currency:.....Com'l. dept. | 78,645 00 | 258,260 00 | 292,283 00 | 260,348 00 | 246,248 00 |
| Sav. dept. | 66,362 00 | 164,000 00 | 184,000 00 | 194,000 00 | 219,000 00 |
| Gold coin:.....Com l. dept. | 190 00 | 7,455 00 | 4,165 00 | 7,685 00 | 7,832 50 |
| Sav. dept. | 4,975 00 | ..... | 3,000 00 | ..... | ..... |
| Silver coin:.....Com l. dept. | 6,288 00 | 21,113 60 | 17,526 75 | 34,319 64 | 46,026 30 |
| Sav. dept | 7,489 85 | ..... | 10,000 00 | ..... | ..... |
| Nickels and cents:.....Com l. dept. | 1,751 88 | 2,834 89 | 4,572 74 | 4,816 46 | 5,209 24 |
| Sav. dept. | 713 24 | ..... | ..... | ..... | ..... |
| Overdrafts | 105 58 | 2,872 47 | 1,013 91 | 837 28 | 785 73 |
| Premium account | ..... | ..... | 2,173 18 | ..... | ..... |
| Banking house | ..... | 118,659 95 | 119,003 27 | 119,003 27 | 119,003 27 |
| Furniture and fixtures | 25,226 38 | 38,340 30 | 38,340 30 | 41,496 30 | 41,442 85 |
| Other real estate | ..... | 26,500 00 | 25,900 00 | 24,470 76 | 23,870 76 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | 8,926 67 |
| Cash items in transit | ..... | ..... | 14,015 40 | 11,100 32 | 10,211 54 |
| Outside checks and other cash items | 575 23 | 26,877 82 | ..... | ..... | 42,246 59 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | 150 00 | 150 00 | 150 00 | 150 00 |
| Totals | $3,355,562 48 | $6,715,574 90 | $7,720,651 58 | $8,137,683 93 | $9,885,044 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $750,000 00 | $750,000 00 | $750,000 00 | $750,000 00 |
| Surplus fund | 100,000 00 | 53,500 00 | 53,500 00 | 53,500 00 | 53,500 00 |
| Undivided profits, net | 18,139 73 | 23,323 56 | 54,137 51 | 29,897 62 | 44,485 08 |
| Dividends unpaid | ..... | 96 00 | 88 00 | 88 00 | 56 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 1,030,000 83 | 2,008,762 66 | 2,626,049 47 | 2,856,083 27 | 3,860,741 31 |
| Demand certificates of deposit | 85,640 33 | 30,690 64 | 83,942 64 | 120,683 99 | 88,323 61 |
| Certified checks | 1,246 97 | 14,229 14 | 21,398 89 | 27,034 45 | 27,503 37 |
| Cashier's checks | 17,024 31 | 57,154 82 | 125,043 74 | 95,969 93 | 94,481 52 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 269,850 16 | 311,345 61 | 255,759 50 | 307,737 95 | 256,725 74 |
| State moneys on deposit | 25,000 00 | ..... | ..... | ..... | 200,000 00 |
| Postal savings deposits | 46,376 16 | 36,275 36 | 78,074 52 | ..... | 42,320 49 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 70,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,042,319 25 | 2,992,996 63 | 3,123,550 63 | 3,254,787 33 | 3,668,578 64 |
| Certificates of deposit | 189,555 52 | 282,889 17 | 283,402 12 | 287,476 73 | 253,933 94 |
| Club savings deposits | 30,399 22 | 144,311 31 | 257,712 17 | 331,065 82 | 452,510 90 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | 10,000 00 | 7,775 00 | 23,358 84 | 21,883 84 |
| Other liabilities | ..... | ..... | 217 39 | ..... | ..... |
| Totals | $3,355,562 48 | $6,715,574 90 | $7,720,651 58 | $8,137,683 93 | $9,885,044 44 |

***On February 21, 1919, the resources and liabilities of the Federal State Bank of Detroit were consolidated with and assumed by the Commonwealth Savings Bank of Detroit, forming the Commonwealth Federal Savings Bank.**

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## No. 47.

## THE DETROIT SAVINGS BANK, DETROIT.

### Organized 1849. Reorganized July 18, 1871.

### Corporate existence extended June 7, 1901.

D. C. DELAMATER, *President;* CHARLES A. DEAN, JAS. H. DOHERTY, *Vice Presidents;* GEORGE S. BAKER, *Vice President and Cashier;* JOHN C. DILWORTH, WILSON FLEMING, JOHN C. TRENOR, THOMAS F. HANCOCK. *Assistant Cashiers;* EDW. J. DEE, *Supt. of Branch Banks.*

DIRECTORS.—D. C. Delamater, Sidney T. Miller, Philip H. McMillan, Charles A. Dean, Geo. T. Hendrie, John M. Dwyer, Paul F. Bagley, David S. Carter, Robert Henkel, Jerome H. Remick, Francis Palms, Fred'k T. DuCharme.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $2,205,129 44 | $2,123,173 69 | $2,161,411 28 | $2,113,258 12 | $2,465,765 35 |
| Sav. dept. | 222,103 65 | 211,153 32 | 210,135 00 | 191,357 40 | 205,813 75 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,310,544 69 | 2,169,162 92 | 2,579,412 92 | 2,048,212 92 | 3,331,883 20 |
| Sav. dept. | 11,863,316 08 | 13,122,606 98 | 13,602,925 50 | 13,912,760 76 | 15,167,667 93 |
| Due from Fed. Res. Bank:....Com'l. dept. | 350,645 20 | 344,071 57 | 677,378 62 | 448,484 19 | 1,013,870 67 |
| Sav. dept. | 460,000 00 | 490,000 00 | 500,000 00 | 510,000 00 | 520,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 431,912 47 | 807,890 92 | 771,525 45 | 811,847 68 | 521,904 72 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 1,824,550 00 | 1,390,650 00 | 1,113,100 00 | 2,114,650 00 | 1,833,100 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 190,819 57 | 143,995 03 | 177,117 44 | 205,434 96 | 219,105 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 427,670 00 | 338,961 00 | 284,806 00 | 252,460 00 | 294,931 00 |
| Sav. dept. | 50,000 00 | 50,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Gold coin:.....Com'l. dept. | 9,477 00 | 13,107 50 | 13,820 00 | 14,662 50 | 16,722 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 33,949 65 | 72,930 60 | 63,106 80 | 50,539 85 | 50,833 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 5,129 87 | 17,300 48 | 13,370 00 | 5,681 96 | 12,204 32 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 190 55 | 321 84 | 329 85 | 3,843 32 | 364 51 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 274,289 44 | 298,608 44 | 332,556 01 | 335,007 81 | 339,780 68 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 51,962 58 | 52,803 26 | 60,658 64 | 31,801 80 | 48,820 29 |
| Outside checks and other cash items | 42,076 59 | 35,078 23 | 55,891 62 | 43,800 88 | 88,027 90 |
| Stock of Federal Reserve Bank | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $20,798,766 78 | $21,726,815 78 | $22,862,545 13 | $23 338,804 15 | $26,375,795 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $750,000 00 | $750,000 00 | $750,000 00 | $750,000 00 | $750,000 00 |
| Surplus fund | 750,000 00 | 750,000 00 | 750,000 00 | 750,000 00 | 750,000 00 |
| Undivided profits, net | 515,997 54 | 527,692 00 | 545,382 39 | 512,123 84 | 541,674 46 |
| Dividends unpaid | 52,500 00 | ..... | ..... | 45,000 00 | 60 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | 7,000 00 | 7,000 00 |
| Commercial deposits subject to check | 2,856,643 40 | 3,082,279 72 | 3,700,339 54 | 3,906,833 63 | 5,007,643 15 |
| Demand certificates of deposit | 31,770 97 | 55,776 94 | 79,776 03 | 79,054 78 | 91,240 78 |
| Certified checks | 28,298 65 | 22,901 99 | 38,169 55 | 46,677 78 | 34,908 25 |
| Cashier's checks | 41,693 11 | 49,634 94 | 84,650 90 | 182,371 98 | 230,745 79 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 434,483 10 | 467,928 44 | 231,810 65 | 189,307 31 | 403,288 84 |
| State moneys on deposit | ..... | 25,000 00 | 75,000 00 | 75,000 00 | 25,000 00 |
| Postal savings deposits | ..... | 14,395 19 | 14,395 19 | 11,541 73 | 8,540 95 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 577,600 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 14,983,523 00 | 15,603,085 35 | 16,224,718 89 | 16,429,080 23 | 16,872,089 60 |
| Certificates of deposit | 353,857 01 | 378,121 21 | 368,301 99 | 354,812 87 | 340,753 82 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 735,250 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $20,798,766 78 | $21,726,815 78 | $22,862,545 13 | $23,338,804 15 | $26,375,795 64 |

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## DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

RALPH STONE, *President;* JULIUS C. PETER, *Assistant to President;* SIDNEY T. MILLER, JAMES E. DANAHER, HARRY L. STANTON, LAWRENCE K. BUTLER, CHARLES P. SPICER, MCPHERSON BROWNING, *Vice Presidents;* FRED WIXSON, *Treasurer;* ALBERT A. CHILMAN, *Assistant Treasurer;* CHARLES E. HILTON, *Secretary;* FREDERICK J. MCGAVIN, FRANK H. GAY, JULIUS H. MOELLER, *Assistant Secretaries.*

DIRECTORS.—James E. Davidson, Charles A. Dean, John T. Nichols, Edward H. Butler, John H. Avery, Wm. R. Kales, T. C. Starret, Thos. J. Bosquett, McPherson Browning, Lawrence K. Butler, Walter L. Dunham, Allan Shelden, Chas. P. Spicer, H. B. Waldby, Sidney T. Miller, Benton Hanchett, James E. Danaher, Samuel T. Douglas, Arthur H. Buhl, Walter Scotten, Alex I. Lewis, James E. Couzens, John M. Dwyer, Julius H. Haass, Julian H. Harris, Ralph Stone, H. H. Rackham, David S. Carter, Oren S. Hawes, Richard P. Joy, Daniel L. Quirk, Jr., Edward D. Stair, Henry G. Stevens.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $1,545,723 59 | $1,417,133 85 | $1,341,301 10 | $1,200,263 71 | $1,270,244 50 |
| Demand | 23,985 94 | 16,826 84 | 16,826 84 | 16,826 84 | 707,669 70 |
| Loans on real estate mortgages: | | | | | |
| In office | 3,432,302 59 | 3,136,143 83 | 3,040,622 14 | 2,961,085 62 | 2,778,744 78 |
| With State Treasurer | 220,670 00 | 230,670 00 | 220,170 00 | 220,170 00 | 220,170 00 |
| Bonds. In office | 3,585,386 01 | 3,572,593 43 | 3,422,944 54 | 4,122,596 09 | 3,680,172 53 |
| With State Treasurer | ..... | ..... | ..... | ..... | ..... |
| Stocks | ..... | ..... | 11,250 00 | ..... | ..... |
| Items in transit | 84,025 71 | 50,242 58 | 22,896 53 | 201,101 91 | 15,695 72 |
| Advances to trusts | 44,154 78 | 78,320 63 | 123,635 44 | 95,711 69 | 86,335 07 |
| Trust company building | 484,782 52 | 485,329 52 | 485,420 02 | 485,445 02 | 485,448 67 |
| Due from approved reserve agents | 1,668,474 35 | 1,918,716 54 | 1,618,155 10 | 1,769,337 95 | 1,913,491 91 |
| Due from other banks and bankers | 472,516 95 | 439,007 04 | 661,797 64 | 351,353 13 | 180,061 54 |
| Cash items | 2,609 03 | 3,834,47 | 783 77 | 1,295 37 | 17,164 01 |
| Nickels and cents | 2 79 | 3 09 | 2 10 | 1 78 | 2 77 |
| Silver coin | 46 55 | 24 60 | 34 50 | 37 60 | 30 85 |
| Gold coin | 5,315 00 | 5,315 00 | 5,350 00 | 5,350 00 | 5,460 00 |
| U. S. and national bank notes | 17,691 00 | 10,220 00 | 15,143 00 | 12,998 00 | 11,198 00 |
| Totals | $11,587,686 81 | $11,364,381 42 | $10,986,332 72 | $11,443,574 71 | $11,371,890 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 1,482,616 08 | 1,523,894 27 | 1,598,580 04 | 1,602,050 95 | 1,721,455 50 |
| Trust deposits | 7,962,257 23 | 7,678,729 45 | 7,233,023 24 | 7,705,594 55 | 7,503,278 91 |
| Reserved for taxes, interest, etc | 142,813 50 | 161,757 70 | 154,729 44 | 135,929 21 | 147,155 64 |
| Totals | $11,587,686 81 | $11,364,381 42 | $10,986,332 72 | $11,443,574 71 | $11,371,890 05 |

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## No. 9.

## THE DIME SAVINGS BANK, DETROIT.

Organized April 5, 1884.

Corporate existence extended April 5, 1914.

WILLIAM LIVINGSTONE, *President;* GEORGE H. BARBOUR, CHARLES A. WARREN, *Vice Presidents;* CHARLES A. WARREN, *Cashier;* F. F. TILLOTSON, L. C. SHERWOOD, DAVID S. CARNEGIE, CHARLTON E. PARTRIDGE, CHAS. O. BALL, T. W. P. LIVINGSTONE, *Assistant Cashiers;* GEORGE T. BREEN, *Auditor.*

DIRECTORS.—William Livingstone, George H. Barbour, R. H. Webber, James B. McKay, Bethune Duffield, Augustus C. Stellwagen, Horatio N. Hovey, R. H. Fyfe, Henry Ford, Seabourn R. Livingston, Fred J. Robinson, Charles A. Warren.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $4,414,560 79 | $3,915,630 83 | $4,072,490 27 | $4,315,565 02 | $5,320,669 94 |
| Sav. dept. | 2,203,172 19 | 1,947,777 46 | 2,085,789 21 | 2,380,975 49 | 2,659,564 27 |
| Bonds, mtgs. and securities: Com'l. dept. | 10,600,894 81 | 13,514,488 03 | 13,663,227 75 | 11,991,128 79 | 11,368,911 79 |
| Sav. dept. | 10,593,588 26 | 10,765,875 85 | 12,634,687 92 | 12,459,478 53 | 12,486,344 12 |
| Due from Fed. Res. Bank: Com'l. dept. | 1,414,168 22 | 1,382,093 59 | 1,515,833 61 | 1,561,302 96 | 1,697,552 82 |
| Sav. dept. | 458,000 00 | 471,000 00 | 490,000 00 | 490,000 00 | 507,000 00 |
| | 1,431,942 42 | 869,386 76 | 889,884 47 | 621,277 01 | 626,807 66 |
| Due from bks. in res. cities: Com'l. dept. | 1,242,419 04 | 936,201 42 | 739,108 34 | 784,461 46 | 691,662 34 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 379,289 38 | ..... | 749,994 32 | 650,495 26 | 871,013 91 |
| Sav. dept. | ..... | 672,823 90 | ..... | ..... | ..... |
| Currency: Com'l. dept. | 249,648 00 | 718,870 00 | 800,000 00 | 120,335 00 | 269,098 00 |
| Sav. dept. | 763,149 00 | ..... | 39,854 00 | 700,000 00 | 700,000 00 |
| Gold coin: Com'l. dept. | 32,013 55 | 31,130 00 | ..... | 26,818 21 | 29,270 71 |
| Sav. dept. | ..... | 3,327 91 | 26,403 21 | ..... | ..... |
| Silver coin: Com'l. dept. | 52,395 30 | ..... | ..... | 58,048 60 | 61,145 20 |
| Sav. dept. | ..... | 65,876 40 | 58,745 05 | ..... | ..... |
| Nickels and cents: Com'l. dept. | 21,326 42 | ..... | ..... | 23,248 01 | 24,528 02 |
| Sav. dept. | 84 | 26,655 14 | 18,845 61 | ..... | ..... |
| Overdrafts | 1,281 58 | 1,409 08 | 729 77 | 1,810 96 | 2,226 21 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 461,562 31 | 467,125 18 | 468,164 12 | 447,364 12 | 471,903 65 |
| Furniture and fixtures | 228,241 47 | 227,171 47 | 235,877 81 | 234,348 81 | 232,819 81 |
| Other real estate | 15,491 29 | 15,491 29 | 15,491 29 | 15,491 29 | 15,491 29 |
| Due from banks other than in reserve cities | ..... | ..... | 153,373 24 | 204,423 43 | 230,853 10 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 46,548 29 | 37,968 60 | 35,276 73 | 42,083 53 | 35,421 05 |
| Stock of Federal Reserve Bank | 63,000 00 | 63,000 00 | 63,000 00 | 63,000 00 | 69,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $34,672,693 16 | $36,133,302 91 | $38,756,776 72 | $37,191,656 48 | $38,371,283 89 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,900 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 1,100,000 00 | 1,100,000 00 | 1,200,000 00 | 1,200,000 00 | 1,300,000 00 |
| Undivided profits, net | 306,617 16 | 269,737 55 | 206,736 35 | 284,200 44 | 240,087 92 |
| Dividends unpaid | 12,065 00 | 5,644 00 | 1,943 00 | 9,882 00 | 1,799 00 |
| Reserved for taxes, interest, etc | 67,778 70 | 79,429 23 | 81,865 65 | 66,828 86 | 34,869 20 |
| Commercial deposits subject to check | 12,719,115 08 | 12,054,035 46 | 13,675,438 51 | 13,395,856 63 | 15,080,240 33 |
| Demand certificates of deposit | 566,000 00 | 568,500 00 | 568,500 00 | 598,500 00 | 596,000 00 |
| Certified checks | 138,193 27 | 42,946 72 | 94,965 24 | 84,361 22 | 122,529 52 |
| Cashier's checks | 92,322 84 | 81,483 16 | 94,884 86 | 143,029 16 | 164,136 59 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 464,040 54 | 500,208 92 | 557,029 41 | 534,132 68 | 461,304 75 |
| State moneys on deposit | 297,541 24 | 1,013,927 06 | 458,821 26 | 770,350 16 | 270,182 43 |
| Postal savings deposits | 186,268 34 | 181,567 54 | 181,567 54 | 158,739 77 | 154,739 77 |
| U. S. Government deposits | 1,620,000 00 | 1,900,000 00 | 1,200,000 00 | 306,612 00 | 820,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 13,812,588 27 | 14,787,966 04 | 15,349,589 27 | 15,346,279 32 | 15,979,489 08 |
| Certificates of deposit | 1,257,382 72 | 697,930 06 | 743,260 71 | 791,994 73 | 664,666 96 |
| Club savings deposits | 4,090 00 | 25,770 50 | 44,158 25 | 55,532 50 | 71,398 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 900,000 00 | 900,000 00 | 2,300,000 00 | 1,400,000 00 | 400,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 722,850 00 | 913,450 00 | 993,150 00 | 1,039,300 00 | 1,001,350 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | 5,840 00 | 10,706 67 | 4,866 67 | 6,057 01 | 8,490 34 |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $34,672,693 16 | $36,133,302 91 | $38,756,776 72 | $37,191,656 48 | $38,371,283 89 |

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## No. 479.

## *THE FEDERAL STATE BANK, DETROIT.

### Organized November 1, 1909.

MARTIN E. GALVIN, *President;* JAMES F. LEAHY, C. F. BIELMAN, HENRY C. WIEDEMAN, *Vice Presidents;* CHARLES J. HIGGINS, *Cashier;* WAYNE C. PLUMMER, JOHN A. SEYMOUR, *Assistant Cashiers.*

DIRECTORS.—Henry C. Wiedeman, Charles J. Higgins, James F. Leahy, Martin E. Galvin, C. F. Bielman, Wm. M. Mertz, C. E. Wilcox, A. A. Wood, Will St. John, Wm. B. O'Regan, Geo. Coker, O. Kulewatz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $836,780 48 | | | | |
| Sav. dept. | 550,058 42 | | | | |
| Bonds, mtgs. and securities:...Com l. dept. | 57,000 00 | | | | |
| Sav. dept. | 1,000,395 70 | | | | |
| Due from Fed. Res. Bank:....Com l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com l. dept. | 360,293 39 | | | | |
| Sav. dept. | 74,000 00 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 97,725 00 | | | | |
| U. S. cert. of indebt. as cash res: Com l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com l. dept. | 60,868 47 | | | | |
| Sav. dept. | 26,000 00 | | | | |
| Currency:.....Com l. dept. | 25,110 00 | | | | |
| Sav. dept. | 74,000 00 | | | | |
| Gold coin:.....Com l. dept. | 1,315 00 | | | | |
| Sav. dept. | 182 50 | | | | |
| Silver coin:.....Com'l. dept. | 8,158 60 | | | | |
| Sav. dept. | 10,000 00 | | | | |
| Nickels and cents:.....Com'l. dept. | 5,773 24 | | | | |
| Sav. dept. | | | | | |
| Overdrafts | 320 24 | | | | |
| Premium account | 523 08 | | | | |
| Banking house | 118,799 95 | | | | |
| Furniture and fixtures | 13,309 41 | | | | |
| Other real estate | 26,500 00 | | | | |
| Due from banks other than in reserve cities. | 1,605 01 | | | | |
| Cash items in transit | 18,231 67 | | | | |
| Outside checks and other cash items | 41,281 37 | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $3,408,231 53 | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | $250,000 00 | | | | |
| Surplus fund | 75,000 00 | | | | |
| Undivided profits, net | 7,123 85 | | | | |
| Dividends unpaid | 64 00 | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 1,169,915 85 | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | 17,336 02 | | | | |
| Cashier's checks | 57,535 65 | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 3,932 50 | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 39,725 25 | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 1,695,205 95 | | | | |
| Certificates of deposit | 92,392 46 | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $3,408,231 53 | | | | |

***Absorbed by The Commonwealth Savings Bank, Detroit, February 21, 1919, forming The Commonwealth Federal Savings Bank.**

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## No. 5.
## *THE FIRST STATE BANK OF DETROIT.
### Organized February 3, 1883.
### Corporate existence extended September 12, 1912.

GEORGE H. KIRCHNER, *President;* PAUL R. GRAY, CHAS. W. KOTCHER, ABNER E. LARNED, CYRENIUS A. NEWCOMB, JR., EDWARD YENTSCH, JOHN KOCH, *Vice Presidents;* HERMAN J. KOCH, *Vice President and Cashier;* EMIL JACOB, JULIUS RUBINER, *Assistant Cashiers;* R. T. KIRCHNER, *Ass't Cashier and Supervisor of Branches;* E. C. BLOSS, *Ass't Cashier and Manager Gratiot Avenue Branch;* CHARLES MAZZIE, *Auditor.*

DIRECTORS.—Chas. E. Kanter, Paul R. Gray, Abner E. Larned, Irvin Long, Edward A. Loveley, Ora J. Mulford, Cyrenius A. Newcomb, Jr., Gustavus D. Pope, Wm. J. Hartwig, Max C. Koch, Chas. D. Aaron, Gustav Darmstaetter, Chas. W. Kotcher, Frank H. Bessenger, Geo. H. Kirchner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $2,805,190 69 | $2,931,541 38 | $3,036,546 88 | $3,572,260 20 | $5,179,899 58 |
| Sav. dept. | 1,339,213 14 | 1,364,174 54 | 1,631,403 97 | 1,807,351 47 | 2,225,053 73 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,236,717 69 | 1,033,057 11 | 2,567,462 99 | 1,682,251 80 | 1,412,919 96 |
| Sav. dept. | 2,119,776 63 | 2,903,533 71 | 2,216,442 02 | 2,498,820 97 | 2,828,585 24 |
| Due from Fed. Res. Bank:....Com'l. dept. | 537,914 07 | 253,707 10 | 418,025 16 | 59,069 82 | 554,643 52 |
| Sav. dept. | 140,507 34 | 157,664 04 | 157,664 04 | 166,664 04 | 180,164 04 |
| Due from bks. in res. cities:...Com'l. dept. | 93,356 90 | 176,027 08 | 100,803 02 | 132,681 29 | 114,927 86 |
| Sav. dept. | 335,011 04 | 493,383 66 | 208,108 93 | 302,047 85 | 194,392 63 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 173,037 81 | 129,819 21 | 172,359 63 | 316,700 08 | 187,898 96 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 23,453 00 | 155,467 00 | 148,221 00 | 208,418 00 | 7,809 00 |
| Sav. dept. | 276,000 00 | 131,000 00 | 202,000 00 | 224,000 00 | 330,000 00 |
| Gold coin:.....Com'l. dept. | 572,50 | 1,412 50 | 1,137 50 | 410 00 | 1,010 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 44,167 60 | 33,340 37 | 25,479 70 | 31,876 70 | 29,687 00 |
| Sav. dept. | 100 00 | 600 00 | 600 00 | ..... | 9,000 00 |
| Nickels and cents:.....Com'l. dept. | 7,585 05 | 4,129 87 | 7,132 01 | 5,248 38 | 9,297 60 |
| Sav. dept. | 31 27 | 79 82 | 18 68 | 48 35 | 41 |
| Overdrafts | 1,155 36 | 2,036 13 | 134 12 | 4,471 08 | 718 27 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 149,000 00 | 178,015 00 | 182,147 30 | 187,543 30 | 195,250 26 |
| Furniture and fixtures | 48,500 00 | 50,000 00 | 56,877 86 | 57,000 00 | 56,822 56 |
| Other real estate | ..... | ..... | 682 68 | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 28,297 40 | 52,723 86 | 44,973 40 | 32,151 58 | 38,227 19 |
| Stock of Federal Reserve Bank | 21,000 00 | 21,000 00 | 21,000 00 | 21,000 00 | 39,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $9,380,587 49 | $10,072,712 38 | $11,199,220 89 | $11,310,014 91 | $13,595,307 81 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $585,500 00 | $1,000,000 00 |
| Surplus fund | 200,000 00 | 200,000 00 | 200,000 00 | 217,100 00 | 300,000 00 |
| Undivided profits, net | 50,081 55 | 71,518 10 | 75,063 51 | 75,513 33 | 127,450 86 |
| Dividends unpaid | 20,000 00 | 380 00 | 204 00 | 15,190 00 | 21 00 |
| Reserved for taxes, interest, etc. | 17,507 17 | 26,507 17 | 26,507 17 | 21,830 36 | 54,558 77 |
| Commercial deposits subject to check | 3,117,320 77 | 3,123,669 05 | 3,818,893 17 | 3,821,451 51 | 4,593,818 27 |
| Demand certificates of deposit | 162,204 26 | 157,954 26 | 114,196 96 | 116,400 67 | 566,436 96 |
| Certified checks | 31,240 35 | 31,420 66 | 34,670 48 | 55,594 18 | 73,457 16 |
| Cashier's checks | 18,079 91 | 41,748 57 | 42,974 99 | 68,763 79 | 74,128 44 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | 21,600 00 |
| Due to other banks and bankers | 163,416 85 | 295,318 80 | 152,462 72 | 237,143 14 | 163,992 80 |
| State moneys on deposit | 10,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits | 86,282 91 | 80,506 59 | 80,506 59 | 74,990 05 | 70,990 05 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 4,455,092 35 | 4,910,765 84 | 5,156,181 62 | 5,331,136 59 | 5,840,211 40 |
| Certificates of deposit | 189,366 37 | 177,045 79 | 138,563 38 | 117,795 34 | 111,228 80 |
| Club savings deposits | 1,495 00 | 10,877 55 | 18,546 30 | 23,105 95 | 30,063 30 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 358,500 00 | 395,000 00 | 608,000 00 | 296,000 00 | 325,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 182,450 00 | 202,500 00 | 217,350 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $9,380,587 49 | $10,072,712 38 | $11,199,220 89 | $11,310,014 91 | $13,595,307 81 |

***On February 15, 1919, The First State Bank of Detroit absorbed the assets and assumed the liabilities of the First State Bank of St. Clair Heights.**

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## GUARANTY TRUST COMPANY OF DETROIT, DETROIT.

### Organized March 28, 1916.

F. H. BESSENGER, *President;* H. R. MARTIN, GEO. H. KIRCHNER, ALANSON A. MOORE, *Vice Presidents;* CHARLES L. VIEMAN, *Treasurer;* G. A. MCKAIG, *Assistant Treasurer;* W. V. BUTLER, *Secretary;* W. J. KRUEGER, *Assistant Secretary;* F. A. TILTON, *Auditor.*

DIRECTORS.—Frank H. Bessenger, Clarence M. Burton, Harold H. Emmons, Harrison Geer, Lewis G. Gorton, Norval A. Hawkins, Claude M. Harmon, George H. Kirchner, Adam W. Lind, Edward A. Loveley, Harold R. Martin, Alanson A. Moore, Frank C. Nall, Samuel J. Patterson, Walter C. Piper, Augustus C. Stellwagen, Vine LaRue Smith, John H. Tigchon, John I. Turnbull, Charles L. Vieman, William V. Butler, George W. House.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $47,950 00 | $41,815 00 | $32,575 00 | $35,225 00 | $29,783 78 |
| Demand | 29,200 22 | 30,550 00 | 22,768 76 | 28,725 55 | 30,590 07 |
| Loans on real estate mortgages: | | | | | |
| In office | 692,675 00 | 772,950 00 | 883,700 00 | 993,200 00 | 1,286,125 00 |
| With State Treasurer | 154,275 00 | 153,775 00 | 154,625 00 | 134,025 00 | 100,025 00 |
| Other loans | ..... | 7,830 73 | 5,287 20 | ..... | ..... |
| Bonds. In office | 6,207 94 | 60,402 00 | 95,402 00 | 90,402 00 | 10,402 00 |
| With State Treasurer | ..... | ..... | ..... | 20,000 00 | 50,000 00 |
| Bond redemption | ..... | ..... | ..... | ..... | 26,149 50 |
| Advances to trusts | ..... | 3 75 | 4 75 | 1 00 | 205 00 |
| Due from approved reserve agents | 85,171 08 | 63,293 46 | 98,977 40 | 131,728 90 | 69,958 40 |
| Due from other banks and bankers | ..... | 345 59 | 570 18 | 4,514 40 | 1,006 09 |
| Cash items | 6,029 46 | 2,140 75 | 20 00 | 422 15 | 4,134 12 |
| Nickels and cents | 5 02 | 2 48 | 4 30 | 1 91 | 80 |
| Silver coin | 17 10 | 5 90 | 5 75 | 9 75 | 8 25 |
| U. S. and national bank notes | 1,109 00 | 743 00 | 836 00 | 111 00 | 1,520 00 |
| Totals | $1,022,639 82 | $1,133,857 66 | $1,294,776 34 | $1,438,366 66 | $1,609,908 01 |
| Liabilities. | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus Fund | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 27,613 30 | 32,789 97 | 31,611 59 | 32,007 28 | 46,768 50 |
| Trust deposits | 44,300 57 | 73,441 11 | 124,248 07 | 157,706 62 | 250,722 74 |
| Debentures | 497,025 00 | 573,775 00 | 683,425 00 | 793,275 00 | 854 975 00 |
| Reserved for interest, taxes, etc | 3,700 95 | 3,851 58 | 5,491 68 | 5,377 76 | 7,441 77 |
| Totals | $1,022,639 82 | $1,133,857 66 | $1,294,776 34 | $1,438,366 66 | $1,609,908 01 |

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## INDUSTRIAL MORRIS PLAN BANK, DETROIT.

Organized August 14, 1917.

EUGENE W. LEWIS, *Chairman of the Board;* JAMES A. HOYT, *President;* FRANK P. JOHNSTON, *Vice President;* RICHARD H. DOUGHTY, *Secretary;* ALEXANDER I. LEWIS, *Treasurer;* GLENN F. TURNBULL, ASA GUY ROPP, H. C. SPARKS, *Assistant Treasurers;* STEVENS, CARPENTER, BUTZEL & BACKUS, *Attorneys.*

DIRECTORS.—Fred G. Austin, Howard Bonbright, Walter O. Briggs, Frank W. Brooks, Leo M. Butzel, Hugh Chalmers, S. T. Crapo, Richard H. Doughty, Coleman DuPont, Clayton A. Grinnell, J. F. Hartz, James G. Heaslet, James M. Hibbard, James A. Hoyt, Frank W. Hubbard, Harry M. Jewett, Frank P. Johnston, Julian H. Krolik, Alex. I. Lewis, Eugene W. Lewis, Phelps Newbery, Witter J. Peabody, M. L. Pulcher, John G. Rumney, Wm E. Woodward.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans: | | | | | |
| Morris plan | $846,897 20 | $906,156 25 | $1,047,008 55 | $1,258,328 24 | $1,666,920 91 |
| Other | 65,339 36 | 58,069 92 | 54,378 19 | 40,557 12 | 46,113 98 |
| Other Loans | ..... | ..... | 896 48 | ..... | ..... |
| Bonds. In office | 34,750 04 | 27,136 17 | 27,112 32 | 31,345 27 | 53,532 44 |
| Prepaid expenses | ..... | ..... | 984 50 | 691 65 | 4,606 04 |
| Furniture and fixtures | 8,741 85 | 9,021 12 | 9,137 77 | 9,104 64 | 8,929 34 |
| Due from approved reserve agents | 9,058 14 | 28,361 71 | 15,388 25 | 17,084 56 | 73,137 98 |
| Cash items | 2,696 40 | 2,996 51 | 1,193 30 | 3,230 44 | 3,068 08 |
| Nickels and cents | 4 72 | 2 33 | 5 23 | 5 50 | 7 61 |
| Silver coin | ..... | 25 10 | 20 55 | 29 25 | 15 05 |
| U. S. and national bank notes | 3,264 00 | 2,842 00 | 2,500 00 | 3,450 00 | 6,090 00 |
| Totals | $970,751 71 | $1,034,611 11 | $1,158,625 14 | $1,363,826 67 | $1,862,421 43 |
| Liabilities. | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | ..... |
| Undivided profits. (Less expenses, interest and taxes paid) | 8,647 54 | 11,103 23 | 18,641 50 | 26,785 36 | 45,767 84 |
| Payments on installment certificates, hypothecated | 379,877 20 | 377,923 89 | 382,775 80 | 437,176 48 | 576,114 56 |
| Payments on installment certificates, unhypothecated | 814 00 | 787 00 | 617 00 | 797 00 | 676 00 |
| Investment certificates outstanding | 46,850 17 | 62,605 17 | 79,805 17 | 103,090 66 | 204,080 61 |
| Due to banks and bankers | 4,615 80 | 711 21 | 1,453 50 | 1,781 56 | 2,383 88 |
| Subscribed Liberty Bonds | 4,947 00 | 3,837 00 | 3,932 00 | 3,302 00 | 2,215 00 |
| Notes and bills payable | 25,000 00 | 70,000 00 | 160,000 00 | 275,000 00 | 519,189 72 |
| Reserved for taxes, interset, etc | ..... | 7,643 61 | 11,400 17 | 15,893 61 | 11,993 82 |
| Totals | $970,751 71 | $1,034,611 11 | $1,158,625 14 | $1,363,826 67 | $1,862,421 43 |

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## No. 579.

## MICHIGAN STATE BANK OF DETROIT, DETROIT.

### Organized April 18, 1916.

FRANK SCHMIDT, *President;* STANLEY C. KRUSZEWSKI, *Vice President;* F. A. SMITH, *Cashier.*

DIRECTORS.—Frank Schmidt, Joseph P. Kaiser, Jr., John Krolczyk, Edmund Atkinson, Frank A. Schmidt, Jr., Joseph Olschefski, Stanley C. Kruszewski.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $176,707 12 | $180,050 07 | $123,513 42 | $197,511 37 | $414,270 16 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 745,743 84 | 787,177 65 | 798,462 59 | 840,957 59 | 976,374 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 97,221 72 | 62,630 43 | 161,386 77 | 82,788 12 | 140,245 66 |
| Sav. dept. | 176,816 32 | 202,696 48 | 172,638 40 | 150,315 93 | 175,888 95 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 109,700 00 | 127,550 00 | 173,600 00 | 160,650 00 | 168,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | 4 16 | | | |
| Currency:.....Com'l. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 25,000 00 |
| Sav. dept. | 45,576 00 | 90,034 00 | 88,083 00 | 99,735 00 | 65,645 00 |
| Gold coin:.....Com'l. dept. | 10,150 00 | 10,150 00 | 10,450 00 | 10,450 00 | 10,450 00 |
| Sav. dept. | 385 00 | 480 00 | 180 00 | 175 00 | 260 00 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 7,554 05 | 6,308 70 | 10,667 45 | 9,661 70 | 14,341 30 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,765 77 | 1,160 04 | 2,927 97 | 1,170 85 | 1,716 72 |
| Overdrafts | | | 23 24 | | |
| Premium account | | | | | 2,606 00 |
| Banking house | 70,240 99 | 70,240 99 | 70,240 99 | 70,240 99 | 70,240 99 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,294 00 |
| Other real estste | | | | | |
| Due from banks other than in reserve cities. | 10,225 00 | 10,225 00 | 10,000 00 | 10,075 00 | 10,075 00 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 441 42 | 621 36 | 281 52 | 313 92 | 507 61 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | 779 89 | | | | |
| Totals | $1,467,307 12 | $1,563,328 88 | $1,636,455 35 | $1,653,045 47 | $2,080,616 31 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 9,727 51 | 14,735 39 | 14,776 09 | 5,306 97 | 14,007 23 |
| Dividends unpaid | 48 00 | 48 00 | 458 00 | 74 00 | 56 00 |
| Reserved for taxes, interest, etc. | 1,396 24 | 2,519 37 | 2,261 38 | 1,896 67 | 1,384 69 |
| Commercial deposits subject to check | 179,541 58 | 158,928 73 | 187,255 81 | 165,212 30 | 395,666 14 |
| Demand certificates of deposit | 2,480 50 | 3,293 62 | 1,200 42 | 1,727 15 | 8,915 01 |
| Certified checks | 580 39 | 2,239 43 | 4,315 60 | 1,276 94 | 669 08 |
| Cashier's checks | 88 90 | 2,586 78 | 2,168 90 | 2,079 62 | 49,847 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 1,467 58 | 2,646 85 | 7,633 83 | 9,821 82 | 4,160 70 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 987,809 75 | 1,086,264 04 | 1,136,381 96 | 1,187,188 38 | 1,323,091 84 |
| Certificates of deposit | 29,166 67 | 35,066 67 | 20,003 36 | 18,461 62 | 22,818 62 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,467,307 12 | $1,563,328 88 | $1,636,455 35 | $1,653,045 47 | $2,080,616 31 |

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## No. 563.

## THE NORTHWESTERN STATE BANK, DETROIT.

### Organized April 14, 1915.

WALES C. MARTINDALE, *President;* FRANK VIGNOE, F. C. MARTINDALE, PETER PROCHASKA, *Vice Presidents;* PETER PROCHASKA, *Acting Cashier and Vice President.*
DIRECTORS.—Wales C. Martindale, Frederick C. Martindale, Thomas F. Browne, Peter Prochaska, Frank Vignoe, F. Carew Martindale.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $51,171 48 | $61,912 58 | $56,127 16 | $74,455 57 | $60,978 81 |
| Sav. dept. | 41,372 73 | 53,157 87 | 59,136 48 | 52,545 15 | 70,334 28 |
| Bonds, mtgs. and securities:...Com'l. dept. | 27,027 37 | 36,999 81 | 87,482 72 | 53,615 67 | 90,005 40 |
| Sav. dept. | 207,540 75 | 233,495 66 | 237,966 20 | 280,511 95 | 301,850 38 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,690 60 | 14,607 11 | 27,363 95 | 7,734 17 | 1,938 87 |
| Sav. dept. | 34,975 94 | 12,072 56 | 20,795 57 | 18,338 24 | 2,070 51 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 35,700 00 | 27,650 00 | 2,000 00 | 32,600 00 | 60,352 47 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 3,000 00 | 3,000 00 | 9,000 00 | 2,000 00 | ..... |
| Sav. dept. | 8,000 00 | 9,000 00 | 3,000 00 | 10,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,812 00 | 4,548 00 | 8,500 00 | 8,630 00 | 6,755 00 |
| Sav. dept. | 9,000 00 | 7,300 00 | 2,607 00 | 7,500 00 | 6,121 00 |
| Gold coin:.....Com'l. dept. | 720 00 | 55 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | 700 00 | 775 00 | 775 00 | 780 00 |
| Silver coin:.....Com'l. dept. | 1,337 60 | 648 60 | 500 00 | 396 75 | 498 45 |
| Sav. dept. | 1,000 00 | 1,000 00 | 630 10 | 620 10 | 700 00 |
| Nickels and cents:.....Com'l. dept. | 184 54 | 100 21 | ..... | 71 51 | 83 20 |
| Sav. dept. | ..... | ..... | 85 17 | 28 21 | 80 16 |
| Overdrafts..... | ..... | ..... | ..... | ..... | ..... |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 2,455 05 | 3,096 60 | 3,096 60 | 3,096 60 | 3,096 60 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | 1,286 69 | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $441,988 06 | $469,344 00 | $519,065 95 | $554,205 61 | $605,645 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 8,151 89 | 8,151 89 | 8,151 89 | 10,244 67 | 10,244 67 |
| Undivided profits, net..... | 2,092 78 | 2,251 65 | 2,747 14 | 2,971 27 | 1,549 05 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | 94 50 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 65,164 30 | 77,512 94 | 88,620 79 | 91,431 60 | 100,120 84 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 284 31 | 141 75 | 59 25 | 1,351 95 | 1,202 25 |
| Cashier's checks..... | 355 36 | 1,109 68 | 7,530 73 | 4,450 78 | 7,308 37 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 324,449 42 | 336,991 02 | 354,215 10 | 387,606 08 | 408,751 66 |
| Certificates of deposit..... | 13,140 00 | 7,385 07 | 18,341 05 | 16,599 26 | 35,873 79 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 3,350 00 | 10,800 00 | 14,400 00 | 14,550 00 | 15,500 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $441,988 06 | $469,344 00 | $519,065 95 | $554,205 61 | $605,645 13 |

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## No. 15.

## PENINSULAR STATE BANK, DETROIT.

### Organized August 27, 1887.

### Corporate existence extended August 26, 1917.

J. H. JOHNSON, *President;* FRANK P. BYRNE, FRANK W. HUBBARD, H. L. CHITTENDEN, WALTER G. TOEPEL, *Vice Presidents;* H. H. ELLERTON, *Cashier;* H. MOXON, MILTON S. WEBB, F. F. FLEMING, W. J. NESBITT, *Assistant Cashiers;* F. C. FLUMERFELT, *Supt. of Branches.*

DIRECTORS.—Frank P. Byrne, Frank Howard, S. W. Clarkson, J. H. Johnson, George H. Lesher, D. A. MacLachlan, John C. Donnelly, Henry A. Haigh, E. O. Krentler, Frank W. Hubbard, Edward J. Hickey, Edward P. Hammond, W. H. Kirn, Wm. H. McGregor.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $7,875,961 38 | $8,245,049 28 | $10,572,169 89 | $10,914,595 25 | $11,801,149 34 |
| Sav. dept | 2,371,495 95 | 3,125,454 04 | 2,319,609 76 | 2,518,372 18 | 3,744,246 42 |
| Bonds, mtgs. and securities:...Com'l. dept | 2,405,033 79 | 2,096,820 14 | 1,175,474 55 | 621,711 95 | 1,804,905 25 |
| Sav. dept | 9,235,922 50 | 10,066,891 01 | 10,923,959 35 | 10,729,429 87 | 10,108,601 61 |
| Due from Fed. Res. Bank:....Com'l. dept. | 1,188,208 20 | 1,176,663 10 | 1,281,669 51 | 1,207,144 39 | 1,785,090 55 |
| Sav. dept. | 405,000 00 | 440,000 00 | 455,000 00 | 455,000 00 | 475,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 1,884,302 98 | 1,830,895 11 | 1,860,450 02 | 1,742,528 24 | 3,428,558 26 |
| Sav. dept. | 83,254 12 | 66,114 49 | 110,120 56 | 78,675 80 | 84,063 77 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 249,182 82 | 172,172 88 | 475,215 05 | 326,290 67 | 382,852 56 |
| Sav. dept. | 377,958 97 | 309,591 23 | 354,495 19 | 355,164 27 | 456,211 47 |
| Currency:.....Com'l. dept. | 666,758 00 | 486,781 00 | 554,168 00 | 423,686 00 | 559,400 00 |
| Sav. dept. | 816,211 00 | 529,801 00 | 583,928 00 | 780,034 00 | 781,631 00 |
| Gold coin:.....Com'l. dept. | 30,955 00 | 34,075 00 | 35,400 00 | 30,942 50 | 32,242 50 |
| Sav. dept. | 2,858 00 | 3,620 00 | 3,247 50 | 3,200 00 | 4,000 00 |
| Silver coin:.....Com'l. dept. | 23,625 00 | 32,390 00 | 26,025 00 | 44,705 00 | 40,520 00 |
| Sav. dept. | 43,488 14 | 43,022 70 | 48,120 55 | 49,131 30 | 57,674 40 |
| Nickels and cents:.....Com'l. dept. | 5,821 82 | 11,086 21 | 9,638 12 | 6,633 41 | 7,356 92 |
| Sav. dept. | 11,338 19 | 7,935 75 | 9,679 44 | 8,941 95 | 18,412 38 |
| Overdrafts..... | 2,580 79 | 2,127 59 | 306 74 | 1,704 58 | 2,368 43 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 1,197,000 00 | 1,207,000 00 | 1,212,000 00 | 1,212,000 00 | 1,222,300 00 |
| Furniture and fixtures..... | 103,000 00 | 107,445 84 | 109,291 73 | 100,000 00 | 101,274 61 |
| Other real estate..... | 3,917 97 | 3,920 20 | 3,920 20 | 2,720 20 | 1,156 60 |
| Due from banks other than in reserve cities. | 29,619 80 | 27,660 27 | 34,247 53 | 56,180 46 | 36,007 35 |
| Cash items in transit..... | ..... | ..... | ..... | 408,698 98 | 1,270,391 04 |
| Outside checks and other cash items..... | 632,951 19 | 539,602 16 | 745,517 53 | 113,180 91 | 97,987 02 |
| Stock of Federal Reserve Bank..... | 105,000 00 | 105,000 00 | 105,000 00 | 105,000 00 | 10 ,000 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $29,751,445 61 | $30,671,119 00 | $33,008,594 22 | $32,295,671 91 | $38,408,401 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 |
| Surplus fund..... | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 |
| Undivided profits, net..... | 195,540 00 | 191,795 01 | 133,408 28 | 272,771 90 | 306,695 34 |
| Dividends unpaid..... | 66,471 00 | 78 00 | 54 00 | 71,967 00 | 429 00 |
| Reserved for taxes, interest, etc..... | 66,243 11 | 209,885 27 | 110,816 83 | 171,171 87 | 164,257 94 |
| Commercial deposits subject to check..... | 10,831,706 57 | 10,758,134 07 | 12,818,968 70 | 11,789,804 76 | 16,286,365 01 |
| Demand certificates of deposit..... | 209,508 86 | 130,190 44 | 176,994 09 | 143,997 94 | 171,695 98 |
| Certified checks..... | 144,431 29 | 117,983 49 | 105,369 94 | 203,921 44 | 177,621 12 |
| Cashier's checks..... | 101,501 79 | 38,920 91 | 96,515 03 | 86,407 10 | 74,409 38 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 1,266,951 62 | 1,256,055 32 | 1,225,425 10 | 1,134,303 17 | 1,676,953 32 |
| State moneys on deposit..... | ..... | ..... | 25,000 00 | 25,000 00 | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 12,585,450 59 | 13,688,049 46 | 14,147,673 8 | 14,377,870 81 | 15,214,425 89 |
| Certificates of deposit..... | 709,105 19 | 780,027 03 | 640,368 38 | 518,455 92 | 389,544 33 |
| Club savings deposits..... | 74,535 59 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | 446,004 17 |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $29,751,445 61 | $30,671,119 00 | $33,008,594 22 | $32,295,671 91 | $38,408,401 48 |

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## No. 356.
## THE PEOPLE'S STATE BANK, DETROIT.
### Organized January 4, 1907.

JAMES T. KEENA, *Chairman of the Board;* JOHN W. STALEY, *President;* F. A. SCHULTE, H. P. BORGMAN, JNO. R. BODDE, R. W. SMYLIE, *Vice Presidents;* R. T. CUDMORE, *Cashier;* AUSTIN E. WING, *Assistant to President;* CHARLES H. AYRES, ENOCH SMITH, A. H. MOODY, D. E. LEUTY, WM. BRAASCH, *Assistant Cashiers;* CARROLL H. LAWSON, *Bond Officer;* GEORGE T. COURTNEY, *Auditor;* ROD. P. FRASER, *Manager Foreign Department.*

DIRECTORS.—Russell A. Alger, George H. Barbour, W. T. Barbour, H. M. Campbell, C. A. DuCharme, Jeremiah Dwyer, Frank J. Hecker, H. B. Ledyard, Jas. T. McMillan, R. S. Mason, Fred T. Moran, M. J. Murphy, J. C. Hutchins, Fred W. Hodges, W. Howie Muir, Henry Russel, Hugo Scherer, F. A. Schulte, B. S. Colburn, Angus Smith, James T. Keena, T. H. Newberry, John R. Bodde, H. P. Borgman, Homer Warren, R. W. Smylie, John W. Staley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $24,777,413 08 | $21,959,289 23 | $23,137,010 33 | $39,508,918 27 | $36,031,398 56 |
| Sav. dept. | 8,740,631 88 | 8, 01,311 99 | 6,431,596 52 | 4,495,636 57 | 3,624,109 80 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,263,915 71 | 27,190,514 61 | 37,483,739 00 | 28,527,328 20 | 21,398,271 22 |
| Sav. dept. | 25,146,858 36 | 29,374,360 73 | 31,362,463 33 | 33,453,850 52 | 35,941,544 57 |
| Due from Fed. Res. Bank:....Com'l. dept. | 3,863,738 65 | 3,854,961 75 | 3,935,190 68 | 3,971,721 39 | 4,472,602 42 |
| Sav. dept. | 1,000,000 00 | 1,000,000 00 | 1,250,000 00 | 1,250,000 00 | 1,300,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 4,353,792 06 | 5,685,105 90 | 4,913,566 09 | 4,594,216 16 | 4,385,237 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,550,993 99 | 1,862,892 57 | 4,373,200 00 | 1,687,643 59 | 2,858,735 25 |
| Sav. dept. | 600,877 41 | ..... | 525,280 69 | 1,029,028 68 | 674,091 65 |
| Currency:.....Com'l. dept. | 751,790 00 | 757,963 00 | 887,636 00 | 757,738 00 | 1,007,421 00 |
| Sav. dept. | 1,965,000 00 | 1,118,000 00 | 1,147,000 00 | 988,000 00 | 1,645,000 00 |
| Gold coin:.....Com'l. dept. | 74,703 80 | 71,808 36 | 55,202 42 | 61,570 85 | 80,357 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 138,542 35 | 161,888 50 | 144,636 42 | 147,068 79 | 197,952 58 |
| Sav. dept. | ..... | 435 86 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 28,315 65 | 19,613 46 | 21,110 17 | 33,491 54 | 36,236 52 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 10,863 84 | 4,072 04 | 5,279 58 | 25,693 85 | 7,321 01 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,250,000 00 | 1,250,000 00 | 1,250,000 00 | 1,250,000 00 | 1,250,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 394,964 35 | 387,353 13 | 691,954 73 |
| Cash items in transit | 2,226,332 23 | 1,786,070 59 | 2,264,537 78 | 2,388,949 07 | 3,392,512 47 |
| Outside checks and other cash items | 73,212 63 | 60,234 80 | 42,639 38 | 54,034 02 | 51,990 56 |
| Stock of Federal Reserve Bank | 180,000 00 | 195,000 00 | 195,000 00 | 195,000 00 | 195,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $97,996,981 64 | $105,053,528 39 | $119,820,052 74 | $124,807,242 63 | $119,241,737 58 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 | $2,500,000 00 |
| Surplus fund | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 | 4,000,000 00 |
| Undivided profits, net | 476,789 45 | 485,723 55 | 625,037 67 | 656,467 00 | 894,670 05 |
| Dividends unpaid | 75,039 00 | 219 00 | 81 00 | 75,066 00 | 99 00 |
| Reserved for taxes, interest, etc. | 117,637 10 | 157,637 00 | 177,637 10 | 151,156 93 | 84,971 47 |
| Commercial deposits subject to check | 32,683,415 62 | 33,424,539 24 | 38,740,032 83 | 35,905,202 44 | 44,232,621 04 |
| Demand certificates of deposit | 554,008 25 | 514,350 07 | 2,410,370 36 | 2,368,852 87 | 274,223 75 |
| Certified checks | 296,609 80 | 148,978 30 | 201,609 76 | 597,012 37 | 281,560 14 |
| Cashier's checks | 317,928 82 | 346,177 36 | 702,445 33 | 452,162 72 | 1,236,769 23 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 6,562,107 97 | 7,553,095 85 | 7,128,330 84 | 6,824,707 06 | 7,203,568 74 |
| State moneys on deposit | 191,148 98 | 1,026,545 46 | 545,786 15 | 862,366 08 | 345,144 48 |
| Postal savings deposits | 1,200,236,06 | 1,143,407 36 | 1,146,730 08 | 1,126,230 08 | 1,110,362 50 |
| U. S. Government deposits | 6,768,929 00 | 6,800,000 00 | 15,400,000 00 | 6,987,107 35 | 5,000,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 35,255,566 49 | 38,061,597 68 | 38,822,039 70 | 39,348,360 96 | 41,365,343 89 |
| Certificates of deposit | 997,565 10 | 989,103 54 | 747,570 76 | 741,924 73 | 709,039 63 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 6,000,000 00 | 7,500,000 00 | 6,500,000 00 | 16,000 000 00 | 9,000,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | 200,000 00 | ..... | 1,200,000 00 | 750,000 00 |
| Customers' letters of credit | ..... | 202,153 98 | 172,381 16 | 127,756 16 | 253,363 66 |
| Other liabilities | ..... | ..... | ..... | 4,882,869 88 | ..... |
| Totals | 97,996,981 64 | $105,053,528 39 | $119,820,052 74 | $124,807,242 63 | $119,241,737 58 |

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## THE SECURITY TRUST COMPANY, DETROIT.

### Organized May 1, 1906.

CHARLES C. JENKS, *President;* LEM W. BOWEN, ALBERT E. GREEN, LEWIS K. WALKER, CLAUDE A. GUERIN, *Vice Presidents;* ROBERT L. NIXON, *Assistant Secretary;* ROY A. STRAUSSER, HARRY L. DEUEL, *Assistant Secretaries.*

DIRECTORS.—M. J. Murphy, Lem W. Bowen, John N. Bagley, J. H. Johnson, William Livingstone, James S. Holden, Charles C. Jenks, Henry M. Butzel, Charles O. Patch, Eugene W. Lewis, Standish Backus, Albert E. Green, Richard H. Webber, James T. Whitehead, Emory W. Clark, John Kelsey.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $610,653 50 | $586,512 90 | $529,677 66 | $536,475 80 | $522,105 33 |
| Demand | 122,354 67 | 90,691 23 | 82,451 55 | 82,783 61 | 82,681 48 |
| Loans on real estate mortgages: | | | | | |
| In office | 2,418,905 68 | 2,320,491 90 | 2,227,706 67 | 2,110,473 67 | 2,015,465 56 |
| With State Treasurer | 201,900 00 | 201,400 00 | 201,400 00 | 208,900 00 | 207,900 00 |
| Bonds. In office | 1,072,499 30 | 854,820 64 | 786,221 68 | 826,168 32 | 877,069 88 |
| Other investments | 1 00 | 1 00 | 1 00 | 1 00 | 1 00 |
| Advances to trusts | 179,369 90 | 238,998 47 | 187,872 64 | 186,761 11 | 209,412 63 |
| Due from approved reserve agents | 543,971 14 | 558,343 52 | 1,276,562 84 | 1,322,797 37 | 847,640 76 |
| Due from other banks and bankers | 35,507 06 | 20,291 46 | 1,183 82 | 44,386 01 | 2,958 50 |
| Cash items | 9,152 48 | 386 16 | 1,203 01 | 2,272 50 | 1,006 10 |
| Nickels and cents | 4 21 | 17 14 | 30 99 | 20 00 | 7 66 |
| Silver coin | 106 40 | 56 15 | 161 15 | 186 95 | 180 35 |
| Gold coin | 8 30 | 8 85 | 910 00 | 910 00 | 1,010 00 |
| U. S. and national bank notes | 17,916 00 | 16,814 00 | 20,697 00 | 16,896 00 | 12,058 00 |
| Totals | $5,213,171 34 | $4,889,709 57 | $5,316,080 01 | $5,339,032 34 | $4,779,497 25 |
| Liabilities. | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 507,498 54 | 520,767 91 | 562,440 49 | 542,566 93 | 570,229 72 |
| Trust deposits | 3,667,888 66 | 3,324,830 32 | 3,701,734 12 | 3,752,039 98 | 3,146,369 45 |
| Reserved for interest | 37,784 14 | 44,111 34 | 51,905 40 | 44,425 43 | 62,898 08 |
| Totals | $5,213,171 34 | $4,889,709 57 | $5,316,080 01 | $5,339,032 34 | $4,779,497 25 |

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## THE UNION TRUST COMPANY, DETROIT.

Organized November 24, 1890.

HENRY M. CAMPBELL, *Chairman;* FRANK W. BLAIR, *President;* CHARLES R. DUNN, JOHN N. STALKER, *Vice Presidents;* GERALD J. MCMECHAN, *Vice President and Secretary;* CHARLES E. CLARK, *Treasurer;* CHAS. H. ADAMS, *Assistant Treasurer;* JOEL H. PRESCOTT, *Trust Officer;* CHARLES N. CROSMAN, J. MONROE RONEY, *Assistant Trust Officers;* MERRILL C. ADAMS, HARRY SLATER, *Assistant Secretaries;* EUGENE A. MILLER, *Auditor.*

DIRECTORS.—Henry B. Ledyard, Charles A. DuCharme, Henry Russel, F. J. Hecker, Harry A. Conant, Albert L. Stephens, Paul F. Bagley, Burnham S. Colburn, Frank W. Blair, Allen F. Edwards, Gerald J. McMechan, J. C. Hutchins, Fred T. Moran, J. H. Poole, Hal H. Smith, Francis C. McMath, Frederick M. Alger, Jerome H. Remick, Henry Ledyard, Arthur G. Bishop, Francis Palms, Truman H. Newberry, Henry E. Bodman, James T. McMillan, W. Howie Muir, Hobart B. Hoyt.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $2,285,736 70 | $1,917,499 11 | $1,517,323 36 | $1,788,790 96 | $1,764,734 06 |
| Demand | 20,090 00 | 20,090 00 | 20,090 00 | 20,090 00 | 20,090 00 |
| Loans on real estate mortgages: | | | | | |
| In office | 1,021,561 05 | 1,059,307 37 | 1,073,594 76 | 1,123,206 25 | 1,350,807 45 |
| With State Treasurer | 173,625 00 | 172,625 00 | 167,625 00 | 220,825 00 | 213,575 00 |
| Other loans | 1,660 86 | ..... | ..... | ..... | ..... |
| Bonds. In office | 1,154,737 09 | 1,082,007 49 | 1,226,809 65 | 1,526,611 04 | 1,449,793 94 |
| With State Treasurer | 50,000 00 | 50,000 00 | 50,000 00 | ..... | ..... |
| Stocks | 394,711 75 | 400,959 59 | 400,959 59 | 400,299 59 | 393,264 29 |
| Other investments | 357,549 87 | 359,588 18 | 364,173 99 | 353,428 59 | 352,375 51 |
| Bills receivable discounted | 320,000 00 | 2,110 53 | 1,990 66 | 106,888 29 | 9,423 30 |
| Advances to trusts | 405,017 03 | 379,952 13 | 397,438 56 | 425,712 03 | 399,365 15 |
| Furniture and fixtures | 27,540 64 | 27,348 14 | 27,803 77 | 25,390 65 | 25,065 57 |
| Due from approved reserve agents | 1,285,338 09 | 1,457,635 93 | 1,645,896 03 | 1,344,003 63 | 1,325,136 14 |
| Due from other banks and bankers | 57,983 65 | 87,750 85 | 16,057 06 | 30,037 50 | 6,047 41 |
| Cash items | 15,970 96 | 4,276 35 | 8,373 92 | 15,564 10 | 17,806 34 |
| Nickels and cents | 58 53 | 78 44 | 19 09 | 60 08 | 46 34 |
| Silver coin | 268 40 | 221 55 | 199 45 | 71 15 | 196 10 |
| Gold coin | 10 00 | 15 00 | 45 00 | 300 00 | 330 00 |
| U. S. and national bank notes | 16,140 00 | 28,138 00 | 19,569 00 | 23,752 00 | 15,007 00 |
| Totals | $7,587,999 62 | $7,049,603 66 | $6,937,968 89 | $7,405,030 86 | $7,343,063 60 |
| Liabilities. | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 300,987 75 | 310,693 05 | 318,335 60 | 330,645 26 | 343,377 00 |
| Trust deposits | 5,177,911 87 | 5,099,810 61 | 4,980,533 29 | 5,035,285 60 | 5,160,586 60 |
| Debentures | 139,100 00 | 139,100 00 | 139,100 00 | 139,100 00 | 139,100 00 |
| Bills payable | 150,000 00 | ..... | ..... | 300,000 00 | 200,000 00 |
| Rediscounts | 320,000 00 | ..... | ..... | 100,000 00 | ..... |
| Totals | $7,587,999 62 | $7,049,603 66 | $6,937,968 89 | $7,405,030 86 | $7,343,063 60 |

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## No. 386.

## THE UNITED SAVINGS BANK OF DETROIT.

### Organized June 30, 1907.

FRANK B. LELAND, *President;* FRED M. WARNER, HENRY M. ZIMMERMANN, *Vice Presidents;* CHARLES B. CRAMER, *Cashier;* JAMES R. BARKHAM, *Assistant Cashier.*

DIRECTORS.—Frank B. Leland, Fred M. Warner, Henry M. Zimmermann, Albert F. Peck, William H. Hoyt, Henry W. Standart, Laverne Bassett, Clinton W. Wilber, Joseph G. Standart.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | $4,679,828 19 | $4,545,722 83 | $4,796,637 77 | $4,908,682 47 | $4,973,415 94 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | 155,894 89 | 155,894 89 | 155,894 89 | 157,738 04 | 170,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 272,231 75 | 343,952 80 | 247,445 06 | 173,955 18 | 300,264 40 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 371,045 00 | 576,195 00 | 503,000 00 | 502,520 00 | 622,164 75 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | 15,936 84 | 18,646 96 | 16,664 77 | 24,282 92 | 22,579 56 |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | 60,419 00 | 64,714 00 | 63,883 00 | 57,413 00 | 64,404 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 605 00 | 707 50 | 757 50 | 817 50 | 1,277 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept | 190 90 | 255 35 | 259 15 | 210 10 | 239 10 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 32 93 | 61 98 | 38 76 | 72 78 | 37 09 |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estste | | | | | |
| Due from banks other than in reserve cities. | 127,569 31 | 158,505 36 | 177,264 39 | 97,494 35 | 127,071 84 |
| Cash items in transit | | 250 00 | 823 50 | 1,670 00 | 923 30 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | 19,500 00 | 19,500 00 | 19,500 00 | 19,500 00 | 19,500 00 |
| Other assets | | | | | |
| Totals | $5,703,253 81 | $5,884,406 67 | $5,982,168 79 | $5,944,356 34 | $6,301,877 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 175,000 00 |
| Undivided profits, net | 30,382 17 | 34,987 66 | 47,518 51 | 45,003 05 | 8,504 90 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 93,030 64 | 92,612 97 | 92,612 97 | 83,730 18 | 78,730 18 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 4,572,418 21 | 4,706,758 07 | 4,792,179 17 | 4,743,951 41 | 5,094,158 66 |
| Certificates of deposit | 239,922 79 | 239,597 97 | 226,708 14 | 229,921 70 | 225,333 74 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 82,500 00 | 125,450 00 | 138,150 00 | 156,750 00 | 185,150 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $5,703,253 81 | $5,884,406,67 | $5,982,168 79 | $5,944,356 34 | $6,301,877 48 |

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## No. 6.

## WAYNE COUNTY AND HOME SAVINGS BANK, DETROIT.

Organized September 18, 1871.

Corporate existence extended June 27, 1901.

CHARLES F. COLLINS, *Chairman of Board;* JULIUS H. HAASS, *President;* GEORGE WILEY, W. V. MOORE, WM S. GREENE, EDWIN J. ECKERT, ARTHUR E. LOCH, *Vice Presidents;* RUPERT PLETSCH, *Assistant to President;* GEORGE H. JOHNSTONE, *Cashier;* HUGH R. BURNS, WM. H. MCCLENAHEN, LYMAN L. ROSIER, GEORGE C. JOHNSTON, CHAS. H. NORTHROP, GEO. F. BUHRER, FRANK A. GROSFIELD, GEO. A. BURNS, *Assistant Cashiers;* GEO. J. PIPPER, *Auditor.*

DIRECTORS.—A. A. Albrecht, Lem W. Bowen, Clarence M. Burton, Leo M. Butzel, Chas. F. Collins, Frank H. Croul, John M. Donaldson, Wm. S. Green, Fred Guenther, Julius H. Haass, James S. Holden, Chas. C. Jenks, James C. McGregor, John A. Mercier, W. V. Moore, Ralph Phelps, U. Grant Race, S. Y. Seyburn, A. L. Stephens, Orla B. Taylor, George Wilet.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $6,861,358 58 | $5,653,356 82 | $5,084,621 14 | $4,674,752 89 | $5,689,353 59 |
| Sav. dept. | 6,584,573 18 | 9,410,437 35 | 10,351,210 13 | 11,548,295 69 | 13,015,970 87 |
| Bonds, mtgs. and securities: Com'l. dept. | 2,881,085 99 | 13,709,577 32 | 12,353,496 54 | 7,964,996 54 | 11,583,960 97 |
| Sav. dept. | 36,025,215 86 | 28,085,635 08 | 31,087,698 36 | 38,186,292 66 | 36,111,923 87 |
| Due from Fed. Res. Bank: Com'l. dept. | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 |
| Sav. dept. | 1,896,200 37 | 1,569,945 08 | 1,710,485 42 | 1,818,027 96 | 2,598,785 78 |
| Due from bks. in res. cities: Com'l. dept. | 1,430,654 75 | 1,052,580 45 | 759,149 69 | 585,697 23 | 893,588 13 |
| Sav. dept. | 1,505,000 55 | 1,500,593 56 | 1,542,251 02 | 1,704,683 56 | 1,869,676 79 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 325,383 56 | 403,621 64 | 525,058 21 | 529,523 05 | 403,956 50 |
| Sav. dept. | 686,087 14 | 249,627 93 | 450,116 23 | 693,818 64 | 1,008,277 14 |
| Currency: Com'l. dept. | 620,488 00 | 535,523 00 | 425,221 00 | 387,608 00 | 555,591 00 |
| Sav. dept. | 1,240,975 00 | 1,071,046 00 | 1,385,221 00 | 904,147 00 | 1,111,182 00 |
| Gold coin: Com'l. dept. | 3,740 00 | 2,672 50 | 1,650 00 | 10,407 50 | 2,650 00 |
| Sav. dept. | 7,490 00 | 5,350 00 | 632 50 | 3,170 00 | 5,490 00 |
| Silver coin: Com'l. dept. | 38,462 25 | 42,050 25 | 40,434 20 | 52,010 75 | 29,506 10 |
| Sav. dept. | 76,926 25 | 84,111 25 | 80,917 10 | 60,605 50 | 59,106 20 |
| Nickels and cents: Com'l. dept. | 11,926 19 | 16,132 61 | 7,636 59 | 20,450 70 | 8,296 40 |
| Sav. dept. | 23,852 40 | 32,266 13 | 36,442 60 | 19,009 10 | 16,593 55 |
| Overdrafts | 5,515 21 | 1,172 15 | 1,257 38 | 3,000 07 | 2,903 06 |
| Premium account | | | | | |
| Banking house | 1,500,000 00 | 1,500,000 00 | 1,565,500 00 | 1,580,064 00 | 1,571,834 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 329,540 52 | 328,941 26 | 362,247 84 | 445,789 28 | 568,917 34 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 153,023 26 | 143,596 74 | 69,224 90 | 84,228 25 | 33,727 84 |
| Stock of Federal Reserve Bank | 180,000 00 | 180,000 00 | 180,000 00 | 180,000 00 | 210,000 00 |
| Other assets | | | | | |
| Totals | $63,387,499 06 | $66,578,237 12 | $69,020,471 85 | $72,456,578 37 | $78,351,291 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $3,000,000 00 | $3,000,000 00 | $3,000,000 00 | $3,000,000 00 | $3,000,000 00 |
| Surplus fund | 3,000,000 00 | 3,000,000 00 | 3,000,000 00 | 3,000,000 00 | 4,000,000 00 |
| Undivided profits, net | 1,196,888 32 | 1,321,059 15 | 1,373,313 39 | 1,435,560 88 | 547,560 94 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 11,459,597 95 | 12,535,668 75 | 13,045,508 48 | 13,633,588 16 | 17,684,952 84 |
| Demand certificates of deposit | | | | | |
| Certified checks | 112,316 51 | 78,535 86 | 71,664 47 | 103,842 98 | 130,164 67 |
| Cashier's checks | 215,479 58 | 242,496 98 | 370,623 99 | 403,210 00 | 456,594 66 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 154,451 88 | 155,160 87 | 236,733 20 | 178,078 47 | 242,304 89 |
| State moneys on deposit | 25,000 00 | 50,000 00 | 150,000 00 | 150,000 00 | 50,000 00 |
| Postal savings deposits | 1,106,484 95 | 1,045,849 23 | 1,050,848 49 | 1,033,791 63 | 1,003,791 63 |
| U. S. Government deposits | 700,000 00 | 2,700,000 00 | 1,600,000 00 | 1,620,000 00 | 2,300,000 00 |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 38,165,575 50 | 40,256,646 20 | 41,873,952 01 | 42,775,586 93 | 44,419,575 85 |
| Certificates of deposit | 1,451,704 37 | 1,192,820 08 | 1,197,827 82 | 1,122,919 32 | 1,016,345 65 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 2,800,000 00 | 1,000,000 00 | 2,050,000 00 | 4,000,000 00 | 3,500,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $63,387,499 06 | $66,578,237 12 | $69,020,471 95 | $72,456,578 37 | $78,351,291 13 |

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## No. 157.

## THE DEXTER SAVINGS BANK, DEXTER.

### Organized April 22, 1893.

G. S. FRANCISCO, *President and Cashier;* OTIS W. CUSHING, *Vice President;*
J. J. PAGE, *Assistant Cashier.*

DIRECTORS.—G. S. Francisco, O. W. Cushing, E. Jedele, Henry Dieterle, Eleanor J. Newkirk, Fred Walker, W. C. Wylie.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $110,590 83 | $100,250 30 | $105,979 95 | $117,667 38 | $112,551 54 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,000 00 | 19,000 00 | 79,600 00 | 31,100 00 | 24,200 00 |
| Sav. dept. | 172,219 54 | 248,990 40 | 185,296 79 | 189,741 71 | 221,254 15 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,481 96 | 26,616 84 | 9,549 00 | 29,327 79 | 38,006 76 |
| Sav. dept. | 14,882 12 | 25,434 58 | 5,982 88 | 4,409 23 | 20,807 42 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 61,978 00 | 27,000 00 | 24,850 00 | 35,900 00 | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 4,000 00 | ..... | 4,000 00 | 4,000 00 | ..... |
| Sav. dept. | 6,000 00 | ..... | 6,000 00 | 6,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,186 00 | 4,056 00 | 4,200 00 | 3,449 00 | 3,507 00 |
| Sav. dept. | 5,000 00 | 4,700 00 | 6,090 00 | 5,950 00 | 7,200 00 |
| Gold coin:.....Com'l. dept. | ..... | 45 00 | ..... | ..... | ..... |
| Sav. dept. | 80 00 | 55 00 | 100 00 | 90 00 | 115 00 |
| Silver coin:.....Com'l. dept. | 476 95 | 377 30 | 225 75 | 210 90 | 350 40 |
| Sav. dept. | 620 00 | 445 00 | 270 00 | 380 00 | 600 00 |
| Nickels and cents:.....Com'l. dept. | 93 95 | 104 84 | 36 28 | 36 83 | 41 63 |
| Sav. dept. | 100 00 | 100 00 | 40 00 | 80 00 | 85 00 |
| Overdrafts | 41 39 | 6 72 | 38 30 | 247 73 | 706 45 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Furniture and fixtures | 3,325 00 | 3,325 00 | 3,325 00 | 3,325 00 | 3,325 00 |
| Other real estate | 8,789 40 | 8,553 33 | 7,263 06 | 7,266 96 | 7,271 96 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 795 46 | 86 57 | 376 34 | 59 00 | 50 04 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | 48 00 | ..... | ..... | 63 00 |
| Totals | $433,860 60 | $472,394 88 | $446,423 35 | $442,441 53 | $448,335 35 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 21,339 39 | 23,030 92 | 25,513 54 | 22,105 62 | 23,477 80 |
| Dividends unpaid | 1,200 00 | ..... | ..... | 1,200 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 147,293 19 | 171,972 46 | 148,826 72 | 137,204 03 | 133,343 18 |
| Demand certificates of deposit | 3,703 74 | 2,460 89 | 3,896 77 | 1,485 30 | 2,303 60 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 199,962 41 | 211,921 17 | 204,652 96 | 215,501 09 | 221,680 16 |
| Certificates of deposit | 30,361 87 | 33,009 44 | 33,533 36 | 34,945 49 | 37,530 61 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $433,860 60 | $472,394 88 | $446,423 35 | $442,441 53 | $448,335 35 |

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## No. 631.

## *DIMONDALE STATE BANK, DIMONDALE.

### Organized June 30, 1919.

JAMES H. GALLERY, *President;* JOHN HULL, ELMER A. LUNDBERG, *Vice Presidents;* BERT S. HARRIS, *Cashier;* HAROLD A. ANNIS, *Assistant Cashier.*
DIRECTORS.—James H. Gallery, Alice M. Harris, John Hull, William J. Bateman, Bert S. Harris.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*Commenced business October 8, 1919.

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## No. 578.

## LEE STATE BANK, DOWAGIAC.

### Organized January 3, 1916.

FRED E. LEE, *President;* HENRY M. LEE, A. B. GARDNER, *Vice Presidents;*
CHRIS. A. HUX, *Cashier;* FRANK SACKETT, JOHN FENINE, *Assistant Cashiers.*
DIRECTORS.—Fred E. Lee, Henry M. Lee, A. B. Gardner, Chris. A. Hux, Otis Bigelow, Vern Redner, Fred H. Baker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $333,256 09 | $355,188 73 | $313,808 68 | $344,228 45 | $386,255 55 |
| Sav. dept. | 67,534 00 | 83,334 00 | 78,134 00 | 71,534 00 | 66,334 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 351,136 00 | 448,917 25 | 525,867 88 | 468,317 88 | 399,242 88 |
| Sav. dept. | 111,912 07 | 114,587 07 | 135,212 07 | 138,830 00 | 192,760 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 184,575 15 | 158,275 96 | 170,721 79 | 149,456 89 | 478,568 18 |
| Sav. dept. | 22,000 00 | 22,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,096 12 | ..... | 1,369 37 | ..... | 13,974 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 33,754 00 | 30,313 00 | 28,469 00 | 33,585 00 | 15,288 00 |
| Sav. dept. | 10,955 00 | 10,770 00 | 11,500 00 | 10,900 00 | 10,900 00 |
| Gold coin:.....Com'l. dept. | 122 50 | 27 50 | 50 00 | 25 00 | 37 50 |
| Sav. dept. | 3,045 00 | 3,230 00 | 3,500 00 | 4,100 00 | 4,100 00 |
| Silver coin:.....Com'l. dept. | 3,106 60 | 2,527 50 | 2,922 40 | 3,113 04 | 2,434 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 128 50 | 150 02 | 226 87 | 130 02 | 237 98 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 10,433 64 | 203 94 | 104 47 | 291 03 | 2,176 73 |
| Premium account | 3,985 07 | 4,791 32 | 5,054 10 | 4,425 30 | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 5,268 44 | 5,268 44 | 5,268 44 | 5,168 44 | 5,268 44 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 175 45 | 154 98 | 155 33 | 155 54 | 156 17 |
| Cash items in transit | ..... | ..... | 606 82 | 580 00 | 3,146 96 |
| Outside checks and other cash items | 94 54 | 1,455 91 | 115 40 | 3,923 73 | 36 60 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | 4,039 13 | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,143,578 17 | $1,241,195 62 | $1,308,086 62 | $1,263,879 72 | $1,605,917 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 |
| Surplus fund | 31,250 00 | 31,250 00 | 31,250 00 | 31,250 00 | 31,250 00 |
| Undivided profits, net | 3,261 95 | 4,168 74 | 4,867 58 | 2,583 42 | 8,694 24 |
| Dividends unpaid | 5,000 00 | ..... | ..... | 5,000 00 | 4 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Commercial deposits subject to check | 287,726 78 | 306,158 17 | 301,768 17 | 278,469 21 | 680,454 87 |
| Demand certificates of deposit | 447,325 92 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | 464,374 04 | 459,268 17 | 465,195 86 | 494,711 92 |
| Book accounts | 224,013 52 | 232,744 67 | 233,932 70 | 244,381 23 | 248,302 80 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 20,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 77,500 00 | 150,000 00 | 110,000 00 | 17,500 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,143,578 17 | $1,241,195 62 | $1,308,086 62 | $1,263,879 72 | $1,605,917 83 |

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## No. 351.

## THE DRYDEN STATE BANK, DRYDEN.

Organized October 20, 1906.

LEE BERRIDGE, *President;* P. H. FOOT, *Vice President;* FLOYD SLATE, *Cashier.*

DIRECTORS.—Lee Berridge, B. S. Folsom, F. W. Kendrick, A. T. Schanck, P. H. Foot, Gail Schanck, H. L. Parker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $98,501 00 | $109,207 07 | $120,361 48 | $93,337 04 | $108,567 19 |
| Sav. dept. | 60,405 57 | 58,664 37 | 44,479 93 | 64,569 33 | 61,974 23 |
| Bonds, mtgs. and securities: Com l. dept. | 5,300 00 | 5,285 00 | 5,300 00 | 5,300 00 | 22,450 00 |
| Sav. dept. | 83,081 62 | 83,530 42 | 88,057 62 | 87,911 62 | 86,950 62 |
| Due from Fed. Res. Bank: Com l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 13,072 80 | 12,370 39 | 19,821 71 | 17,744 84 | 20,006 88 |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 29,550 00 | 41,250 00 | 38,000 00 | 36,550 00 | 24,150 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 3,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 11,484 00 | 2,876 00 | 5,207 00 | 2,535 00 | 3,495 00 |
| Sav. dept. | 9,000 00 | 6,000 00 | 4,400 00 | 9,500 00 | 5,500 00 |
| Gold coin: Com'l. dept. | 117 50 | 122 50 | 627 50 | 612 50 | 662 50 |
| Sav. dept. | 500 00 | 500 00 | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 160 00 | 84 00 | 260 00 | 304 00 | 124 00 |
| Sav. dept. | 500 00 | 450 00 | 100 00 | ..... | 500 00 |
| Nickels and cents: Com'l. dept. | 110 11 | 95 46 | 149 10 | 169 31 | 152 31 |
| Sav. dept. | ..... | 50 00 | ..... | ..... | ..... |
| Overdrafts | 2,417 65 | 928 05 | 647 90 | 1,604 06 | 3,821 78 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,917 17 | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other real estate | 8,700 00 | 8,700 00 | 7,300 00 | 7,300 00 | 7,300 00 |
| Due from banks other than in reserve cities | 240 72 | ..... | 256 42 | 422 84 | 2,835 93 |
| Cash items in transit | ..... | ..... | ..... | ..... | 228 17 |
| Outside checks and other cash items | 311 56 | 565 28 | 127 11 | 86 67 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $333,619 70 | $341,928 54 | $348,345 77 | $336,197 21 | $356,968 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 4,055 78 | 4,171 22 | 5,572 14 | 2,387 23 | 2,547 05 |
| Dividends unpaid | 1,550 00 | ..... | ..... | 1,800 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 64,671 42 | 60,635 75 | 74,129 46 | 61,510 65 | 63,413 71 |
| Demand certificates of deposit | 38,314 20 | 37,835 21 | 34,968 19 | 32,761 07 | 43,498 68 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 82 | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 151,159 97 | 155,586 42 | 157,953 67 | 163,258 70 | 156,803 29 |
| Certificates of deposit | 28,868 33 | 28,699 12 | 25,722 31 | 24,479 56 | 21,055 88 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 5,000 00 | 10,000 00 | 5,000 00 | 5,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 17,150 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $333,619 70 | $341,928 54 | $348,345 77 | $336,197 21 | $356,968 61 |

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## No. 477.

## THE DUNDEE STATE SAVINGS BANK, DUNDEE.

### Organized February 21, 1911.

THORNTON DIXON, *President;* CHARLES E. STANGER, *Vice President;* SETH C. DIXON, *Cashier;* LEVI G. WILLIAMS, *Assistant Cashier.*

DIRECTORS.—Charles E. Stanger, Thornton Dixon, Arthur M. Ritter, Lida M. Dixon, Seth C. Dixon.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $43,382 15 | $58,100 32 | $40,054 75 | $37,924 61 | $44,880 13 |
| Sav. dept. | ..... | 15,000 00 | 29,500 00 | 29,500 00 | 18,500 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | 8,250 00 | 5,000 00 |
| Sav. dept. | 78,295 46 | 81,395 46 | 72,770 86 | 71,320 86 | 77,920 86 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 17,140 35 | 10,695 13 | 19,913 25 | 3,278 87 | 15,757 50 |
| Sav. dept. | 18,246 94 | 14,558 29 | 10,665 62 | 11,495 36 | 29,949 99 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,100 00 | 28,200 00 | 9,550 00 | 27,770 00 | 22,600 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 1,500 00 | 5,000 00 | 1,750 00 | ..... |
| Sav. dept. | ..... | 3,500 00 | 20,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,794 00 | 265 00 | 553 00 | 1,060 00 | 2,916 00 |
| Sav. dept. | 6,000 00 | 4,000 00 | 3,000 00 | 4,500 00 | 3,500 00 |
| Gold coin:.....Com'l. dept. | 100 00 | ..... | ..... | ..... | 15 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 305 60 | 362 10 | 556 80 | 599 35 | 694 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 12 24 | 102 19 | 115 89 | 45 21 | 14 16 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 125 03 | 1,775 77 | 554 38 | 490 22 | 258 73 |
| Premium account | 173 00 | 155 75 | 155 75 | 155 75 | 398 25 |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,152 13 | 1,152 13 | 1,152 13 | 1,357 93 | 1,357 93 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 168 84 | ..... | ..... |
| Outside checks and other cash items | 266 74 | 888 58 | 967 33 | 823 76 | 1,516 57 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $185,093 64 | $221,650 72 | $214,678 60 | $205,321 92 | $225,280 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 2,565 74 | 1,991 82 | 3,418 31 | 3,920 50 | 3,836 80 |
| Dividends unpaid | 40 00 | ..... | 4 00 | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 56,460 82 | 59,320 23 | 48,216 11 | 34,988 69 | 48,909 21 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 623 00 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 34,197 48 | 37,596 08 | 36,236 67 | 34,065 56 | 35,806 30 |
| Certificates of deposit | 67,206 60 | 97,742 59 | 101,803 51 | 94,441 17 | 99,119 71 |
| Club savings deposits | ..... | ..... | ..... | 12,906 00 | 12,608 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $185,093 64 | $221,650 72 | $214,678 60 | $205,321 92 | $225,280 02 |

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## No. 142.

## MONROE COUNTY BANK, DUNDEE.

### Organized September 26, 1892.

GEO. J. SHAEFER, *President;* GEO. W. HURD, *Vice President;* WM. CLUTE, *Cashier;* WM. J. CORBIN, *Assistant Cashier.*

DIRECTORS.—Geo. J. Shaefer, Geo. W. Hurd, Fred Corkett, C. B. Hiser, Wm. F. Haas, Chas. W. Knabush, John F. Nieman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $77,484 62 | $78,748 36 | $81,962 76 | $77,144 06 | $80,457 71 |
| Sav. dept. | 9,850 00 | 9,550 00 | 8,700 00 | 12,200 00 | 11,900 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 25,850 00 | 29,850 00 | 21,000 00 | ..... | 5,000 00 |
| Sav. dept. | 159,804 70 | 159,354 70 | 167,664 40 | 217,586 40 | 218,026 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 18,167 38 | 10,030 87 | 10,882 24 | 10,060 87 | 27,598 47 |
| Sav. dept. | 35,734 32 | 45,803 45 | 51,600 70 | 34,893 20 | 38,894 64 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | 4,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,275 72 | 786 72 | 952 06 | 597 19 | 1,921 68 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,493 00 | 3,547 00 | 2,016 00 | 5,228 00 | 7,336 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 87 00 | 152 00 | 154 00 | 120 00 | 125 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Silver coin:.....Com'l. dept. | 656 15 | 797 60 | 641 55 | 527 70 | 615 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 103 46 | 84 96 | 59 30 | 62 69 | 135 64 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 436 75 | 432 28 | 1,228 11 | 284 86 | 2,615 68 |
| Premium account..... | 398 49 | 398 49 | 398 49 | 398 49 | 398 49 |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | ..... | ..... | ..... | ..... | ..... |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $348,841 59 | $353,036 43 | $360,759 61 | $372,603 46 | $404,525 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net..... | 12,421 05 | 11,520 14 | 14,271 60 | 14,052 97 | 13,271 39 |
| Dividends unpaid..... | 400 00 | 1,240 00 | 120 00 | 120 00 | 240 00 |
| Reserved for taxes, interest, etc..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Commercial deposits subject to check..... | 97,272 87 | 94,913 12 | 81,394 93 | 91,690 31 | 118,444 08 |
| Demand certificates of deposit..... | 107 50 | 107 50 | 107 50 | 107 50 | 107 50 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 5 85 | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 31,141 57 | 34,211 10 | 35,739 98 | 34,790 23 | 40,872 07 |
| Certificates of deposit..... | 171,492 75 | 175,044 57 | 193,125 60 | 195,842 45 | 195,590 17 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $348,841 59 | $353,036 43 | $360,759 61 | $372,603 46 | $404,525 21 |

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## No. 428.

## FIRST COMMERCIAL AND SAVINGS BANK OF DURAND, DURAND.

Organized April 8, 1909.

C. S. REED, *President;* GEO. BROOKS, E. J. CARNEY, *Vice Presidents;* W. L. SCRANTON, *Cashier;* CHARLES W. HAYNER, *Assistant Cashier;* C. E. MCALVAY, *Auditor.*
DIRECTORS.—E. J. Carney, Geo. Brook, C. S. Reed, E. F. Augsbury, B. T. McAlvay, C. E. McAlvay, Ackerson N. Brock, J. E. Bender, W. L. Scranton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $124,487 90 | $117,845 27 | $114,630 41 | $129,137 98 | $123,831 18 |
| Sav. dept. | 17,839 18 | 17,638 01 | 36,366 53 | 25,708 83 | 24,786 89 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 500 00 |
| Sav. dept. | 56,902 58 | 70,002 58 | 79,422 53 | 88,072 53 | 118,497 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 34,241 73 | 23,752 97 | 22,428 04 | 32,798 19 | 37,415 97 |
| Sav. dept. | 9,052 26 | 10,591 73 | 13,540 75 | 14,037 12 | 15,638 22 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 13,300 00 | 18,950 00 | 12,400 00 | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,397 00 | 8,245 00 | 7,816 00 | 2,802 00 | 7,102 00 |
| Sav. dept. | 4,800 00 | 4,800 00 | 6,800 00 | 5,800 00 | 6,800 00 |
| Gold coin:.....Com'l. dept. | 135 00 | 120 00 | 95 00 | 45 00 | 20 00 |
| Sav. dept. | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Silver coin:.....Com'l. dept. | 2,043 55 | 2,272 40 | 2,652 85 | 2,740 40 | 3,064 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 256 66 | 240 17 | 117 66 | 179 46 | 126 26 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 94 72 | 54 92 | ..... | 228 03 | 38 60 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 1,200 00 | 1,200 00 | 1,200 00 | 1,100 00 | 1,100 00 |
| Other real estate | 1,801 66 | 1,771 86 | 1,742 06 | 2,427 16 | 2,397 36 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,379 42 | 580 52 | 2,119 45 | 3,029 81 | 383 87 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $280,631 66 | $287,765 43 | $311,031 28 | $317,806 51 | $349,902 33 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,616 40 | 2,368 97 | 3,180 28 | 1,217 98 | 2,516 50 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 168,774 93 | 95,118 30 | 115,169 51 | 109,405 03 | 134,986 41 |
| Demand certificates of deposit | 26,008 55 | 26,767 37 | 25,780 61 | 31,828 58 | 23,759 80 |
| Certified checks | 125 86 | ..... | 300 00 | 40 00 | 41 78 |
| Cashier s checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 73,903 09 | 83,922 53 | 88,418 01 | 93,547 14 | 108,081 49 |
| Certificates of deposit | 37,202 83 | 49,588 26 | 48,182 87 | 51,767 78 | 50,516 35 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 3,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $280,631 66 | $287,765 43 | $311,031 28 | $317,806 51 | $349,902 33 |

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## No. 124.

## THE SHIAWASSEE COUNTY BANK, DURAND.

Organized October 5, 1891.

ROBERT C. FAIR, *President;* CLAIR G. BATES, *Vice President;* F. N. CONN, *Cashier;* HARRY A. THOMAS, *Assistant Cashier.*

DIRECTORS.—R. C. Fair, F. N. Conn, C. G. Bates, B. P. Hicks, Harry A. Thomas.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $131,396 54 | $175,158 99 | $152,469 92 | $148,182 31 | $121,998 09 |
| Sav. dept. | ..... | 10,215 53 | 21,642 53 | 24,835 00 | 30,215 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 70,728 00 | 44,328 00 | 113,028 00 | 169,228 00 | 157,078 00 |
| Sav. dept. | 254,923 80 | 310,105 40 | 297,557 06 | 263,323 42 | 277,784 42 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 77,587 57 | 70,665 98 | 43,943 62 | 37,086 83 | 47,290 65 |
| Sav. dept. | 35,003 71 | 35,000 00 | 49,073 64 | 51,000 00 | 55,001 58 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 37,000 00 | ..... | ..... | 20,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 316 59 | 33 27 | 411 16 | 176 79 | 183 54 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,320 00 | 7,404 00 | 12,507 00 | 9,256 00 | 15,317 00 |
| Sav. dept. | 6,447 00 | 10,970 00 | 10,472 00 | 6,450 00 | 6,311 00 |
| Gold coin:.....Com'l. dept. | 395 00 | 440 00 | 500 00 | 545 00 | 705 00 |
| Sav. dept. | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Silver coin:.....Coml'. dept. | 3,282 00 | 3,017 40 | 1,975 55 | 1,846 30 | 1,731 15 |
| Sav. dept. | 5 10 | 2 25 | 80 | 1 80 | 4 40 |
| Nickels and cents:.....Com'l. dept. | 99 60 | 127 78 | 111 55 | 81 78 | 186 32 |
| Sav. dept. | 1 53 | 36 | 39 | 41 | 19 |
| Overdrafts | 63 92 | 82 58 | 88 80 | 32 25 | 68 95 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 15,700 00 | ..... | 10,000 00 |
| Outside checks and other cash items | 897 73 | 1,866 15 | 800 24 | 158 84 | 704 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $642,468 09 | $683,417 69 | $734,282 26 | $746,204 73 | $738,579 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 2,792 79 | 3,745 47 | 6,714 00 | 830 84 | 4,328 51 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Commercial deposits subject to check | 138,218 62 | 158,499 94 | 151,924 28 | 169,698 19 | 124,660 10 |
| Demand certificates of deposit | 116,791 98 | 125,663 65 | 145,806 36 | 158,951 75 | 147,547 39 |
| Certified checks | 34 50 | 11 50 | 117 25 | 50 73 | 2,833 78 |
| Cashier s checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,752 77 | 1,853 59 | 1,547 59 | 1,562 59 | 594 95 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 277,916 61 | 286,076 57 | 291,532 07 | 310,672 72 | 317,484 21 |
| Certificates of deposit | 69,460 82 | 72,066 97 | 72,140 71 | 68,937 91 | 65,830 80 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 29,000 00 | ..... | 39,800 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $642,468 09 | $683,417 69 | $734,282 26 | $746,204 73 | $738,579 74 |

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## No. 462.

## THE PEOPLE'S STATE SAVINGS BANK OF EAST JORDAN.

### Organized October 13, 1910.

A. E. SLEEPER, *President;* W. A. STROEBEL, *Vice President;* R. O. BISBEE, *Cashier;* JOHN J. MIKULA, *Assistant Cashier.*

DIRECTORS.—R. O. Bisbee, W. A. Stroebel, C. H. Whittington, A. E. Sleeper, C. J. Bisbee, Alex. Cameron, John J. Porter.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $136,797 45 | $119,243 43 | $127,939 36 | $128,245 46 | $167,666 42 |
| Sav. dept. | 2,434 31 | 18,197 08 | 19,927 67 | 19,457 73 | 16,523 39 |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,635 00 | 14,595 00 | 37,126 75 | 39,414 50 | 14,980 00 |
| Sav. dept. | 53,329 73 | 56,878 73 | 62,665 08 | 62,374 08 | 70,746 58 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 19,990 75 | 3,088 90 | 10,810 86 | 11,523 85 | 9,327 89 |
| Sav. dept. | 7,500 00 | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 9,000 00 | 11,000 00 | 11,000 00 | 15,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 9,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | 2,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,397 00 | 3,754 00 | 1,533 00 | 9,111 00 | 9,812 00 |
| Sav. dept. | 3,500 00 | 3,000 00 | 3,500 00 | 3,500 00 | ..... |
| Gold coin:.....Com'l. dept. | 25 00 | 1,075 00 | 1,025 00 | 1,065 00 | 1,067 50 |
| Sav. dept. | 1,000 00 | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,880 00 | 2,211 70 | 2,284 55 | 3,147 25 | 2,888 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 108 41 | 133 24 | 150 35 | 134 66 | 75 26 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,185 37 | 734 54 | 230 67 | 442 50 | 635 11 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 518 67 | ..... | 2,013 00 | ..... | ..... |
| Outside checks and other cash items | 270 80 | 3,045 18 | 137 82 | 1,301 33 | 439 83 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $267,072 49 | $255,456 80 | $289,844 11 | $300,217 36 | $319,162 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, net | 45 13 | 231 34 | 3,409 31 | 3,224 02 | 4,409 61 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 59,213 66 | 50,386 92 | 89,403 41 | 99,887 31 | 118,605 15 |
| Demand certificates of deposit | 49,693 54 | 74,084 07 | 66,130 71 | 52,569 07 | 51,113 07 |
| Certified checks | ..... | ..... | ..... | ..... | 194 38 |
| Cashier s checks | 7,657 33 | 2,309 23 | 2,582 99 | 3,680 05 | 2,897 51 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 80,462 83 | 91,445 24 | 91,317 69 | 95,356 91 | 104,942 91 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 38,000 00 | ..... | ..... | 8,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $267,072 49 | $255,456 80 | $289,844 11 | $300,217 36 | $319,162 63 |

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## No. 238.

## STATE BANK OF EAST JORDAN, EAST JORDAN.

### Organized July 12, 1901.

W. P. PORTER, *President;* A. A. SWINTON, *Vice President;* A. J. SUFFERN, *Cashier;* LEROY SHERMAN, *Assistant Cashier.*

DIRECTORS.—W. P. Porter, W. J. Ellson, Fred Smith, W. E. Malpass, A. A. Swinton, M. H. Robertson, F. M. Severance.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $168,097 98 | $152,056 57 | $181,696 87 | $227,166 64 | $221,334 22 |
| Sav. dept. | 50,709 39 | 55,173 44 | 68,161 16 | 41,567 66 | 102,327 08 |
| Bonds, mtgs. and securities:...Com'l. dept. | 22,667 65 | 41,225 99 | 31,412 00 | 46,317 00 | 26,317 00 |
| Sav. dept. | 148,128 05 | 147,308 20 | 162,804 22 | 143,017 74 | 150,253 45 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 39,540 83 | 32,455 57 | 20,006 48 | 11,814 71 | 31,327 40 |
| Sav. dept. | 59,685 42 | 46,760 11 | 52,727 88 | 74,079 01 | 50,390 96 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 5,095 00 | 5,095 00 | 5,095 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 128 93 | ..... | ..... | ..... | 175 94 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,486 00 | 13,044 00 | 11,486 00 | 10,743 00 | 4,748 00 |
| Sav. dept. | 10,000 00 | 5,000 00 | 7,000 00 | 8,000 00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 85 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 800 00 | 895 00 | 922 50 | 947 50 | 950 00 |
| Silver coin:.....Com'l. dept. | 1,377 00 | 585 00 | 1,018 50 | 974 00 | 334 34 |
| Sav. dept. | 850 00 | 890 00 | 744 50 | 200 00 | 1,300 00 |
| Nickels and cents:.....Com'l. dept. | 183 31 | 209 39 | 262 52 | 178 53 | 149 85 |
| Sav. dept. | ..... | ..... | ..... | 32 50 | 250 00 |
| Overdrafts..... | 42 97 | 62 13 | 82 05 | 459 11 | 155 47 |
| Premium account..... | ..... | 9 86 | 119 86 | 165 90 | 199 02 |
| Banking house..... | 6,175 49 | 6,175 49 | 6,175 49 | 5,925 49 | 5,925 49 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,350 00 | 2,350 00 |
| Other real estate..... | 7,778 23 | 7,729 90 | 6,862 39 | 8,743 23 | 9,187 29 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 372 41 | 676 85 | 351 27 | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $533,608 66 | $517,852 50 | $559,428 69 | $587,777 02 | $619,675 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net..... | 5,982 44 | 3,536 67 | 6,234 25 | 5,126 68 | 3,820 18 |
| Dividends unpaid..... | ..... | 104 00 | 16 00 | 16 00 | 16 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 232,059 44 | 189,901 97 | 209,837 71 | 227,151 50 | 254,404 65 |
| Demand certificates of deposit..... | 1,685 56 | 981 87 | 2,636 91 | 2,101 48 | 9,177 66 |
| Certified checks..... | 921 12 | 708 55 | 471 12 | 2,913 12 | 560 43 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | 6,615 74 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 158,383 57 | 163,717 00 | 197,853 24 | 205,688 06 | 213,086 38 |
| Certificates of deposit..... | 74,576 53 | 73,902 44 | 77,379 46 | 79,780 18 | 71,994 47 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | 20,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $533,608 66 | $517,852 50 | $559,428 69 | $587,777 02 | $619,675 51 |

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## No. 583.

## EAST LANSING STATE BANK, EAST LANSING.

### Organized March 21, 1916.

A. M. BROWN, *President;* JACOB SCHEPERS, *Vice President;* A. J. NASH, *Cashier;* O. A. MILLER, *Assistant Cashier.*

DIRECTORS.—A. M. Brown, Jacob Schepers, A. C. Anderson, E. H. Ryder, W. S. Foster, Bert J. Baker, A. J. Nash.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $65,862 84 | $52,996 18 | $54,383 12 | $93, 68 52 | $85,486 60 |
| Sav. dept. | 9,275 00 | 7,425 00 | 13,500 00 | 9,500 00 | 17,450 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 16,098 91 | 40,158 91 | 53,853 91 | 22,153 91 | 36,853 91 |
| Sav. dept. | 20,413 90 | 33,793 90 | 35,858 03 | 41,468 03 | 50,308 03 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 11,868 96 | 31,458 55 | 27,674 21 | 9,186 85 | 12,749 63 |
| Sav. dept. | 3,339 04 | 3,622 25 | 6,230 11 | 3,000 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 8,229 15 | 8,831 70 | 5,544 55 | 5,921 55 | 12,658 48 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 87 56 | 222 02 | 562 89 | ..... | 374 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 4,082 00 | 7,853 00 | 4,158 00 | 6,363 00 | 5,888 00 |
| Sav. dept. | 2,200 00 | 3,000 00 | 4,000 00 | 1,200 00 | 2,100 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 1,591 95 | 983 30 | 841 85 | 249 10 | 737 85 |
| Sav. dept. | ..... | ..... | ..... | 750 00 | 60 00 |
| Nickels and cents: Com'l. dept. | 180 86 | 48 50 | 142 54 | 126 97 | 157 11 |
| Sav. dept. | ..... | ..... | ..... | 10 24 | 7 86 |
| Overdrafts | ..... | 35 17 | 2 48 | 11 84 | 28 47 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 3,513 61 | 3,513 61 | 3,513 61 | 3,400 00 | 3,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 34 70 | 43 97 | 60 03 | 224 75 | 48 65 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $156,778 48 | $203,986 06 | $220,325 33 | $206,934 76 | $238,309 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | 1,883 60 |
| Undivided profits, net | 517 85 | 626 53 | 1,445 33 | 1,245 95 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 92,279 84 | 121,564 95 | 128,392 83 | 118,725 07 | 131,063 05 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 523 70 | 121 73 | 354 48 | 113 92 | 278 52 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 19,708 00 | 28,183 35 | 28,858 20 | 29,618 71 | 44,477 01 |
| Certificates of deposit | 23,749 09 | 28,489 50 | 36,274 49 | 32,231 11 | 38,107 36 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $156,778 48 | $203,986 06 | $220,325 33 | $206,934 76 | $238,309 54 |

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## No. 53.

## MICHIGAN STATE BANK OF EATON RAPIDS.

Organized July 22, 1884.
Corporate existence extended July 10, 1913.

H. H. HAMILTON, *President*; JAMES H. PARKS, *Vice President*; E. S. HARRIS, *Cashier*; GUY ROGERS, *Assistant Cashier*.

DIRECTORS.—W. E. Webster, H. H. Hamilton, H. C. Minnie, John J. Milbourn, F. S. Leighton, J. H. Parks.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $215,657 72 | $211,977 42 | $233,600 47 | $239,552 14 | $234,698 46 |
| Sav. dept. | 44,440 75 | 38,463 42 | 30,770 46 | 30,770 46 | 33,410 74 |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,171 87 | 21,064 80 | 13,959 80 | 12,521 87 | 13,610 00 |
| Sav. dept. | 95,817 45 | 107,911 20 | 102,836 20 | 101,861 20 | 108,416 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 4,388 21 | 2,372 58 | 23,952 44 | 29,457 99 | 20,071 84 |
| Sav. dept. | 8,448 34 | 19,242 21 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 27,200 00 | 48,350 00 | 76,650 00 | 37,500 00 | 39,200 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 625 00 | 650 00 | 576 00 | 1,100 97 | 745 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,544 00 | 11,283 00 | 15,045 00 | 8,343 00 | 11,164 00 |
| Sav. dept. | 10,000 00 | 12,000 00 | 12,000 00 | 12,000.00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 35 00 | 70 00 | 35 00 | 45 00 | 90 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,344 40 | 1,605 00 | 1,500 00 | 1,922 00 | 878 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 292 83 | 515 95 | 432 83 | 425 28 | 393 98 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 3,772 40 | 539 52 | 1,001 24 | 629 97 | 1,389 66 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 875 00 | 941 00 | 911 00 | 875 00 | 875 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,040 26 | 843 73 | 700 37 | 1,600 00 | 963 90 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 6,875 63 | ..... | ..... | 992 93 | 1,237 93 |
| Totals | $457,528 86 | $481,829 83 | $517,970 81 | $483,597 81 | $483,144 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 14,358 50 | 17,999 63 | 19,302 09 | 13,192 02 | 13,241 00 |
| Dividends unpaid | 3,750 00 | 55 00 | ..... | 3,750 00 | 80 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 132,680 79 | 140,915 17 | 154,200 03 | 118,520 62 | 123,475 6 |
| Demand certificates of deposit | 44,790 58 | 38,307 11 | 45,324 69 | 56,802 55 | 72,375 4 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 611 82 | ..... | ..... | 156 98 | 320 0 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 23,644 17 | 63,052 42 | 102,588 86 | 107,923 36 | 133,842 51 |
| Certificates of deposit | 127,693 00 | 111,500 50 | 71,555 14 | 58,252 28 | 39,810 13 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 20,000 00 | 20,000 00 | 35,000 00 | 35,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $457,528 86 | $481,829 83 | $517,970 81 | $483,597 81 | $483,144 71 |

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No. 499.

## THE EAU CLAIRE STATE BANK, EAU CLAIRE.

Organized March 14, 1912.

HOMER E. HESS, *President;* JOHN W. BEDFORD, *Vice President;* VERE BECKWITH, *Cashier.*

DIRECTORS.—Homer E. Hess, John W. Bedford, H. S. Gray, Wm. E. Sheffield, Geo. R. Dater, Vere Beckwith, Frank Gilbert, Roy Clark, W. F. Dowland, Geo. T. Yetter, H. H. Hogue.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Seport of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $102,747 41 | $86,217 74 | $60,856 98 | $67,813 73 | $78,337 67 |
| Sav. dept. | 19,627 92 | 18,117 92 | 24,757 02 | 33,990 60 | 30,675 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,360 00 | 8,360 00 | 8,360 00 | 6,760 00 | 19,861 38 |
| Sav. dept. | 48,807 42 | 72,752 75 | 42,695 35 | 68,347 75 | 94,095 00 |
| Due from Fed. Res. Bank:....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 19,029 90 | 13,412 02 | 18,866 08 | 9,349 38 | 40,267 68 |
| Sav. dept. | 11,339 85 | 6,889 00 | 6,913 38 | 10,737 74 | 29,868 98 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 26,007 40 | ..... | 3,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Sav. dept. | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 6,000 00 | 5,000 00 |
| Sav. dept. | 5,335 00 | 1,024 70 | 3,427 00 | 4,413 00 | 721 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 645 00 | 645 00 | 860 00 | 950 00 | 860 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 612 15 | 729 35 | 556 00 | 479 25 | 907 45 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 360 38 | 483 25 | 523 35 | 508 84 | 13 95 |
| Overdrafts | 650 00 | 236 28 | 476 92 | 461 84 | 498 82 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,924 14 | 4,924 14 | 4,924 14 | 4,924 14 | 4,924 14 |
| Furniture and fixtures | 2,495 00 | 2,495 00 | 2,495 00 | 2,495 00 | 2,495 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 315 45 | 1,055 68 | 384 63 | 563 87 | 173 84 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $230,249 62 | $222,342 83 | $211,103 25 | $221,795 14 | $311,699 91 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,050 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Undivided profits, net | 3,294 68 | 1,550 64 | 1,468 83 | 513 81 | 1,703 65 |
| Dividends unpaid | 100 00 | 190 00 | 190 00 | 190 00 | 190 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 107,506 95 | 95,885 03 | 87,093 45 | 96,036 23 | 153,974 29 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 19,057 70 | 17,930 09 | 17,891 88 | 17,799 15 | 20,972 96 |
| Certificates of deposit | 79,240 29 | 85,487 07 | 83,159 09 | 85,955 95 | 113,559 01 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $230,249 62 | $222,342 83 | $211,103 25 | $221,795 14 | $311,699 91 |

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## No. 614.

## ECORSE STATE BANK, ECORSE.

### Organized March 21, 1918.

JAMES H. MEANS, *President;* JOSEPH SALLIOTTE, GEO. H. KIRCHNER, *Vice Presidents;* O. C. BAUER, *Cashier;* FRANK O. TASCHE, *Auditor.*

DIRECTORS.—Frank H. Bessenger, Michael C. Bourassa, Henry F. Furgason, John S. Haggerty, Geo. H. Kirchner, Elmer R. Labadie, James H. Means, Albert L. Montie, Chas. F. Bahlow, Joseph Salliotte, Howard C. Wade.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $33,464 03 | $40,177 09 | $72,072 86 | $74,853 38 | $94,203 50 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,300 00 | 15,000 00 | 14,500 00 | 16,565 00 | 140,135 00 |
| Sav. dept. | 40,250 59 | 52,971 78 | 52,071 78 | 55,571 78 | 81,323 78 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com l. dept. | 8,266 82 | 5,893 14 | 8,237 30 | 7,002 35 | 24,068 44 |
| Sav. dept. | 4,057 68 | 8,010 45 | 1,946 24 | 2,834 75 | 14,756 80 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | 5,000 00 | 5,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dedt. | | | | | |
| Sav. dept. | | | 25 91 | 57 33 | |
| Currency:.....Com l. dept. | 1,713 00 | 4,200 00 | 6,400 00 | 2,000 00 | 3,500 00 |
| Sav. dept. | 6,500 00 | 6,394 00 | 3,731 00 | 9,012 00 | 5,771 00 |
| Gold coin:.....Com l. dept. | | | | | |
| Sav. dept. | | 17 50 | 25 00 | | 62 50 |
| Silver coin:.....Com l. dept | | 200 00 | 40 00 | 500 00 | 400 00 |
| Sav. dept. | 294 95 | 475 80 | 394 50 | 195 40 | 240 20 |
| Nickels and cents:.....Com l. dept. | 211 61 | 82 66 | 8 11 | 42 48 | 14 91 |
| Sav. dept. | 44 97 | 179 71 | 222 83 | 222 52 | 137 39 |
| Overdrafts | | | | | |
| Premium account | 2,372 47 | 2,000 96 | | | |
| Banking house | | | 10,000 00 | 9,830 73 | 18,876 14 |
| Furniture and fixtures | 2,093 00 | 2,093 00 | 2,093 00 | 2,093 00 | 2,093 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve ities.c | | | | | |
| Cash items in transit | 75 39 | | | | |
| Outside checks and other cash items | | | | | 70 50 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $115,644 51 | $137,696 09 | $176,768 53 | $185,780 72 | $390,653 16 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $49,800 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 4,950 02 | 5,000 00 | 5,000 00 |
| Undivided profits, net | | | | 66 18 | 773 02 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 32,192 73 | 29,646 85 | 48,601 25 | 47,583 91 | 222,517 97 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | 236 85 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 53,451 78 | 68,049 24 | 63,417 26 | 72,893 78 | 107,362 17 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Tota-s | $115,644 51 | $137,696 09 | $176,768 53 | $185,780 72 | $390,653 16 |

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## No. 193.

## EDMORE STATE BANK, EDMORE.

### Organized April 5, 1897.

JOHN W. PFEIFLER, *President;* HARRY E. WAGAR, *Vice President;* C. B. LA CLEAR, *Cashier;* JAMES E. PITTENGER, *Assistant Cashier.*

DIRECTORS.—John W. Pfeifler, Sherman Neff, Edwin K. Horton, Harry E. Wagar, Wm. A. Wood, Lucian C. Palmer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $84,511 39 | $80,473 42 | $71,181 90 | $76,846 59 | $81,347 34 |
| Sav. dept. | 62,703 45 | 65,288 66 | 86,480 35 | 86,979 26 | 85,824 83 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,931 25 | 132 25 | 11,932 25 | 20,132 25 | 20,132 25 |
| Sav. dept. | 127,347 61 | 126,347 61 | 123,936 44 | 124,356 44 | 133,867 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | 8,962 44 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Sav. dept. | 8,000 00 | 8,961 72 | 10,000 00 | 10,000 00 | 10,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 3,404 18 | 24,921 60 | 14,475 75 | 5,357 78 | 8,783 21 |
| Sav. dept. | 4,843 68 | 20,453 09 | 23,426 50 | 9,338 76 | 19,602 19 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 24,550 00 | 27,850 00 | 20,000 00 | 18,400 00 | 20,350 00 |
| U. S. cert. of indebt. as cash res: Com'l. dep t. | 6,000 00 | 15,000 00 | 10,000 00 | 3,000 00 | ..... |
| Sav. dept. | 7,000 00 | 15,000 00 | 15,000 00 | 12,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,096 00 | 6,500 00 | 4,276 00 | 6,500 00 | 6,586 00 |
| Sav. dept. | 2,800 00 | 2,500 00 | 3,000 00 | 3,000 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 408 50 | 190 00 | 672 50 | 2,500 00 | 1,437 00 |
| Sav. dept. | 200 00 | 370 00 | ..... | ..... | 500 00 |
| Nickels and cents:.....Com'l. dept. | 101 53 | 1 16 | 254 54 | 774 34 | 67 44 |
| Sav. dept. | ..... | 130 00 | ..... | ..... | ..... |
| Overdrafts | 5,183 75 | 257 48 | 987 18 | 6,661 93 | 4,619 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,853 86 | 3,945 00 | 3,945 00 | 3,945 00 | 3,945 00 |
| Furniture and fixtures | 4,456 75 | 4,356 75 | 4,140 61 | 4,140 61 | 3,940 61 |
| Other real estate | ..... | 1,908 86 | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 15,948 90 | 9,165 51 | 23,563 82 | 17,859 95 | 18,413 05 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,150 00 | 1,150 00 | 1,150 00 | 1,150 00 | 1,150 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $379,453 29 | $422,903 11 | $436,422 84 | $420,942 91 | $431,065 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 7,500 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,407 47 |
| Undivided profits, net | 3,910 04 | 1,332 22 | 3,288 27 | 4,026 96 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 84,884 10 | 95,963 50 | 108,391 53 | 102,776 17 | 125,522 58 |
| Demand certificates of deposit | 19,554 12 | 15,285 08 | 8,890 95 | 5,194 82 | 56,076 91 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 3,403 19 | 654 29 | 472 00 | 491 40 | 1,775 54 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 181 69 | 149 29 | 4,658 77 | 432 95 | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 45,087 91 | 49,998 61 | 48,403 26 | 49,621 56 | 50,503 09 |
| Certificates of deposit | 184,932 24 | 216,520 12 | 219,318 06 | 215,399 05 | 156,280 23 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $379,453 29 | $422,903 11 | $436,422 84 | $420,942 91 | $431,065 82 |

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## No. 129.

## ELK RAPIDS STATE BANK, ELK RAPIDS.

Organized January 20, 1892.

C. D. TOWNE, J. B. GRIFFIN, *Vice Presidents;* CHARLES B. CARVER, *Cashier.*

DIRECTORS.—Harry Hirshberg, A. B. Fairbanks, Charles B. Carver, C. D. Towne, F. R. Williams, J. B. Griffin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $96,343 53 | $91,432 01 | $86,383 38 | $93,322 17 | $91,889 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 47,109 68 | 65,559 76 | 68,556 68 | 40,806 68 | 30,956 68 |
| Sav. dept. | 146,696 73 | 139,916 73 | 137,592 20 | 139,205 70 | 133,660 72 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | 5,000 00 | 3,000 00 |
| Sav. dept. | 22,916 71 | 6,161 35 | 8,395 43 | 6,867 31 | 4,197 54 |
| Due from bks. in res. cities:...Com'l. dept. | 5,817 70 | 9,031 66 | ..... | ..... | 6,179 55 |
| Sav. dept. | ..... | 1,122 85 | 10,028 73 | 7,852 03 | 2,831 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | 18,373 85 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,886 00 | 1,944 00 | 4,250 00 | 3,124 00 | 5,250 00 |
| Sav. dept. | 3,300 00 | 6,700 00 | 3,753 00 | 6,000 00 | 5,891 00 |
| Gold coin:.....Com'l. dept. | ..... | 1,080 00 | ..... | ..... | ..... |
| Sav. dept. | 1,077 50 | ..... | 1,100 00 | 1,100 00 | 920 00 |
| Silver coin:.....Com'l. dept. | 610 55 | 589 25 | 500 00 | 922 30 | 500 00 |
| Sav. dept. | 82 70 | 90 25 | 102 05 | 200 00 | 254 05 |
| Nickels and cents:.....Com'l. dept. | 305 76 | 286 55 | 250 00 | 248 88 | 250 00 |
| Sav. dept. | ..... | ..... | 57 94 | 33 14 | 97 64 |
| Overdrafts | ..... | ..... | ..... | 10 44 | 44 54 |
| Premium account | ..... | ..... | 288 26 | ..... | 848 99 |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 1,850 00 | 1,939 25 | 1,939 25 | 1,939 25 | 2,114 25 |
| Other real estate | 981 89 | 981 89 | 981 89 | 981 89 | 981 89 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 100 65 | ..... | ..... | ..... |
| Outside checks and other cash items | 1,080 15 | 1,100 20 | 1,295 85 | 1,410 84 | 1,508 49 |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $336,558 90 | $333,536 40 | $330,974 66 | $314,524 63 | $315,250 16 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 7,563 47 | 4,541 15 | 7,748 15 | 7,925 92 | 8,829 62 |
| Dividends unpaid | ..... | 50 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 71,906 04 | 64,613 07 | 91,525 03 | 72,084 54 | 78,597 60 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 105 05 | 17 50 | 20 75 | 262 12 |
| Cashier's checks | 503 45 | 210 40 | 250 53 | 21 00 | 1,132 63 |
| Due to Federal Reserve Bank | 24,658 46 | 8,000 74 | ..... | ..... | ..... |
| Due to other banks and bankers | 643 88 | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 120,379 90 | 119,494 97 | 119,624 90 | 120,190 86 | 126,592 97 |
| Certificates of deposit | 40,903 70 | 42,021 02 | 44,308 55 | 42,968 90 | 42,217 43 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 20,000 00 | 39,500 00 | 12,500 00 | 16,000 00 | 5,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | 312 66 | 117 79 |
| Totals | $336,558 90 | $333,536 40 | $330,974 66 | $314,524 63 | $315,250 16 |

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## No. 342.

## THE STATE SAVINGS BANK OF ELSIE, ELSIE.

### Organized June 20, 1906.

LA MOTT G. BATES, *President;* MEYER B. NETZORG, *Vice Presidents;*
THOMAS P. STEADMAN, *Cashier;* H. A. WATSON, *Assistant Cashier.*
DIRECTORS.—La Mott G. Bates, Meyer B. Netzorg, Clyde D. Bates, Thomas P. Steadman, F. H. Moulton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $157,753 36 | $208,590 85 | $237,290 88 | $268,242 23 | $304,886 10 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 80,000 00 | 80,000 00 | 80,000 00 | 83,150 00 | 85,650 00 |
| Sav. dept. | 69,162 01 | 66,791 51 | 67,594 51 | 67,779 51 | 65,929 19 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 64,869 28 | 72,910 69 | 57,468 31 | 37,399 77 | 33,154 52 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 87,050 00 | 86,800 00 | 57,050 00 | 57,050 00 | 57,050 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 22,204 00 | 9,482 00 | 13,338 00 | 15,492 00 | 14,618 00 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Gold coin: Com'l. dept. | 932 50 | 987 50 | 1,007 50 | 997 50 | 927 50 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 638 80 | 534 05 | 670 20 | 944 50 | 893 45 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 141 82 | 203 18 | 140 64 | 111 86 | 90 41 |
| Sav. dept. | | | | | |
| Overdrafts | 2,375 45 | 156 49 | 216 14 | 49 76 | 996 92 |
| Premium account | | | | | |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,775 00 | 1,775 00 | 1,775 00 | 1,775 00 | 1,775 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 2,184 31 | 685 23 | 268 82 | 566 93 | 301 87 |
| Outside checks and other cash items | | 628 99 | 117 02 | 13 58 | 35 19 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $498,086 53 | $538,545 49 | $525,937 02 | $542,572 64 | $575,308 15 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,200 00 | 6,400 00 | 6,400 00 | 6,400 00 | 6,600 00 |
| Undivided profits, net | 5,081 07 | 1,277 27 | 1,430 98 | 4,552 36 | 1,004 69 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | 300 00 | | | |
| Commercial deposits subject to check | 229,298 01 | 251,488 41 | 123,239 49 | 121,747 67 | 135,446 91 |
| Demand certificates of deposit | 89,199 98 | 131,708 50 | 158,938 48 | 140,341 11 | 129,271 09 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | 143,307 47 | 122,371 31 | 100,028 07 | 130,531 50 | 156,485 46 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | 110,900 00 | 114,000 00 | 121,500 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $498,086 53 | $538,545 49 | $525,937 02 | $542,572 64 | $575,308 15 |

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No. 619.

## CITIZENS STATE BANK, EMMETT.

Organized April 3, 1918.

ADDREW NOLAN, *President;* FRANK FURLONG, *Vice President;* H. P. MCCABE, *Cashier;* F. V. MCCABE.

DIRECTORS.—H. P. McCabe, Chas. V. Andreae, Edward F. Fead, Andrew Nolan, Frank Furlong, Patrick Tierney, Geo. McIntyre.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $34,790 95 | $43,047 69 | $51,462 82 | $55,113 76 | $68,216 28 |
| Sav. dept. | 10,404 51 | 10,404 51 | 5,176 34 | 4,555 34 | 4,854 38 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,438 85 | 10,688 85 | 6,598 10 | 5,723 10 | 5,723 10 |
| Sav. dept. | ..... | 4,000 00 | 10,550 00 | 11,925 00 | 14,575 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 9,704 40 | 4,301 84 | 11,580 21 | 7,116 24 | 4,312 05 |
| Sav. dept. | 1,000 00 | 1,400 00 | 1,800 00 | 3,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,596 00 | 3,779 00 | 4,870 00 | 3,455 00 | 3,684 00 |
| Sav. dept. | 500 00 | 700 00 | 260 00 | 550 00 | 1,350 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 640 00 | 650 00 | 650 00 |
| Silver coin:.....Com'l. dept. | 169 00 | 185 50 | 304 75 | 360 00 | 525 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 75 63 | 217 20 | 218 97 | 224 54 | 289 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 112 62 | 150 59 | 635 85 | 649 93 | 667 68 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,035 71 | 3,825 27 | 1,035 71 | 1,035 71 | 1,390 52 |
| Outside checks and other cash items | 36 98 | 515 41 | 98 25 | 136 79 | 21 44 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $76,364 65 | $87,715 86 | $99,731 00 | $98,995 41 | $113,759 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | 500 00 |
| Undivided profits, net | 638 30 | 1,037 48 | 1,383 69 | 1,245 38 | 856 89 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 37,288 64 | 40,889 85 | 38,534 53 | 40,097 57 | 42,050 47 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | 3,135 00 | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 8,501 44 | 12,139 56 | 14,199 90 | 17,132 15 | 21,363 96 |
| Book accounts | 9,936 27 | 13,648 97 | 17,477 88 | 20,520 31 | 23,987 93 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 5,000 00 | ..... | 5,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $76,364 65 | $87,715 86 | $99,731 00 | $98,995 41 | $113,759 25 |

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## No. 508.

## EMPIRE STATE BANK, EMPIRE.

### Organized May 1, 1912.

E. HARVEY WILCE, *President;* E. R. DAILEY, *Vice President;* FRANK S. HARDY, *Cashier;* GLADYS J. BIDLEMAN, *Assistant Cashier.*

DIRECTORS.—E. Harvey Wilce, E. R. Dailey, Frank S. Hardy, Earnest A. Voice, Miller Bidleman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $65,094 28 | $57,477 87 | $63,206 71 | $70,261 35 | $72,773 42 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 107 65 | 98 07 | | | 995 61 |
| Sav. dept. | 105,643 28 | 103,079 46 | 99,753 55 | 98,780 05 | 98,687 55 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 5,540 15 | 6,716 53 | 10,342 78 | 8,782 65 | 8,427 14 |
| Sav. dept. | 900 00 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,984 10 | 18,999 34 | 30,287 00 | 28,254 50 | 37,494 50 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | 3,000 00 | 3,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 1,547 00 | 187 00 | 1,018 00 | 664 00 | 655 00 |
| Sav. dept. | 5,050 00 | 4,400 00 | 1,500 00 | 2,100 00 | 1,500 00 |
| Gold coin:.....Com'l. dept. | 500 00 | | | 582 50 | 87 50 |
| Sav. dept. | | 600 00 | 600 00 | | 500 00 |
| Silver coin:.....Com'l. dept. | 98 35 | 126 10 | 87 25 | 81 75 | 71 40 |
| Sav. dept. | 830 00 | 867 00 | 778 00 | 745 00 | 911 00 |
| Nickels and cents:.....Com'l. dept. | 1 15 | 70 | 90 | 2 00 | 1 27 |
| Sav. dept. | 120 00 | 133 00 | 122 00 | 155 00 | 89 00 |
| Overdrafts | 6 61 | 643 05 | 32 99 | 61 87 | 203 85 |
| Premium account | | | | | |
| Banking house | 750 00 | 750 00 | 750 00 | | |
| Furniture and fixtures | | | | | |
| Other real estate | 3,398 33 | 3,418 19 | 3,501 05 | 3,501 05 | 4,000 61 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 177 43 | 257 82 | 178 78 | 197 90 | 338 97 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $200,748 33 | $197,754 13 | $215,159 01 | $217,169 62 | $226,736 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,602 63 | 2,213 07 | 2,410 86 | 1,020 55 | 1,444 57 |
| Dividends unpaid | 1,615 00 | | | 1,600 00 | |
| Reserved for taxes, interest, etc | 300 00 | 300 00 | | | |
| Commercial deposits subject to check | 33,632 26 | 43,141 04 | 63,835 70 | 56,922 64 | 53,823 35 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 3,374 40 | 3,371 88 | 1,466 43 | 2,100 01 | 2,384 78 |
| Due to Federal Reserve Bank | 5,088 23 | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 2,500 00 | 2,500 00 | 2,500 00 | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 81,750 38 | 85,226 99 | 85,850 03 | 87,963 07 | 89,560 14 |
| Certificates of deposit | 37,385 43 | 36,001 15 | 34,095 99 | 35,063 35 | 35,973 98 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 11,000 00 | | | 5,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 18,550 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $200,748 33 | $197,754 13 | $215,159 01 | $217,169 62 | $226,736 82 |

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## No. 299.

## THE STATE SAVINGS BANK OF ESCANABA, ESCANABA.

### Organized November 2, 1904.

W. W. OLIVER, *President;* W. R. SMITH, *Vice President;* C. W. MALLOCH, *Cashier;* E. O. PERRON, *Assistant Cashier.*

DIRECTORS.—W. W. Oliver, Jas. B. Wilkinson, O. N. Hughitt, O. B. Fuller, W. R. Smith, Peter Olson, C. W. Malloch, P. J. Groos, L. A. Erickson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $285,672 75 | $373,987 58 | $459,344 05 | $358,598 00 | $371,081 79 |
| Sav. dept. | 267,141 08 | 215,438 89 | 120,210 34 | 238,063 38 | 194,100 75 |
| Bonds, mtgs. and securities:...Com'l. dept. | 79,742 71 | 90,086 92 | 129,712 06 | 74,594 66 | 74,564 96 |
| Sav. dept. | 227,573 20 | 245,930 70 | 396,697 70 | 458,582 70 | 474,772 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 36,073 31 | 26,570 58 | 74,494 25 | 46,005 59 | 43,552 79 |
| Sav. dept. | 28,734 17 | 39,588 61 | 95,238 61 | 48,604 33 | 35,072 26 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 109,750 00 | 124,500 00 | ..... | 27,000 00 | 35,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 16,000 00 | 17,500 00 | 18,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,266 01 | 3,410 03 | 10,245 66 | 7,329 42 | 10,396 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 27,677 50 | 16,319 50 | 19,338 00 | 9,094 00 | 28,619 00 |
| Sav. dept. | 1,000 00 | 2,500 00 | 3,000 00 | 22,000 00 | 18,500 00 |
| Gold coin::.....Com'l. dept. | 325 00 | 635 00 | 1,300 00 | 955 00 | 397 50 |
| Sav. dept. | 15,000 00 | 15,000 00 | 15,500 00 | 15,500 00 | 16,500 00 |
| Silver coin.....Com'l. dept. | 6,971 40 | 4,506 55 | 5,133 95 | 5,105 45 | 7,852 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,183 72 | 938 64 | 555 92 | 497 43 | 844 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 2,211 45 | 1,108 57 | 263 73 | 131 05 | 36 61 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Furnitue and fixtures..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,700 00 |
| Otherreal estate..... | 11,072 45 | 11,072 45 | 7,272 45 | 5,222 45 | 4,872 45 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 6,911 87 | 4,564 22 | 3,507 21 | 7,200 31 | 3,624 09 |
| Outside checks and other cash items..... | 10,665 53 | 24 57 | 158 28 | 1,463 46 | 527 03 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,182,472 15 | $1,238,182 81 | $1,404,972 21 | $1,370,447 23 | $1,365,014 97 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net..... | 11,387 04 | 13,084 05 | 12,172 51 | 15,572 65 | 19,865 94 |
| Dividends unpaid..... | 8,000 00 | 136 00 | 120 00 | 120 00 | 120 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 250,802 09 | 231,470 31 | 327,291 06 | 279,876 32 | 298,154 74 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | 91,137 93 |
| Certified checks..... | 12 75 | 12 75 | 12 75 | 129 25 | 43 38 |
| Cashier's checks..... | 14,779 29 | 6,934 16 | 7,770 27 | 10,323 77 | 11,017 17 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | 5,000 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits..... | 1,576 75 | 1,597 46 | 1,597 46 | 1,597 46 | 1,617 26 |
| U. S. Government deposits..... | ..... | 9,000 00 | 33,400 00 | ..... | ..... |
| Time commercial certificates of deposit.... | 107,975 63 | 105,313 88 | 102,842 20 | 98,888 58 | ..... |
| ook accounts..... | 632,938 60 | 695,584 20 | 720,865 96 | 753,089 20 | 694,858 55 |
| ertificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 10,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 20,000 00 | 50,050 00 | 68,900 00 | 80,850 00 | 118,200 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,182,472 15 | $1,238,182 81 | $1,404,972 21 | $1,370,447 23 | $1,365,014 97 |

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## No. 520.

## STATE SAVINGS BANK OF ESSEXVILLE, ESSEXVILLE.

### Organized November 19, 1912.

WILLIAM P. KAVANAUGH, *President;* HENRY VAN POPPELEN, PAUL R. DINSMORE, *Vice Presidents;* LEO J. NAVARRE, *Cashier;* CORINNE B. MERCIER, *Assistant Cashier.*
DIRECTORS.—William P. Kavanaugh, Lewis Coumans, Jr., Henry Van Poppelen, Leo J. Navarre, Paul R. Dinsmore.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $49,536 11 | $38,276 77 | $40,997 48 | $44,580 64 | $54,573 79 |
| Sav. dept. | ..... | 9,242 22 | 8,993 82 | 5,880 20 | 5,416 20 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,200 00 | 3,200 00 | 7,000 00 | 2,744 85 | 1,850 00 |
| Sav. dept. | 90,246 22 | 103,772 42 | 108,750 17 | 109,362 61 | 124,171 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 33,975 97 | 19,321 37 | 5,303 98 | 5,970 00 | 14,329 92 |
| Sav. dept. | 22,420 53 | 21,763 92 | 34,338 72 | 16,737 03 | 12,392 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 1,000 00 | 2,000 00 | 500 00 | ..... |
| Sav. dept. | ..... | 3,000 00 | 6,000 00 | 5,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 44 01 | ..... | ..... | ..... | 20 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,500 00 | 1,800 00 | 1,300 00 | 1,400 00 | 1,800 00 |
| Sav. dept. | 1,200 00 | 4,000 00 | 3,000 00 | 2,600 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 600 00 | 600 00 | 500 00 | 500 00 | 700 00 |
| Silver coin:.....Com'l. dept. | 406 00 | 300 00 | 40 00 | 65 00 | 170 00 |
| Sav. dept. | 100 00 | 350 00 | 450 00 | 375 00 | 280 00 |
| Nickels and cents:.....Com'l. dept. | 49 99 | 9 91 | 2 18 | 14 23 | 16 22 |
| Sav. dept. | 24 82 | 50 00 | 50 00 | 25 00 | 20 00 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | 523 10 | 523 10 | 509 65 | 509 65 | 427 85 |
| Banking house | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $206,576 75 | $211,959 71 | $223,986 00 | $201,514 21 | $225,917 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,200 00 | 2,200 00 | 2,200 00 | 2,500 00 | 2,500 00 |
| Undivided profits, net | 723 54 | 1,273 37 | 2,463 29 | 340 51 | 2,001 09 |
| Dividends unpaid | 800 00 | ..... | ..... | 800 00 | 200 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 49,521 02 | 49,191 38 | 60,541 03 | 35,140 01 | 51,552 81 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 4 50 | 9 38 | 56 50 | 4 50 | 4 50 |
| Cashier's checks | 2 93 | 162 66 | 1,372 20 | 19 07 | 535 32 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 114,770 75 | 121,300 15 | 119,561 43 | 122,318 95 | 129,082 32 |
| Certificates of deposit | 18,425 14 | 17,289 89 | 16,892 30 | 19,248 87 | 18,428 74 |
| Club savings deposits | 128 87 | 532 88 | 899 25 | 1,142 30 | 1,612 73 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $206,576 75 | $211,959 71 | $223,986 00 | $201,514 21 | $225,917 51 |

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## No. 295.

## EVART SAVINGS BANK, EVART.

### Organized August 2, 1904.

E. C. CANNON, *President;* JAS. R. POSTAL, *Vice President;* J. A. HALL, *Cashier;* CLATIE WAFFLE, *Assistant Cashier.*

DIRECTORS.—Wm. Latta, Geo. F. Andrus, E. C. Cannon, Wm. E. Davis, Wm. Munroe, S. F. Postal, T. W. Brandon, Jas. R Postal, J. A. Hall.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $123,015 92 | $107,571 84 | $114,482 73 | $123,837 03 | $123,165 88 |
| Sav. dept. | 34,567 35 | 41,067 35 | 45,499 58 | 47,674 58 | 49,551 41 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 76,912 05 | 73,865 52 | 75,135 52 | 77,137 52 | 90,318 44 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 7,194 46 | 3,511 99 | 20,951 08 | 9,903 54 | 1,587 24 |
| Sav. dept. | 11,677 36 | 12,135 33 | 20,149 56 | 11,654 30 | 4,368 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | 5,000 00 | 16,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | 2,000 00 | 2,000 00 | | | |
| Exch. for clearing house & checks on bank. in same place:.....Com'l. dept. | 697 43 | 607 62 | 1,021 79 | 5,505 01 | 703 23 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 11,054 00 | 16,795 00 | 14,404 00 | 17,077 00 | 19,174 00 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,500 00 | 8,500 00 |
| Gold coin:.....Com'l. dept. | 217 50 | 242 50 | 242 50 | | 247 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,007 35 | 1,080 35 | 976 80 | 242 50 | 1,220 40 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 50 73 | 93 74 | 60 37 | 911 25 | 17 05 |
| Sav. dept. | | | | | |
| Overdrafts | 199 95 | 501 60 | 1,403 35 | 103 55 | 603 82 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 7,800 00 | 7,800 00 | 7,800 00 | 7,800 00 |
| Furniture and fixtures | 2,600 00 | 2,500 00 | 2,500 00 | 2,760 00 | 2,760 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 934 81 | 404 49 | 1,419 90 | 138 30 | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $287,128 91 | $277,177 33 | $313,047 18 | $317,244 58 | $326,017 79 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 6,800 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, net | 3,242 26 | 1,404 37 | 2,615 95 | 1,574 14 | 1,333 11 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 300 00 | 1,000 00 | | | |
| Commercial deposits subject to check | 60,331 07 | 60,821 56 | 80,282 33 | 79,716 29 | 74,713 38 |
| Demand certificates of deposit | 34,819 21 | 32,087 47 | 46,578 38 | 49,996 99 | 44,889 70 |
| Certified checks | | | | | |
| Cashier's checks | 613 32 | 405 95 | 1,378 94 | 337 52 | 332 19 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 132,023 05 | 135,457 98 | 145,191 58 | 148,619 64 | 167,749 41 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 19,000 00 | 9,000 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $287,128 91 | $277,177 33 | $313,047 18 | $317,244 58 | $326,017 79 |

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## No. 152.

## FIRST STATE SAVINGS BANK OF EVART.

### Organized February 17, 1893.

V. R. DAVY, *President;* WM. ROGERS, *Vice President;* GEO. A. GLERUM, *Cashier.*

DIRECTORS.—V. R. Davy, Wm. Rogers, G. E. Brandeberry, Herbert A. Millard, Geo. A. Glerum, A. H. Rose, Fred B. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $268,065 04 | $285,518 65 | $252,508 57 | $277,660 57 | $249,118 80 |
| Sav. dept. | 69,484 36 | 64,544 63 | 87,323 24 | 101,621 58 | 121,966 60 |
| Bonds, mtgs. and securities:...Com'l. dept. | 17,000 00 | 41,500 00 | 119,500 00 | 92,500 00 | 145,033 99 |
| Sav. dept. | 111,715 74 | 115,599 07 | 115,081 52 | 119,456 92 | 130,083 08 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | 3,528 56 |
| Sav. dept. | | | | | 22,896 11 |
| Due from bks. in res. cities:...Com'l. dept. | 29,992 01 | 8,114 53 | 29,815 14 | 36,553 76 | 61,898 39 |
| Sav. dept. | 13,404 55 | 21,172 07 | 29,904 06 | 21,992 45 | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 28,200 00 | 37,050 00 | 22,800 00 | 25,100 00 | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,069 39 | 1,227 07 | 1,506 95 | 1,605 82 | 1,819 19 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,142 00 | 6,410 00 | 8,589 00 | 4,517 00 | 1,786 00 |
| Sav. dept. | 12,000 00 | 11,000 00 | 14,000 00 | 13,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept | 1,483 50 | 1,473 50 | 1,463 50 | 1,590 00 | 1,440 20 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept | 1,437 60 | 1,455 65 | 1,390 30 | 1,729 90 | 1,922 00 |
| Sav. dept | | | | | |
| Nickels and cents:.....Com'l. dept. | 622 39 | 692 67 | 695 20 | 620 73 | 652 24 |
| Sav. dept. | | | | | |
| Overdrafts | 1,782 66 | 1,463 39 | 1,041 80 | 1,755 06 | 3,403 05 |
| Premium account | | | | | |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 4,442 50 | 4,442 50 | 4,442 50 | 4,442 50 | 4,554 50 |
| Other real estate | 9,793 00 | 7,793 00 | 3,243 00 | 2,093 00 | 1,114 31 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 5,340 00 | | | 16 43 | |
| Outside checks and other cash items | 944 02 | 105 00 | 84 88 | | 701 00 |
| Stock of Federal Reserve Bank | | | | | 1,800 00 |
| Other assets | | | | | |
| Totals | $549,918 76 | $620,561 73 | $704,389 66 | $717,255 72 | $774,718 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 1,617 59 | 1,813 21 | 4,798 70 | 592 49 | 1,684 43 |
| Dividends unpaid | | | | 1,500 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 157,281 10 | 158,717 81 | 177,795 51 | 177,579 95 | 193,334 13 |
| Demand certificates of deposit | 66,215 42 | 49,413 46 | 56,186 63 | 55,912 33 | 67,074 57 |
| Certified checks | | | | 1,000 00 | 1,500 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 234,804 65 | 249,365 77 | 268,495 23 | 328,170 95 | 284,945 79 |
| Certificates of deposit | | | | | |
| Club savings deposits | | 8,751 48 | 44,613 59 | | |
| Notes and bills rediscounted | | | | | 46,145 11 |
| Bills payable | 75,000 00 | 92,500 00 | 92,500 00 | 92,500 00 | 69,500 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 50,533 99 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $594,918 76 | $620,561 73 | $704,389 66 | $717,255 72 | $774,718 02 |

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## No. 553.

## THE STATE BANK OF EWEN, EWEN.

Organized October 6, 1914.

L. ANDERSON, *President;* J. S. WEIDMAN, *Vice President;*
ANDREW M. ANDERSON, *Cashier;* O. E. HANSON, *Assistant Cashier.*
DIRECTORS.—James N. Howlett, Ernest J. Humphrey, J. F. Foglesong, Andrew M. Anderson, Edward Erickson, J. S. Weidman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $128,955 27 | $113,796 84 | $101,773 31 | $105,430 22 | $130,775 85 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept | 35,128 77 | 69,324 94 | 96,727 18 | 69,502 18 | 78,685 18 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 30,522 12 | 69,696 59 | 25,361 57 | 68,403 74 | 40,739 24 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,885 00 | 8,977 00 | 10,724 00 | 7,470 00 | 10,784 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 1,420 00 | 1,470 00 | 1,475 00 | 1,442 50 | 1,462 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,058 65 | 548 50 | 521 05 | 939 59 | 791 70 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 165 72 | 79 52 | 91 31 | 173 28 | 105 47 |
| Sav. dept. | | | | | |
| Overdrafts | 20 05 | 779 40 | 88 33 | 16 77 | 642 29 |
| Premium account | | | | | |
| Banking house | 3,391 00 | 3,391 00 | 3,866 30 | 3,391 00 | 3,391 00 |
| Furniture and fixtures | 945 00 | 945 00 | 945 00 | 1,420 30 | 1,519 87 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 5,424 25 | | 207 04 | 1,601 14 | 1,339 02 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 355 58 | 348 13 | | 139 42 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $214,915 83 | $269,364 37 | $242,128 22 | $259,790 72 | $270,375 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 6,000 00 | 6,000 00 | 6,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, net | 707 61 | 1,058 06 | 1,986 73 | 1,186 94 | 1,353 23 |
| Dividends unpaid | 600 00 | | | 600 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 133,178 19 | 199,339 61 | 164,412 81 | 144,976 40 | 186,299 60 |
| Demand certificates of deposit | 28,593 20 | 30,814 45 | 26,530 90 | 29,383 82 | 39,066 71 |
| Certified checks | | 12 00 | 390 50 | 101 21 | 501 21 |
| Cashier's checks | 436 83 | 973 60 | 1,207 28 | 1,114 54 | 1,904 79 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 766 65 | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | 2,800 00 | 3,000 00 | | | |
| Time commercial certificates of deposit | | | | 37,627 81 | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 20,000 00 | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 2,600 00 | 7,400 00 | 21,600 00 | 17,800 00 | 14,250 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $214,915 83 | $269,364 37 | $242,128 22 | $259,790 72 | $270,375 54 |

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No. 460.

## THE FARMINGTON STATE SAVINGS BANK, FARMINGTON.

Organized September 12, 1910.

FRED M. WARNER, *President;* M. BYRON PIERCE, *Vice President;* EDGAR S. PIERCE, *Cashier;* R. O. SOLDAN, *Assistant Cashier.*

DIRECTORS.—Fred M. Warner, M. Byron Pierce, Harry N. McCracken, E. F. Holcomb, H. A. Schroeder, G. Gale Collins, Edgar S. Pierce, Howard M. Warner, Isaac Bond.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $77,399 36 | $74,973 32 | $80,373 94 | $93,201 85 | $98,901 96 |
| Sav. dept. | 46,852 20 | 67,382 70 | 80,930 14 | 78,271 82 | 59,925 05 |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,575 00 | 50,000 00 | 72,800 00 | 36,300 00 | 144,300 00 |
| Sav. dept. | 121,954 17 | 198,343 40 | 237,173 40 | 278,723 40 | 241,591 40 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,158 99 | 6,281 60 | 4,539 37 | 6,463 09 | 7,497 36 |
| Sav. dept. | 7,300 00 | 10,300 00 | 10,300 00 | 10,300 00 | 10,300 00 |
| Due from bks. in res. cities:...Com'l. dept. | 6,852 05 | 9,615 59 | 3,040 08 | 1,642 50 | 2,093 41 |
| Sav. dept. | 5,383 00 | 10,683 00 | 83 00 | 583 00 | 13,583 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 81,100 00 | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,000 00 | 500 00 | 1,350 00 | 1,550 00 | 4,288 00 |
| Sav. dept. | 5,237 00 | 2,061 00 | 6,788 00 | 3,889 00 | 10,995 00 |
| Gold coin:.....Com'l. dept. | 10 00 | 10 00 | 10 00 | 10 00 | 10 00 |
| Sav. dept. | 147 50 | 82 50 | 5 00 | 27 50 | 70 00 |
| Silver coin:.....Com'l. dept. | 250 00 | 1,100 00 | 1,000 00 | 410 00 | 1,085 00 |
| Sav. dept. | 1,481 60 | 607 05 | 701 00 | 1,318 05 | 296 55 |
| Nickels and cents:.....Com'l. dept. | 45 65 | 105 10 | 50 14 | 31 45 | 28 |
| Sav. dept. | 139 91 | 31 82 | 32 17 | 3 37 | 141 97 |
| Overdrafts | 430 42 | 582 96 | 20 72 | 780 36 | 94 77 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 498 47 |
| Outside checks and other cash items | 6,425 28 | 2,303 80 | 57 18 | 163 54 | ..... |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $387,442 13 | $439,663 84 | $503,954 14 | $517,368 93 | $600,272 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 5,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 3,846 01 | 3,903 21 | 5,479 16 | 4,677 73 | 3,621 55 |
| Dividends unpaid | 681 00 | 15 00 | 67 00 | 1,246 00 | 37 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | 175 62 |
| Commercial deposits subject to check | 80,736 47 | 76,659 99 | 76,910 18 | 111,649 69 | 133,045 59 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 155,892 65 | 165,569 07 | 153,457 72 | 175,558 09 | 181,852 07 |
| Certificates of deposit | 116,286 00 | 103,566 57 | 111,140 08 | 123,887 42 | 118,990 39 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 7,000 00 | 64,000 00 | 5,000 00 | 67,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 17,950 00 | 27,900 00 | 30,350 00 | 35,550 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $387,442 13 | $439,663 84 | $503,954 14 | $517,368 93 | $600,272 22 |

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## No. 608.

## PEOPLES STATE BANK, FARMINGTON.

### Organized June 11, 1917.

CHAS. H. ELY, *Chairman of Board.*
JAMES L. HOGLE, *President;* J. A. MILLER, GEORGE NEWBOUND, *Vice Presidents;*
B. E. STORMS, *Cashier.*

DIRECTORS.—Ernest V. Blanchard, Chas. H. Ely, James L. Hogle, Clell H. Krugler, William Maas, James A. Miller, George Newbound, John Power, William M. Shaw, B. E. Storms.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $41,251 14 | $46,457 07 | $55,287 83 | $75,629 28 | $93,192 79 |
| Sav. dept. | 4,279 25 | 14,220 17 | ..... | ..... | 12,967 60 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 9,813 00 | 21,113 00 | 33,983 00 | 79,975 00 |
| Sav. dept. | 27,096 00 | 30,302 00 | 48,406 00 | 49,458 00 | 58,814 00 |
| Due from Fed. Res. Bank:....Com l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 8,998 94 | 20,202 73 | 14,492 79 | 32,011 36 | 9,696 22 |
| Sav. dept. | 4,154 36 | 8,818 55 | 8,059 66 | 9,119 17 | 8,337 16 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | 1,000 00 |
| U.S. cert. of indebt. as cash res: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 1,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 53 65 | 105 50 | ..... | ..... | 122 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,063 00 | 3,349 00 | 5,937 00 | 8,813 00 | 3,967 00 |
| Sav. dept. | 2,000 00 | 3,000 00 | 1,500 00 | 3,200 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 50 00 | 50 00 | 15 00 | 40 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 70 65 | 138 85 | 109 45 | 204 85 | 128 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 51 47 | 41 47 | 22 37 | 50 98 | 125 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | 65 60 | ..... |
| Premium account | 1,529 23 | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 3,766 68 | 3,766 68 | 3,766 68 | 4,066 68 | 4,066 68 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 3,343 14 | 8,393 22 | 10,240 12 | 3,882 72 | 99 61 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 340 61 | 287 05 | 160 00 | 1,009 39 | 952 86 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $111,038 12 | $158,945 29 | $180,644 90 | $231,509 03 | $284,485 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $30,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | 3,000 00 |
| Undivided profits, net | ..... | 339 47 | 928 31 | 1,190 46 | 908 47 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 33,963 73 | 32,629 47 | 44,718 63 | 94,708 40 | 97,709 91 |
| Demand certificates of deposit | 21,206 40 | 44,694 40 | 47,294 90 | 47,458 15 | 54,904 02 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 980 25 | 1,221 00 | 3,546 85 | 938 05 | 213 03 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 34,887 74 | 55,060 95 | 59,156 21 | 62,213 97 | 81,100 11 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 16,650 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $111,038 12 | $158,945 29 | $180,644 90 | $231,509 03 | $284,485 54 |

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## No. 629.

## *FARWELL STATE SAVINGS BANK, FARWELL.

### Organized July 5, 1919.

JOSIAH L. LITTLEFIELD, *President;* FRANCIS M. DAIN, EDWARD B. GLASS, *Vice Presidents;* FLOYD E. OLIVER, *Cashier;* ALLEN R. GRAHAM, *Assistant Cashier.*
DIRECTORS.—Josiah L. Littlefield, Edward B. Glass, Francis M. Dain, Floyd Mitchell, Floyd E. Oliver.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | $23,725 37 |
| Sav. dept. | | | | | 27,048 97 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | 23,046 95 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | 25,094 27 |
| Sav. dept. | | | | | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | 408 33 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | 2,257 00 |
| Sav. dept. | | | | | 500 00 |
| Gold coin:.....Com'l. dept. | | | | | 342 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | 458 93 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | 103 00 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | 33 35 |
| Premium account | | | | | |
| Expenses, Interest & Taxes pd. ex. earn... | | | | | 47 62 |
| Banking house | | | | | 3,000 00 |
| Furniture and fixtures | | | | | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | 3,510 90 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | 4,829 24 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | $126,406 43 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | 46,010 58 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | 58,942 36 |
| Certificates of deposit | | | | | 1,453 49 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | $126,406 43 |

*Commenced business September 2, 1919.

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## No. 215.

## THE OLD STATE BANK, FENNVILLE.

### Organized June 1, 1899.

J. E. HUTCHINSON, *President;* M. C. HUTCHINSON, *Vice President;*
W. J. HUTCHINSON, *Cashier;* L. E. BECHER, *Asst. Cashier.*
DIRECTORS.—J. E. Hutchinson, W. J. Hutchinson, C. E. Hutchinson, M. C. Hutchinson, M. H. Wiegandt.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $48,634 60 | $55,708 98 | $60,540 20 | $71,616 62 | $66,860 71 |
| Sav. dept. | 15,116 18 | 14,114 49 | 19,424 95 | 20,221 96 | 16,662 95 |
| Bonds mtgs. and securit es:...Com'l. dept. | 26,826 00 | 29,392 00 | 13,900 00 | 15,320 00 | 35,685 00 |
| Sav. dept. | 75,333 29 | 75,043 77 | 73,701 67 | 88,651 67 | 154,601 67 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,022 79 | 3,559 50 | 4,123 87 | 3,167 34 | 89,641 89 |
| Sav. dept. | 7,391 82 | 15,699 14 | 4,127 28 | 3,390 34 | 14,687 92 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 7,500 00 | 16,370 00 | 1,270 00 | 2,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 2,500 00 | 2,000 00 | 2,000 00 | ..... |
| Sav. dept. | ..... | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,101 00 | 1,495 00 | 3,835 00 | 5,053 00 | 5,967 00 |
| Sav. dept. | 10,000 00 | 1,400 00 | 4,500 00 | 5,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 37 50 | 40 00 | 75 00 | 80 00 | 65 00 |
| Silver coin:.....Com'l. dept | 2,000 00 | 555 10 | 857 75 | 1,155 35 | 802 00 |
| Sav. dept. | 8 30 | 560 00 | 800 00 | 315 00 | 1,090 60 |
| Nickels and cents:.....Com'l. dept | 242 23 | 278 94 | 216 02 | 259 43 | 45 47 |
| Sav. dept | 40 50 | 10 10 | 88 27 | 8 87 | 55 22 |
| Overdrafts | 90 79 | 25 60 | 9 65 | 5 79 | 328 02 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 1,811 33 | 1,811 33 | 1,811 33 | 1,811 33 | 1,811 33 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 175 37 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 50 86 | 15 81 | 59 86 | 330 50 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $217,831 70 | $218,244 81 | $214,896 80 | $227,886 56 | $400,635 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surp us fund | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 531 20 | 1,236 84 | 1,495 46 | 1,867 23 | 2,267 94 |
| Dividends unpaid | 4,000 00 | 2,000 00 | 160 00 | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 83,839 05 | 77,294 15 | 60,487 24 | 56,052 54 | 210 516 69 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 14 65 | 29 20 | 9 25 | 86 45 | 49 42 |
| Cashier's checks | 924 42 | 2,596 67 | 2,509 50 | ..... | 7,886 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 34,704 37 | 35,450 01 | 35,924 30 | 39,023 70 | 52,551 86 |
| Certificates of deposit | 63,818 01 | 69,637 94 | 75,011 05 | 75,556 64 | 97,368 87 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | 9,300 00 | 25,300 00 | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $217,831 70 | $218,244 81 | $214,896 80 | $227,886 56 | $400,635 28 |

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## No. 209.

## THE COMMERCIAL SAVINGS BANK OF FENTON, FENTON.

### Organized October 1, 1898.

EDWARD C. FORTE, *President;* LAWSON E. BECKER, *Vice President;*
R. B. RENWICK, *Cashier.*
DIRECTORS.—Edward C. Forte, Lawson E. Becker, E. H. Stiles, M. H. McKugh, R. B. Renwick.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $115,264 87 | $78,616 92 | $91,964 31 | $88,318 72 | $127,549 28 |
| Sav. dept. | 7,000 00 | 58,170 05 | 63,695 92 | 68,337 22 | 63,294 69 |
| Bonds, mtgs. and securities:...Com'l. dept. | 111,122 19 | 142,200 00 | 114,200 00 | 69,720 00 | 64,000 00 |
| Sav. dept. | 191,533 74 | 205,483 74 | 226,558 74 | 246,033 74 | 289,635 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,971 52 | 4,598 38 | 4,483 91 | 6,171 70 | 4,994 74 |
| Sav. dept. | 6,284 56 | 7,298 10 | 8,010 07 | 8,110 07 | 8,810 07 |
| Due from bks. in res. cities:...Com'l. dept. | 2,267 38 | 4,714 83 | 12,874 59 | 13,653 92 | 2,555 36 |
| Sav. dept. | ..... | 2,000 00 | ..... | 554 70 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,238 20 | 590 78 | 2,749 38 | 695 77 | 592 58 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,400 00 | 1,300 00 | 8,104 00 | 5,537 00 | 1,715 00 |
| Sav. dept. | 3,640 00 | 2,500 00 | 3,290 00 | 5,400 00 | 1,900 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 95 00 | 127 50 | 210 00 | 375 00 | 467 50 |
| Silver coin:.....Com'l. dept. | ..... | 60 00 | 460 50 | 1,263 00 | 600 00 |
| Sav. dept. | 804 00 | 590 00 | ..... | 55 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 53 75 | 123 77 | 100 01 | 65 96 | 15 77 |
| Sav. dept. | 50 94 | 95 24 | 45 51 | 5 47 | 49 52 |
| Overdrafts | ..... | 1,151 81 | 60 18 | ..... | 874 82 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 7,500 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 7 11 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $455,776 15 | $515,671 12 | $542,857 12 | $520,347 27 | $576,611 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 12,500 00 | 12,500 00 | 12,500 00 | 13,500 00 | 13,500 00 |
| Undivided profits, net | 1,871 08 | 3,191 77 | 4,710 68 | 475 73 | 5,010 49 |
| Dividends unpaid | 1,500 00 | ..... | ..... | 1,500 00 | 30 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 87,869 22 | 81,906 80 | 86,456 74 | 100,032 64 | 98,227 47 |
| Demand certificates of deposit | 30,976 78 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,213 86 | 1,113 86 | 954 66 | 967 70 | 876 70 |
| U. S. Government deposits | 7,500 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 200,474 13 | 229,240 81 | 256,402 14 | 273,403 28 | 295,637 90 |
| Certificates of deposit | 8,934 11 | 47,023 82 | 45,408 10 | 55,467 92 | 79,329 04 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 36,936 97 | 11,144 06 | 4,374 80 | ..... | ..... |
| Bills payable | 41,000 00 | 104,550 00 | 107,050 00 | 50,000 00 | 59,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $455,776 15 | $515,671 12 | $542,857 12 | $520,347 27 | $576,611 60 |

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## No. 384.

## FENTON STATE SAVINGS BANK, FENTON.

### Organized September 26, 1907.

CHARLES J. CAMPBELL, *President;* E. M. NEWELL, JAMES M. FIKES, E. A. PHILLIPS, *Vice Presidents;* F. H. HITCHCOCK, *Cashier.*

DIRECTORS.—Charles J. Campbell, Lester M. Cook, F. H. Hitchcock, E. W. Davidson, George Green, C. F. Sharp, James M. Fikes, J. B. Morehouse, E. A. Phillips.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $111,608 97 | $106,297 14 | $121,653 45 | $135,477 49 | $158,146 91 |
| Sav. dept. | 28,625 73 | 28,935 12 | 37,272 25 | 35,927 25 | 40,195 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 41,656 34 | 36,433 46 | 36,383 46 | 44,636 41 | 54,374 68 |
| Sav. dept. | 253,067 66 | 273,092 66 | 316,193 61 | 296,628 00 | 339,978 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 10,000 00 | 12,715 21 | 15,056 12 | 20,493 94 | 16,111 57 |
| Sav. dept. | 11,376 61 | 11,376 61 | 12,376 61 | 13,904 72 | 15,404 72 |
| Due from bks. in res. cities:...Com'l. dept. | 12,910 01 | 18,607 61 | 20,567 04 | 11,369 20 | 19,080 62 |
| Sav. dept | 50,504 30 | 31,824 69 | 24,640 75 | 49,577 38 | 26,103 15 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,647 00 | 1,325 00 | 5,369 00 | 6,212 00 | 9,734 00 |
| Sav. dept. | 8,000 00 | 7,500 00 | 10,000 00 | 9,695 00 | 15,000 00 |
| Gold coin:.....Com'l. dept. | 17 50 | 17 50 | 337 50 | 305 00 | 342 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,165 00 | 475 00 | 2,870 00 | 3,250 00 | 2,095 00 |
| Sav. dept. | 2,000 00 | 2,500 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 590 91 | 580 01 | 361 64 | 323 04 | 263 94 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 512 13 | 394 89 | 292 37 | 688 06 | 195 88 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,124 11 | 20,115 58 | 3,176 25 | 10,493 60 | 14,971 41 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 480 59 | 309 75 | 525 95 | 123 31 | 1,057 86 |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,150 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $544,836 86 | $559,050 23 | $613,626 00 | $645,654 40 | $719,705 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 1,279 38 | 2,500 20 | 4,635 65 | 1,139 82 | 3,166 83 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 131,628 53 | 149,247 84 | 185,134 60 | 185,370 42 | 212,283 06 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | 3 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on depo it | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 220,958 99 | 241,659 20 | 253,090 20 | 275,654 23 | 304,406 19 |
| Certificates of deposit | 124,969 96 | 130,642 99 | 135,765 55 | 145,489 93 | 162,846 16 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 30,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $544,836 86 | $559,050 23 | $613,626 00 | $645,654 40 | $719,705 24 |

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## No. 626.

## *FENWICK STATE BANK, FENWICK.

Organized December 31, 1918.

W. W. ROOT, *President;* W. J. STAINES, *Vice President;* W. C. CHAPPLE, *Cashier;* D. C. ALLCHIN, *Assistant Cashier.*

DIRECTORS.—W. W. Root, Joseph Bonsall, W. C. Chapple, V. C. Allchin, R. E. Chapman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919 | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | $21,303 12 | $31,922 44 | $38,418 97 |
| Sav. dept. | | | | | 13,635 50 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | 6,600 00 | 5,300 00 | 4,400 00 |
| Sav. dept. | | | 5,893 00 | 8,090 00 | 8,650 00 |
| Due from Fed. Res. Bank:....Com'l. dept | | | | | |
| Sav. dept | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | 14,785 08 | 5,431 39 | 3,200 48 |
| Sav. dept. | | | 500 00 | 1,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | 1,600 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | 3,990 00 | 4,746 00 | 2,020 00 |
| Sav. dept. | | | 250 00 | 500 00 | 500 00 |
| Gold coin:.....Com'l. dept. | | | | | 100 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | 82 65 | 358 30 | 187 85 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | 59 98 | 53 72 | 42 99 |
| Sav. dept. | | | | | |
| Overdrafts | | | 17 | | 23 94 |
| Premium account | | | | | |
| Banking house | | | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | | | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | 191 08 | 745 00 | 180 93 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | $57,655 08 | $62,146 85 | $77,960 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | 664 35 | 687 40 | 1,09 04 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | 16,207 62 | 16,287 74 | 22,855 07 |
| Demand certificates of deposit | | | 6,038 63 | 5,458 63 | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | 5,460 00 | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | 3,550 00 | |
| Time commercial certificates of deposit | | | | | 8,019 88 |
| Book accounts | | | 4,099 48 | 6,727 08 | 8,284 67 |
| Certificates of deposit | | | 5,185 00 | 9,436 00 | 17,708 00 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | $57,655 08 | $62,146 85 | $77,960 66 |

*Commenced business April 12, 1919.

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## No. 495.

## THE STATE SAVINGS BANK, FLAT ROCK.

### Organized October 26, 1911.

J. FORREST LINDSAY, *President;* FRANK S. PETERS, JULIUS NEIFERT, *Vice Presidents;* M. S. WALKER, *Cashier;* RUTH M. CARTER, *Assistant Cashier.*
DIRECTORS.—George H. Brandes, J. Forrest Lindsay, Julius Neifert, Frank S. Peters, John T. Carter, John C. Near, John Chamberlin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $79,092 84 | $71,056 15 | $84,423 45 | $92,557 62 | $90,175 77 |
| Sav. dept | 29,534 50 | 34,683 91 | 30,616 79 | 28,670 87 | 42,810 67 |
| Bonds, mtgs. and securities:...Com'l. dept | 10,922 24 | 12,726 74 | 12,436 94 | 17,991 23 | 8,649 85 |
| Sav. dept. | 42,700 00 | 2,700 00 | 47,600 00 | 47,600 00 | 46,251 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 5,485 52 | 7,051 12 | 2,584 76 | 19,278 66 | 2,293 20 |
| Sav. dept. | 1,092 80 | 4,675 43 | 1,539 94 | 574 43 | 193 85 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 23,450 00 | 31,350 00 | 18,500 00 | 14,070 00 | 21,720 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 5,500 00 | ..... | 4,000 00 | 3,000 00 | ..... |
| Sav. dept. | ..... | 6,500 00 | 4,000 00 | 4,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,827 25 | 3,456 25 | 2,192 25 | 2,584 25 | 2,860 25 |
| Sav. dept. | 4,500 00 | 2,000 00 | 2,000 00 | 2,000 00 | 6,500 00 |
| Gold coin:.....Com'l. dept. | 100 00 | 195 00 | 222 50 | 210 00 | 450 00 |
| Sav. dept. | 475 00 | 400 00 | 400 00 | 400 00 | ..... |
| Silver coin:.....Com'l. dept. | 607 35 | 477 00 | 386 95 | 462 50 | 875 00 |
| Sav. dept. | ..... | 50 00 | 100 00 | 100 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 160 54 | 180 45 | 237 84 | 179 46 | 181 37 |
| Sav. dept. | 25 00 | 50 00 | ..... | ..... | ..... |
| Overdrafts..... | 288 21 | 25 80 | 789 45 | 314 09 | 512 82 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,451 37 | 2,451 37 | 2,451 37 | 2,451 37 | 2,451 37 |
| Furniture and fixtures..... | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 537 36 | 586 19 | 143 67 | 83 09 | 466 27 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | 16 45 | ..... | ..... | ..... | ..... |
| Totals..... | $210,866 43 | $222,715 41 | $216,725 91 | $238,627 57 | $228,491 42 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 1,000 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Undivided profits, net..... | 1,575 42 | 709 28 | 1,757 98 | 684 30 | 2,377 24 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 66,124 10 | 73,221 83 | 56,134 84 | 68,518 79 | 52,514 96 |
| Demand certificates of deposit..... | 7,141 07 | 6,827 90 | 6,977 67 | 7,183 85 | 7,990 70 |
| Certified checks..... | 50 00 | ..... | 1,689 77 | 303 14 | 2,618 70 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 99,975 84 | 107,456 40 | 114,565 65 | 121,487 49 | 128,439 82 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 15,000 00 | 13,000 00 | 13,000 00 | 17,500 00 | 11,500 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | 1,100 00 | 1,450 00 | 1,550 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $210,866 43 | $222,715 41 | $216,725 91 | $238,627 57 | $228,491 42 |

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## No. 101.

## THE CITIZENS' COMMERCIAL AND SAVINGS BANK, FLINT.

### Organized August 4, 1890.

G. W. HUBBARD, *Chairman of the Board;* R. J. WHALEY, *President;*
C. L. BARTLETT, *Vice President;* WM. E. MARTIN, *Cashier;* H. E. POTTER, *Assistant Cashier.*
DIRECTORS.—R. J. Whaley, Alex. McFarlan, J. E. Burroughs, D. D. Aitken, E. H. Watson, Harry Winegarden, Chas. H. Miller, G. W. Hubbard, E. S. Lee, C. L. Bartlett, F. D. Buckingham, Thos. Doyle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,177,064 81 | $1,265,775 22 | $1,233,800 38 | $976,514 92 | $1,409,513 37 |
| Sav. dept. | 94,070 00 | ..... | ..... | 356,000 00 | 173,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 76,766 70 | 79,749 81 | 204,472 72 | 201,335 20 | 210,069 20 |
| Sav. dept. | 2,045,065 53 | 2,192,585 01 | 2,047,278 74 | 1,963,905 28 | 2,179,450 74 |
| Due from Fed. Res. Bank:....Com'l. dept. | 110,430 12 | 102,879 90 | 44,522 29 | 87,311 41 | 10,356 48 |
| Sav. dept. | 12,722 37 | 28,480 24 | 100,000 00 | 58,985 79 | 180,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 57,658 75 | 64,747 72 | 136,702 92 | 37,762 44 | 12,178 61 |
| Sav. dept. | ..... | ..... | 167,137 92 | ..... | 139,722 05 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 9,305 62 | 10,795 98 | 19,807 24 | 62,796 97 | 27,492 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 86,010 00 | 30,896 00 | 92,010 00 | 94,436 00 | 35,952 00 |
| Sav. dept. | 100,000 00 | 100,000 00 | 150,000 00 | 200,000 00 | 100,000 00 |
| Gold coin:.....Com'l. dept. | 2,537 50 | 305 00 | 337 50 | 265 00 | 60 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,279 85 | 4,557 60 | 7,040 10 | 7,320 30 | 6,139 65 |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 499 36 | 632 39 | 584 78 | 583 61 | 409 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,503 28 | 9,146 32 | 3,071 29 | 3,155 05 | 8,327 34 |
| Premium account | 2,751 44 | 2,536 70 | 2,536 70 | 2,522 96 | 2,335 38 |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Other real estate | 4,500 00 | 4,500 00 | 10,017 53 | 10,002 53 | 9,972 53 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,727 27 | 2,344 36 | 2,796 49 | 1,546 13 | 5,548 42 |
| Stock of Federal Reserve Bank | 10,200 00 | 10,200 00 | 10,200 00 | 10,200 00 | 10,800 00 |
| Other assets | 502 50 | 540 00 | ..... | ..... | ..... |
| Totals | $3,843,595 10 | $3,955,672 25 | $4,277,316 60 | $4,119,643 59 | $4,566,327 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 200,000 00 | 200,000 00 | 200,000 00 | 210,000 00 | 210,000 00 |
| Undivided profits, net | 85,172 55 | 100,116 28 | 110,798 84 | 87,662 97 | 101,910 30 |
| Dividends unpaid | 6,280 00 | 360 00 | 320 00 | 6,280 00 | 380 00 |
| Reserved for taxes, interest, etc | 7,205 41 | 7,046 89 | 4,961 38 | 8,807 50 | 521 32 |
| Commercial deposits subject to check | 639,181 13 | 701,059 92 | 947,161 75 | 949,410 20 | 1,190,053 84 |
| Demand certificates of deposit | 50 00 | 50 00 | 50 00 | 50 00 | 50 00 |
| Certified checks | 1,191 39 | 6,865 72 | 8,668 25 | 2,602 13 | 4,824 21 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 939 72 | 939 72 | 939 72 | 939 72 | 939 72 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 112,750 00 | 105,000 00 | 50,000 00 | 100,000 00 | 135,475 42 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,820,534 43 | 1,872,164 55 | 1,990,435 61 | 2,081,739 78 | 2,248,643 19 |
| Certificates of deposit | 429,419 52 | 443,144 31 | 463,011 53 | 483,190 40 | 504,386 39 |
| Club savings deposits | 1,903 95 | 5,756 39 | 10,969 52 | 13,960 89 | 19,143 21 |
| Notes and bills rediscounted | 69,967 00 | 73,168 47 | ..... | ..... | ..... |
| Bills payable | 319,000 00 | 290,000 00 | 340,000 00 | 25,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,843,595 10 | $3,955,672 25 | $4,277,316 60 | $4,119,643 59 | $4,566,327 60 |

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## No. 23.

## GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

Corporate existence extended April 25, 1902.

H. C. SPENCER, *Vice President and Chairman of the Board;* A. G. BISHOP, *President;* JAMES MARTIN, *Vice President and Cashier;* GYLES E. MERRILL, *Ass't Cashier.*

DIRECTORS.—W. W. Crapo, A. G. Bishop, J. D. Dort, H. C. Spencer, J. H. Crawford, G. C. Willson, C. S. Mott, F. A. Aldrich, E. W. Atwood, J. J. Carton, W. O. Smith, Wm. McGregor, W. C. Wells, W. W. Mountain, W. R. Hubbard, C. B. Burr, C. M. Begole, B. J. Macdonald.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $2,082,525 61 | $1,993,409 58 | $2,057,232 79 | $2,074,254 25 | $2,618,071 58 |
| Sav. dept. | 908,917 19 | 1,109,341 91 | 838,978 15 | 782,766 49 | 895,746 09 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,161,985 00 | 1,499,435 00 | 1,186,135 00 | 1,043,130 00 | 1,403,118 42 |
| Sav. dept. | 1,996,941 96 | 2,632,811 43 | 2,917,916 90 | 2,924,817 20 | 3,518,431 88 |
| Due from Fed. Res. Bank:....Com'l. dept. | 150,000 00 | 130,000 00 | 260,000 00 | 300,000 00 | 300,000 00 |
| Sav. dept. | 103,296 23 | 144,192 95 | 121,794 27 | 128,231 41 | 130,901 88 |
| Due from bks. in res. cities:...Com'l. dept. | 340,674 34 | 31,745 94 | 370,630 34 | 759,559 72 | 44,005 70 |
| Sav. dept. | 172,211 07 | 206,048 99 | 788,479 74 | 1,052,147 28 | 492,814 34 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 489,650 00 | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 116,007 47 | 59,679 29 | 60,591 53 | 73,699 61 | 33,770 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 141,726 00 | 112,938 00 | 197,044 00 | 287,556 93 | 105,387 37 |
| Sav. dept. | 170,000 00 | 170,000 00 | 170,000 00 | 170,000 00 | 170,000 00 |
| Gold coin:.....Com'l. dept. | 112 50 | 230 00 | 250 00 | 85 00 | 100 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 15,606 95 | 12,339 34 | 10,898 67 | 13,270 70 | 13,809 82 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,428 09 | 734 78 | 643 44 | 1,508 32 | 2,005 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,412 25 | 2,246 36 | 25,442 02 | 4,919 08 | 2,194 94 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 38,591 87 | 38,591 87 | 209,591 87 | 217,091 87 | 238,116 94 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 86,500 00 | 86,500 00 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 26,941 51 | 5,549 78 | 14,286 68 | 55,060 06 | 42,076 29 |
| Stock of Federal Reserve Bank | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $9,028,528 04 | $8,259,795 22 | $9,253,915 40 | $9,912,097 92 | $10,034,551 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 300,000 00 | 300,000 00 | 300,000 00 | 300,000 00 | 300,000 00 |
| Undivided profits, net | 136,000 00 | 159,572 67 | 181,960 20 | 177,062 46 | 190,199 95 |
| Dividends unpaid | 25,000 00 | 675 00 | 50 00 | 25,000 00 | 140 00 |
| Reserved for taxes, interest, etc. | 25,357 19 | 42,620 72 | 68,803 26 | 42,824 28 | 43,305 87 |
| Commercial deposits subject to check | 2,165,760 85 | 1,932,411 40 | 3,841,882 29 | 4,217,342 23 | 4,123,991 38 |
| Demand certificates of deposit | 48,412 72 | 32,546 10 | 43,700 59 | 65,108 36 | 32,671 18 |
| Certified checks | 1,145 06 | 3,559 64 | 1,286 36 | 4,266 68 | 4,589 38 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 67,115 32 | 59,965 94 | 61,222 86 | 66,005 86 | 66,042 38 |
| U. S. Government deposits | 1,049,091 15 | 744,339 08 | 445,638 59 | 443,478 05 | 562,575 73 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,731,108 69 | 2,934,146 57 | 3,129,392 84 | 3,334,570 30 | 3,495,668 74 |
| Certificates of deposit | 528,084 11 | 594,122 79 | 669,726 56 | 723,657 43 | 698,681 21 |
| Club savings deposits | 1,452 95 | 5,835 31 | 10,251 85 | 12,782 27 | 16,685 40 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | 1,450,000 00 | 950,000 00 | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $9,028,528 04 | $8,259,795 22 | $9,253,915 40 | $9,912,097 92 | $10,034,551 22 |

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## No. 431.

## THE INDUSTRIAL SAVINGS BANK, FLINT.

### Organized May 8, 1909.

C. S. MOTT, *President;* W. P. CHRYSLER, *Vice President;* GRANT J. BROWN, *Cashier;* JOHN C. DECAMP, F. M. BUFFUM, P. H. CALLAHAN, H. C. MOORE, *Assistant Cashiers.*

DIRECTORS.—C. S. Mott, C. W. Nash, Grant J. Brown, D. D. Aitken, Fred J. Weiss, F. D. Baker, F. M. Buffum, G. R. Jackson, Harvey J. Mallery, E. D. Black, Leonard Freeman, S. S. Stewart, H. C. Moore, W. P. Chrysler, J. C. McGregor, R. Kleinpell, W. E. Fellows, J. G. Warrick.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,910,830 81 | $1,919,785 09 | $2,046,689 64 | $2,192,347 65 | $2,753,106 07 |
| Sav. dept. | 410,000 00 | 410,000 00 | 710,000 00 | 710,000 00 | 710,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 570,632 88 | 1,136,776 17 | 1,320,637 94 | 1,565,406 00 | 1,561,531 83 |
| Sav. dept. | 1,219,344 40 | 2,191,216 72 | 1,521,661 17 | 2,359,426 11 | 3,038,137 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | 194,455 73 | 152,257 40 | 207,871 43 | 274,582 49 | 479,234 36 |
| Sav. dept. | 80,000 00 | 85,000 00 | 98,000 00 | 103,000 00 | 127,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 131,615 62 | 116,476 63 | 149,237 49 | 1,072,033 20 | 382,351 63 |
| Sav. dept. | 6,895 40 | 26,931 28 | 44,960 77 | 37,358 83 | 19,800 40 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 723,736 50 | ..... | 589,200 00 | 326,396 01 | 365,455 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 60,051 50 | 65,467 09 | ..... | 175,289 32 | 210,340 63 |
| Sav. dept. | ..... | 1,787 49 | 139,627 06 | 23,142 34 | ..... |
| Currency:.....Com'l. dept. | 93,979 00 | 33,225 00 | 22,704 00 | 137,449 00 | 296,867 00 |
| Sav. dept. | 148,000 00 | 145,000 00 | 116,000 00 | 100,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 460 00 | 654 00 | ..... | ..... | 2,612 50 |
| Sav. dept. | ..... | 2,000 00 | 1,355 00 | 1,670 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 9,909 80 | 8,505 35 | 5,931 80 | 13,997 90 | 12,656 29 |
| Sav. dept. | 145 00 | 200 00 | 800 00 | 32 95 | 20 00 |
| Nickels and cents:.....Com'l. dept. | 748 99 | 628 35 | 513 45 | 1,704 49 | 1,991 75 |
| Sav. dept. | 49 | 41 51 | 143 52 | 2 99 | 92 |
| Overdrafts | 3,690 28 | 7,950 95 | 5,289 48 | 2,826 80 | 2,154 26 |
| Premium account | 1,001 00 | 1,001 00 | 1,001 00 | 7,737 49 | 9,304 49 |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 50,241 50 |
| Furniture and fixtures | 25,500 00 | 25,599 00 | 25,599 00 | 28,180 53 | 31,721 85 |
| Other real estate | 6,940 84 | 6,940 84 | 6,940 84 | 6,940 84 | 6,940 84 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 3,734 80 | 65,135 04 | 8,576 24 | 12,076 14 | 58,426 50 |
| Outside checks and other cash items | 98 54 | 11,406 99 | 14,343 62 | 32,244 25 | 8,151 53 |
| Stock of Federal Reserve Bank | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other assets | ..... | ..... | ..... | 117 70 | ..... |
| Totals | $5,628,771 58 | $6,440,985 90 | $7,064,083 45 | $9,210,963 03 | $10,150 547 27 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 | $250,000 00 |
| Surplus fund | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 |
| Undivided profits, net | 105,548 62 | 114,436 45 | 125,719 51 | 112,109 97 | 127,224 49 |
| Dividends unpaid | 12,500 00 | 175 00 | 50 00 | 12,550 00 | 50 00 |
| Reserved for taxes, interest, etc | ..... | 10,000 00 | 20,000 00 | 15,306 37 | 3,279 81 |
| Commercial deposits subject to check | 1,730,458 45 | 2,024,027 83 | 2,172,617 21 | 3,814,015 24 | 3,979,379 06 |
| Demand certificates of deposit | 52,097 62 | 29,489 60 | 42,831 34 | 43,527 34 | 82,689 51 |
| Certified checks | 9,498 65 | 12,176 60 | 9,997 73 | 13,476 59 | 19,665 30 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | 70,000 00 | ..... | 110,000 00 | 109,987 61 | 211,373 34 |
| Due to other banks and bankers | 66,597 60 | 45,745 89 | 70,201 29 | 92,924 58 | 95,914 49 |
| State moneys on deposit | 25,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 50,000 00 |
| Postal savings deposits | 13,948 85 | 15,194 35 | 15,918 85 | 11,036 10 | 13,057 03 |
| U. S. Government deposits | ..... | 402,563 18 | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,312,396 66 | 2,512,652 93 | 2,846,485 92 | 3,226,137 47 | 3,762,032 82 |
| Certificates of deposit | 274,570 30 | 339,108 35 | 356,579 12 | 411,235 02 | 475,396 14 |
| Club savings deposits | 1,154 83 | 10,415 72 | 18,682 48 | 23,656 74 | 30,485 28 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 455,000 00 | 325,000 00 | 675,000 00 | 725,000 00 | 800,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $5,628,771 58 | $6,440,985 90 | $7,064,083 45 | $9,210,963 03 | $10,150,547 27 |

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## No. 165.

## THE UNION TRUST AND SAVINGS BANK, FLINT.

### Organized July 11, 1893.

CHAS. T. BRIDGMAN, *President;* FRANCIS H. RANKIN, WM. H. EDWARDS, *Vice Presidents;* LEWIS H. BRIDGMAN, *Cashier;* JOHN E. STORER, *Assistant Cashier.*

DIRECTORS.—Chas. T. Bridgman, Wm. A. Paterson, Francis H. Rankin, Geo. W. Cook, Wm. H. Edwards, Arthur M. Davison, John G. Windiate, S. S. Stewart, Charles H. Bonbright, R. W. Selleck, C. A. Cumings, Walter O. Smith, Lewis H. Bridgman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $937,626 16 | $923,232 21 | $986,114 99 | $1,040,107 86 | $1,142,903 66 |
| Sav. dept. | 284,463 42 | 260,040 70 | 275,464 03 | 228,811 21 | 252,140 68 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 222,000 00 | 222,000 00 | 222,000 00 |
| Sav. dept. | 2,078,997 62 | 2,338,013 67 | 2,249,250 21 | 2,421,490 67 | 2,855,250 46 |
| Due from Fed. Res. Bank:....Com'l. dept. | 122,266 98 | 46,332 68 | 84,687 01 | 119,371 40 | 82,406 28 |
| Sav. dept. | 75,000 00 | 75,000 00 | 85,000 00 | 85,000 00 | 100,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 18,954 46 | 27,455 76 | 33,748 37 | 75,468 07 | 20,961 78 |
| Sav. dept. | 85,493 90 | 228,966 75 | 400,009 39 | 528,750 79 | 243,226 12 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 19,902 00 | 27,022 87 | 36,654 91 | 42,316 49 | 22,549 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 40,275 00 | 39,905 00 | 82,625 00 | 47,898 00 | 55,485 00 |
| Sav. dept. | 80,000 00 | 75,000 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | 950 00 | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,903 25 | 5,968 85 | 3,822 55 | 7,096 00 | 3,190 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 591 82 | 1,595 85 | 1,431 31 | 857 04 | 915 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,123 10 | 324 38 | 2,082 00 | 10,983 73 | 13,263 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 9,600 00 | 6,675 00 | 6,625 00 | 6,625 00 | 10,575 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 6,896 97 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 6,277 34 | 8,965 95 | 19,384 76 | 18,862 57 |
| Stock of Federal Reserve Bank | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,799,594 68 | $4,094,311 06 | $4,590,980 72 | $4,969,611 02 | $5,156,530 58 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 155,000 00 | 155,000 00 | 155,000 00 | 160,000 00 | 160,000 00 |
| Undivided profits, net | 34,097 54 | 54,778 34 | 63,769 88 | 46,819 72 | 57,804 72 |
| Dividends unpaid | 5,000 00 | 110 00 | 110 00 | 5,110 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 551,016 23 | 735,278 95 | 1,269,144 36 | 1,423,641 96 | 1,344,117 54 |
| Demand certificates of deposit | 850 52 | 1,794 78 | 3,277 09 | 14,729 89 | 14,497 25 |
| Certified checks | ..... | 959 71 | ..... | ..... | 225 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,642 43 | 6,704 32 | 8,445 95 | 15,774 20 | 7,310 31 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 202,600 00 | 111,000 00 | ..... | ..... | 127,333 34 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,054,265 73 | 2,132,245 62 | 2,344,241 96 | 2,500,542 14 | 2,772,000 68 |
| Certificates of deposit | 377,443 90 | 393,572 61 | 441,339 67 | 495,713 93 | 563,472 95 |
| Club savings deposits | ..... | 2,866 73 | 5,651 81 | 7,279 18 | 9,768 79 |
| Notes and bills rediscounted | 55,678 33 | 400,000 00 | ..... | ..... | ..... |
| Bills payable | 262,000 00 | ..... | 200,000 00 | 200,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,799,594 68 | $4,094,311 06 | $4,590,980 72 | $4,969,611 02 | $5,156,530 58 |

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## No. 126.

## THE FIRST STATE AND SAVINGS BANK, FLUSHING.

### Organized November 28, 1891.

GEORGE PACKARD, *President;* EDGAR L. CORNWELL, *Vice President;* C. P. ROWE, *Cashier.*
DIRECTORS.—Franklin A. Niles, Ida Packard, Charles Kimmell, James M. Greenfield, C. P. Rowe, Geo. Packard, E. L. Cornwell, A. G. Bishop, James Martin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $18,794 60 | $27,212 55 | $22,302 08 | $29,551 22 | $19,091 62 |
| Sav. dept. | 73,463 64 | 62,192 38 | 67,449 85 | 67,748 50 | 57,024 43 |
| Bonds mtgs. and securities: Com'l. dept. | 43,571 00 | 44,399 71 | 43,310 12 | 45,408 94 | 45,788 47 |
| Sav. dept. | 271,630 46 | 259,418 53 | 267,272 62 | 262,217 23 | 288,539 49 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 7,308 68 | 8,985 81 | 6,496 81 | 16,129 88 | 10,498 27 |
| Sav. dept. | 56,691 06 | 42,323 43 | 11,871 35 | 12,686 15 | 44,552 88 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 49,450 00 | 112,140 00 | 95,500 00 | 78,150 00 | 83,050 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | 10,000 00 | 5,000 00 | 12,000 00 | 12,000 00 | ..... |
| Sav. dept. | ..... | 5,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 6,000 00 | 3,000 00 | 5,000 00 | 3,000 00 | 7,000 00 |
| Sav. dept. | 8,950 00 | 16,440 00 | 10,473 00 | 8,861 00 | 3,773 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 300 00 | 300 00 |
| Silver coin: Com'l. dept. | 975 00 | 500 00 | 1,000 00 | 1,000 00 | 800 00 |
| Sav. dept. | 518 20 | 1,031 45 | 229 36 | 285 20 | 588 50 |
| Nickels and cents: Com'l. dept. | 25 00 | 67 13 | ..... | ..... | 200 00 |
| Sav. dept. | 30 28 | ..... | 34 89 | 42 37 | 21 30 |
| Overdrafts | 293 73 | 105 17 | 58 91 | 167 53 | 278 07 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 11,132 43 | 6,355 90 | 272 71 | 373 32 | 18,494 20 |
| Cash items in transit | 5,713 76 | 3,191 15 | ..... | ..... | ..... |
| Outside checks and other cash items | 160 63 | 97 98 | 72 55 | 282 16 | 75 85 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | 67 38 | ..... |
| Totals | $566,208 47 | $598,961 19 | $544,844 25 | $539,770 88 | $581,576 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $27,500 00 | $27,500 00 | $27,500 00 | $27,500 00 | $27,500 00 |
| Surplus fund | 27,500 00 | 27,500 00 | 27,500 00 | 27,500 00 | 27,500 00 |
| Undivided profits net | 7,317 91 | 8,831 27 | 13,159 17 | 9,857 43 | 10,987 72 |
| Dividends unpaid | 1,650 00 | 60 00 | ..... | 1,650 00 | ..... |
| Reserved for taxes interest etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 107,948 10 | 127,801 77 | 67,382 19 | 56,295 20 | 96,181 31 |
| Demand certificates of deposit | 115 07 | 112 90 | 112 90 | 112 90 | 112 90 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | 4,292 46 | 1,367 90 | 3,328 61 | 1,908 58 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 105,180 41 | 110,615 86 | 108,468 25 | 113,594 04 | 123,365 18 |
| Certificates of deposit | 288,996 98 | 292,239 38 | 299,353 84 | 299,932 70 | 294,020 39 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | 7 55 | ..... | ..... | ..... |
| Totals | $566,208 47 | $598,961 19 | $544,844 25 | $539,770 88 | $581,576 08 |

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## No. 223.

## THE PEOPLE'S STATE BANK OF FLUSHING, FLUSHING.

### Organized March 10, 1900.

LEVANT A. VICKERY, *President;* JOHN H. ROWE, *Vice President;* HARRY L. MANN, *Cashier.*

DIRECTORS.—Levant A. Vickery, John H. Rowe, James B. French, Albert E. Ransom, C. N. Talbot, W. G. Sprague, Elbert L. Beecher, William Brophy, Frank P. Sayre.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $77,315 88 | $76,471 97 | $91,950 42 | $93,926 18 | $127,865 28 |
| Sav. dept. | 40,525 95 | 40,538 45 | 38,539 03 | 39,110 28 | 48,398 19 |
| Bonds mtgs. and securities: Com'l. dept. | ..... | 192 35 | ..... | ..... | 4,000 00 |
| Sav. dept. | 50,283 03 | 75,247 81 | 77,991 08 | 52,395 20 | 53,505 43 |
| Due from Fed. Res. Bank: Com'l. dept. | 2,000 00 | 2,000 00 | 4,000 00 | 3,000 00 | 5,000 00 |
| Sav. dept. | 3,931 36 | 3,419 69 | 5,702 95 | 4,789 27 | 7,492 81 |
| Due from bks. in res. cities: Com'l. dept. | 7,091 74 | 13,591 69 | 9,459 40 | 8,305 06 | 4,293 47 |
| Sav. dept. | 13,225 88 | 17,121 92 | 12,893 75 | 7,792 46 | 6,932 19 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 11,361 50 | 10,370 50 | 23,655 00 | 30,405 00 | 19,391 26 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 38 51 | 198 72 | 31 74 | 59 04 | 60 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 3,000 00 | 1,000 00 | 2,670 00 | 1,838 00 | 2,600 00 |
| Sav. dept. | 3,103 00 | 2,679 00 | 6,250 00 | 2,120 00 | 2,695 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 87 50 | 30 00 | 30 00 | 27 50 | 57 50 |
| Silver coin: Com'l. dept. | 900 00 | 750 00 | 310 25 | 100 00 | 350 00 |
| Sav. dept. | 359 90 | 819 20 | 830 00 | 1,572 55 | 766 05 |
| Nickels and cents: Com'l. dept. | 61 49 | 51 28 | 32 55 | 2 96 | 50 00 |
| Sav. dept. | 67 25 | 53 99 | 50 00 | 61 47 | 172 81 |
| Overdrafts | 672 21 | 53 89 | 493 95 | 61 16 | 83 59 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,393 00 | 4,393 00 | 4,393 00 | 4,393 00 | 4,393 00 |
| Furniture and fixtures | 2,275 00 | 2,275 00 | 2,275 00 | 2,225 00 | 2,225 00 |
| Other real estate | ..... | ..... | ..... | ..... | 5,000 00 |
| Due from banks other than in reserve cities | ..... | 75 96 | ..... | 154 96 | 9,766 23 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 258 95 | 20 84 | 393 62 | 231 33 | 382 82 |
| Stock of Federal Reserve Bank | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $222,152 15 | $252,555 26 | $283,151 74 | $253,770 42 | $306,680 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits net | 1,543 66 | 1,873 49 | 2,376 43 | 1,540 00 | 2,086 42 |
| Dividends unpaid | 1,250 00 | ..... | ..... | 1,250 00 | 65 00 |
| Reserved for taxes interest etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 42,067 79 | 40,034 23 | 54,759 24 | 47,824 66 | 56,617 79 |
| Demand certificates of deposit | 6,008 43 | 4,305 18 | 3,264 99 | 2,464 68 | 1,748 46 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 78 82 | ..... | 59 06 | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 4,000 00 | 5,000 00 | 3,000 00 | 1,500 00 | 1,500 00 |
| Book accounts | 46,108 03 | 45,115 61 | 44,467 05 | 48,871 03 | 72,640 83 |
| Certificates of depcsit | 81,095 42 | 86,226 75 | 105,224 97 | 105,320 05 | 112,522 13 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 25,000 00 | 25,000 00 | ..... | 17,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $222,152 15 | $252,555 26 | $283,151 74 | $253,770 42 | $306,680 63 |

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## No. 454.

## THE BANK OF FOUNTAIN, FOUNTAIN.

### Organized November 6, 1909.

C. G. WING, *President;* WM. H. LAWRENCE, *Vice President;* H. J. GREGORY, *Cashier.*

DIRECTORS.—C. G. Wing, F. W. Reek, Wm. H. Lawrence, S. B. Burns, H. J. Gregory.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $84,603 36 | $74,322 90 | $76,619 48 | $77,173 87 | $86,082 88 |
| Sav. dept. | | | | | |
| Bonds mtgs. and securities: Com'l. dept. | | | | | 2,500 00 |
| Sav. dept. | 25,777 21 | 25,827 72 | 26,252 72 | 27,882 72 | 26,394 97 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 11,675 25 | 20,964 97 | 15,014 43 | 10,668 87 | 26,236 16 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 20,500 00 | 23,050 00 | 24,400 00 | 20,595 00 | 17,740 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 6,854 00 | 5,442 00 | 6,496 00 | 6,083 00 | 2,901 00 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin: Com'l. dept. | 1,505 00 | 1,520 00 | 1,535 00 | 1,540 00 | 1,440 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 441 60 | 622 35 | 418 10 | 323 90 | 758 15 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 56 19 | 211 70 | 159 71 | 165 04 | 141 61 |
| Sav. dept. | | | | | |
| Overdrafts | 203 29 | 69 92 | 102 54 | 93 31 | 205 20 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | 400 00 | 400 00 | 400 00 | 400 00 | 1,150 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 3 49 | 20 00 | 34 87 | 8 14 | 34 65 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $166,519 39 | $166,951 56 | $165,932 85 | $159,433 85 | $180,084 62 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $25,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits net | | 902 46 | 2,544 77 | | 810 07 |
| Dividends unpaid | | | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | 47,588 14 | 45,013 93 | 46,880 08 | 42,094 59 | 55,226 63 |
| Demand certificates of deposit | 42,768 94 | 42,626 74 | 44,625 94 | 42,836 33 | 41,440 87 |
| Certified checks | | | | | |
| Cashier's checks | 113 57 | 2,596 91 | 32 16 | 839 42 | 1,723 79 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 51,048 74 | 50,811 52 | 46,849 90 | 48,663 51 | 50,883 26 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $166,519 39 | $166,951 56 | $165,932 85 | $159,433 85 | $180,084 62 |

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## No. 141.

## STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized September 19, 1892.

ERNEST SCHEMER, *President;* MATHIAS SPITZLEY, *Vice President;*
W. H. SNELLING, *Vice President and Cashier.*
DIRECTORS.—Ernest Schemer, W. H. Snelling, Mathias Spitzley, Frank A. Wieber, John Luecht.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $146,113 61 | $148,764 13 | $133,535 80 | $107,284 47 | $195,507 45 |
| Sav. dept. | 28,026 69 | 24,661 28 | 21,792 01 | 14,681 40 | 19,671 85 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,210 00 | 13,850 00 | 13,350 00 | 10,850 00 | 25,769 16 |
| Sav. dept. | 280,474 58 | 298,378 01 | 283,785 68 | 250,807 85 | 278,225 68 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 33,205 64 | 19,784 97 | 35,024 23 | 95,047 39 | 7,875 05 |
| Sav. dept. | 31,728 34 | 53,647 15 | 16,554 15 | 30,498 18 | 12,525 18 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,650 00 | 22,900 00 | 23,300 00 | 24,050 00 | 30,500 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | 2,000 00 | 2,000 00 | |
| Sav. dept. | | | 3,000 00 | 3,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,666 00 | 5,500 00 | 4,375 00 | 6,593 00 | 7,039 00 |
| Sav. dept. | 9,300 00 | 9,283 00 | 4,300 00 | 5,000 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 80 00 | 80 00 | 80 00 | 90 00 | 90 00 |
| Sav. dept. | 8,200 00 | 8,200 00 | 8,200 00 | 8,200 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 725 40 | 147 47 | 475 95 | 355 30 | 881 15 |
| Sav. dept. | | 628 60 | 200 00 | 350 00 | |
| Nickels and cents:.....Com'l. dept. | 204 04 | 20 17 | 149 36 | 161 77 | 210 34 |
| Sav. dept. | | 200 03 | 100 00 | 50 00 | |
| Overdrafts | 74 78 | 90 | 73 56 | 11 36 | 42 74 |
| Premium account | | | | | |
| Banking house | | | | 8,550 00 | 1,800 00 |
| Furniture and fixtures | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 |
| Other real estate | 2,556 14 | 1,756 14 | 1,756 14 | 1,756 14 | 1,756 14 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 5,250 00 | | | | |
| Outside checks and other cash items | 420 38 | 628 63 | 363 65 | 155 20 | 373 63 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | 755 40 | | | |
| Totals | $584,535 60 | $610,835 88 | $554,065 53 | $571,142 06 | $591,417 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 18,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 22,000 00 |
| Undivided profits, net | 5,440 55 | 3,658 76 | 3,757 73 | 4,674 93 | 3,855 13 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 78,108 41 | 84,140 62 | 82,706 79 | 83,441 13 | 67,598 59 |
| Demand certificates of deposit | | 58,898 80 | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 86,354 49 | | 101,363 89 | 101,213 90 | 153,226 11 |
| Book accounts | 108,891 79 | 116,844 78 | 109,143 12 | 114,101 05 | 123,534 56 |
| Certificates of deposit | 257,740 36 | 297,292 92 | 207,094 00 | 217,711 05 | 191,202 98 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $584,535 60 | $610,835 88 | $554,065 53 | $571,142 06 | $591,417 37 |

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No. 293.

## THE STATE BANK OF FOWLERVILLE, FOWLERVILLE.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President;* R. C. SMITH, *Vice President;* E. SCHNEIDER, *Cashier.*

DIRECTORS.—John C. Ellsworth, R. C. Smith, John M. Bradley, Lewis H. Cooper, J. B. Fuller.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of une 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $55,881 44 | $45,757 96 | $55,346 60 | $74,944 08 | $79,244 92 |
| Sav. dept. | 28,835 03 | 32,401 56 | 30,030 00 | 32,033 25 | 34,823 25 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,000 00 | 8,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Sav. dept. | 172,000 95 | 225,587 45 | 211,248 41 | 190,348 41 | 167,052 08 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 54,496 14 | 73,303 04 | 42,773 34 | 34,542 90 | 48,167 49 |
| Sav. dept. | 66 620 72 | 38,815 91 | 50,777 38 | 68,665 33 | 76,427 71 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,000 00 | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. ascash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 249 95 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,424 00 | 11,165 00 | 12,293 00 | 7,968 00 | 9,666 00 |
| Sav. dept. | 8,500 00 | 9,900 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 7,035 00 | 7,010 00 | 7,060 00 | 7,000 00 | 7,080 00 |
| Silver coin:.....Com'l. dept. | 1,090 75 | 1,771 50 | 1,373 50 | 1,552 60 | 998 80 |
| Sav. dept. | 465 00 | 90 00 | 940 00 | ..... | 920 00 |
| Nickels and cents:.....Com'l. dept. | 96 45 | 236 66 | 134 74 | 166 94 | 161 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 97 54 | 22 16 | 4 08 | 84 24 | 340 55 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | ..... | ..... | ..... | ..... | ..... |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities.. | 643 23 | 1,557 34 | 1,307 30 | 1,641 76 | 7,444 70 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 401 92 | ..... | 595 37 | 332 53 | 504 47 |
| Stock of Federal Reserve Bank..... | ..... | 66 44 | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | 114 15 | ..... |
| Totals..... | $430,588 17 | $455,934 97 | $427,883 72 | $433,394 19 | $446,831 44 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 6,000 00 |
| Undivided profits, net..... | 78 72 | 1,924 76 | 4,100 27 | ..... | 1,863 69 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | 2,769 88 | 2,769 88 | 2 769 88 | 5,284 56 | 5,284 56 |
| Commercial deposits subject to check..... | 108,510 44 | 115,759 94 | 105,278 91 | 104,853 77 | 112,843 32 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 6 50 | 43 00 | 1 00 | 9 75 | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit..... | 288,222 63 | 304,437 39 | 284,733 66 | 292,246 11 | 295,839 87 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $430,588 17 | $455,934 97 | $427,883 72 | $433,394 19 | $446,831 44 |

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## No. 592.

## THE FRANKENMUTH GERMAN-AMERICAN BANK, FRANKENMUTH.

### Organized January 2, 1917.

JOHN L. GEYER, *President;* OTTO L. DITTMAR, BENJAMIN G. APPLEBY, GEORGE GEYER, *Vice Presidents;* LORENZ C. LIST, *Cashier.*

DIRECTORS.—B. G. Appleby, Otto L. Dittmar, Theodore Fischer, Ernest Geyer, Fred G. Geyer, George Geyer, Paul Kahn, Carl A. List, John L. Geyer, Lorenz C. List, J. Mike Ziegler, John G. Schwab.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $40,751 77 | $45,085 01 | $37,771 78 | $37,779 78 | $40,942 79 |
| Sav. dept. | 20,939 99 | 21,650 92 | 22,733 87 | 18,678 57 | 18,203 92 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 73,471 95 | 72,668 7 | 74,817 45 | 94,940 95 | 115,090 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 6,638 75 | 5,779 76 | 28,654 28 | 19,481 65 | 15,395 61 |
| Sav. dept. | 5,000 00 | 2,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 16,950 00 | 19,300 00 | 20,600 00 | 20,990 00 | 34,700 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | 2,000 00 | 2,000 00 | 3,000 00 | 3,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,574 00 | 1,157 00 | 721 00 | 3,663 00 | 1,805 00 |
| Sav. dept. | 2,745 00 | 2,745 00 | 2,760 00 | 2,760 00 | 3,760 00 |
| Gold coin:.....Com'l. dept. | 30 00 | 15 00 | 37 50 | 25 00 | 150 00 |
| Sav. dept. | 155 00 | 295 00 | 280 00 | 280 00 | 280 00 |
| Silver coin:.....Com'l. dept. | 530 00 | 431 50 | 140 40 | 565 20 | 406 30 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 73 22 | 48 10 | 26 12 | 47 72 | 38 93 |
| Sav. dept. | | | | | |
| Overdrafts | 37 15 | | 705 46 | 399 61 | 491 71 |
| Premium account | 56 25 | 50 00 | 50 00 | 50 00 | |
| Banking house | | | | | |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,700 00 | 1,700 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 464 79 | 128 17 | 132 19 | 114 62 | 112 15 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $177,217 87 | $175,154 16 | $204,230 05 | $214,476 10 | $238,077 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | | | 300 00 | 800 00 | 800 00 |
| Undivided profits, net | 480 91 | 1,268 82 | 2,391 85 | 434 42 | 1,534 47 |
| Dividends unpaid | 500 00 | 2 00 | | 500 00 | 2 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 26,294 59 | 20,787 46 | 31,274 25 | 33,522 66 | 22,424 60 |
| Demand certificates of deposit | 16,341 53 | 15,424 55 | 17,341 27 | 16,667 91 | 16,255 95 |
| Certified checks | | | 104 00 | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 108,600 84 | 104,671 33 | 127,818 68 | 136,701 11 | 168,460 09 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 8,000 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 850 00 | 3,600 00 |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $177,217 87 | $175,154 16 | $204,230 05 | $214,476 10 | $238,077 11 |

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## No. 450.

## FRANKENMUTH STATE BANK, FRANKENMUTH.

### Organized March 24, 1910.

BENTON HANCHETT, *President;* OTTO SCHUPP, PAUL GUGEL, *Vice Presidents;* OTTO TRINKLEIN, *Cashier;* J. HOLLAND-MORITZ, *Auditor.*

DIRECTORS.—Arnold Boutell, Wm. C. Cornwell, Fred J. Fox, Paul Gugel, Benton Hanchett, Louis Goetzinger, E. A. Pillsbury, Otto Schupp, Theo. Huss, Louis Mautner, G. M. Stark, Wm. J. Wickes, John Leidlein, E. A. Robertson, Otto Trinklein.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $120,363 28 | $131,810 65 | $118,213 73 | $134,698 05 | $145,708 59 |
| Sav. dept. | 114,235 90 | 109,133 19 | 98,035 89 | 96,860 13 | 127,110 49 |
| Bonds, mtgs. and securities:...Com'l. dept. | 59,950 00 | 66,800 00 | 78,550 00 | 103,600 00 | 109,600 00 |
| Sav. dept. | 398,848 31 | 430,849 79 | 512,018 48 | 501,617 52 | 524,729 24 |
| Due from Fed. Res. Bank:....Com'l. dept. | 3,824 25 | 3,974 24 | 4,199 25 | 4,341 75 | 4,731 51 |
| Sav. dept. | 21,670 73 | 22,520 74 | 23,795 73 | 24,603 23 | 26,811 89 |
| Due from bks. in res. cities:...Com'l. dept. | 10,076 85 | 4,168 02 | 9,458 57 | 12,497 19 | 11,252 80 |
| Sav. dept. | 57,102 15 | 23,618 82 | 53,598 53 | 70,817 42 | 63,765 88 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,354 00 | 1,482 00 | 1,956 00 | 1,500 00 | 1,083 00 |
| Sav. dept. | 19,008 00 | 8,400 00 | 11,087 00 | 10,511 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 147 50 | 160 00 | 200 00 | 500 00 | 30 00 |
| Sav. dept. | 835 00 | 897 50 | 1,137 50 | 1,030 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 72 50 | 99 40 | 102 70 | 150 00 | 285 35 |
| Sav. dept. | 413 00 | 563 00 | 590 00 | 693 55 | 1,200 00 |
| Nickels and cents:.....Com'l. dept. | 5 08 | 11 24 | 32 66 | 43 85 | 59 00 |
| Sav. dept. | 28 90 | 63 20 | 30 13 | 35 13 | 167 06 |
| Overdrafts | 132 32 | 125 40 | 420 40 | 20 37 | 3 98 |
| Premium account | | | | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | 6,610 75 | 6,610 75 | 6,610 75 | 6,610 75 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 107 42 |
| Outside checks and other cash items | 54 69 | 66 35 | 179 73 | 212 14 | 60 00 |
| Stock of Federal Reserve Bank | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 | 2,100 00 |
| Other assets | | | | | |
| Totals | $822,072 46 | $823,304 29 | $932,167 05 | $982,292 08 | $1,042,916 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 15,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 25,000 00 |
| Undivided profits, net | 6,904 99 | 8,435 17 | 14,889 48 | 5,538 76 | 6,537 18 |
| Dividends unpaid | 1,521 00 | 54 00 | 42 00 | 1,542 00 | 3 00 |
| Reserved for taxes, interest, etc. | | | | | 1,487 50 |
| Commercial deposits subject to check | 111,353 44 | 110,244 74 | 143,317 78 | 81,073 11 | 86,828 36 |
| Demand certificates of deposit | 28,716 47 | 24,227 29 | 27,646 09 | 30,922 29 | 36,186 44 |
| Certified checks | 81 80 | 7 20 | 354 00 | 226 83 | |
| Cashier's checks | 229 00 | 5,549 00 | 843 58 | 500 00 | 3,078 51 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 608,265 76 | 604,786 89 | 675,074 12 | 698,889 09 | 734,195 97 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 93,600 00 | 99,600 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $822,072 46 | $823,304 29 | $932,167 05 | $982,292 08 | $1,042,916 96 |

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## No. 229.

## STATE SAVINGS BANK OF FRANKFORT.

### Organized April 15, 1901.

H. F. ROBERTSON, *President;* R. R. PAUTZ, *Vice President;* J. F. HOFSTETTER, *Vice President and Cashier;* H. B. ANDERSON, *Assistant Cashier.*

DIRECTORS.—H. F. Robertson, L. E. Vorce, J. F. Hofstetter, L. R. Hofstetter, R. R. Pautz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $36,152 94 | $47,479 25 | $44,390 66 | $46,570 76 | $83,462 25 |
| Sav. dept. | 9,400 00 | 12,900 00 | 13,900 00 | 23,650 00 | 23,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,515 00 | 21,576 56 | 43,041 89 | 48,012 73 | 65,467 37 |
| Sav. dept. | 100,861 60 | 99,292 06 | 94,613 23 | 94,390 11 | 92,603 28 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 22,174 31 | 25,278 12 | 43,058 24 | 29,807 46 | 16,739 62 |
| Sav. dept. | 4,500 00 | 9,500 00 | 2,500 00 | 1,000 00 | 4,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 21,650 00 | 23,600 00 | 31,950 00 | 23,750 00 | 51,150 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,983 00 | 3,674 00 | 8,138 00 | 6,072 00 | 7,667 00 |
| Sav. dept. | 2,523 00 | 3,264 00 | 1,851 00 | 2,644 00 | 1,051 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 7,660 00 | 7,625 00 | 7,620 00 | 7,530 00 | 8,120 00 |
| Silver coin:.....Com'l. dept. | 1,500 00 | 1,300 00 | 1,000 00 | 1,300 00 | 1,100 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 209 69 | 337 84 | 176 44 | 335 87 | 315 21 |
| Sav. dept. | 85 | 27 | 54 | 40 | 52 |
| Overdrafts | 79 99 | 27 74 | 131 94 | 32 95 | 94 49 |
| Premium account | ..... | 595 19 | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 9,729 36 | 9,729 36 | 10,229 36 | 10,229 36 | 10,229 36 |
| Due from banks other than in reserve cities. | 165 05 | ..... | 1,382 30 | 736 19 | 258 70 |
| Cash items in transit | ..... | ..... | 3,203 00 | ..... | ..... |
| Outside checks and other cash items | 667 80 | 567 17 | 526 55 | 840 06 | 546 05 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $252,772 59 | $274,746 56 | $315,713 15 | $305,901 89 | $375,304 85 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 850 00 | ..... | 1,444 48 | 116 50 | 999 35 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 77,562 14 | 90,785 15 | 123,818 90 | 114,805 88 | 152,559 82 |
| Demand certificates of deposit | 975 00 | 125 00 | 125 00 | 125 00 | 2,425 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 865 08 | ..... | ..... | 1,005 88 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 116,893 20 | 128,095 21 | 128,069 08 | 125,429 45 | 138,766 67 |
| Certificates of deposit | 31,492 25 | 29,876 12 | 26,690 85 | 29,110 22 | 37,233 29 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 10,564 84 | 11,314 84 | 17,314 84 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $252,772 59 | $274,746 56 | $315,713 15 | $305,901 89 | $375,304 85 |

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## No. 461.

## THE STATE BANK OF FRASER, FRASER.

### Organized July 28, 1910.

CHAS. A. BURR, *President;* GEORGE W. STEFFENS, ALBERT GRAMBOW, *Vice Presidents;* HENRY J. BOHN, *Cashier;* E. G. HARTSIG, *Auditor.*

DIRECTORS.—Chas. Klein, Wm. L. Hartsig, Wm. Schneider, Jos. Couchez, Edward G. Hartsig, George W. Steffens, Jos. A. Rinke, Wm. Klein, Albert Grambow, C. A. Burr, Ernst Mallow.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $32,780 53 | $31,548 01 | $34,794 69 | $38,159 02 | $37,408 88 |
| Sav. dept | 28,574 75 | 25,453 13 | 27,403 02 | 32,549 43 | 36,480 18 |
| Bonds, mtgs. and securities:...Com'l. dept. | 807 50 | 807 50 | 25,807 50 | 15,807 50 | 807 50 |
| Sav. dept. | 133,030 00 | 122,780 00 | 110,660 00 | 111,010 00 | 112,153 80 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 2,000 00 |
| Sav. dept. | 7,881 07 | 34,988 45 | 9,171 10 | 3,736 60 | 18,655 26 |
| U. S. Bds. & cert. indebt. as sav. legal es.. | ..... | 10,000 00 | 7,500 00 | 19,350 00 | 23,950 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,000 00 | 3,800 00 | 2,500 00 | 1,000 00 | 2,000 00 |
| Sav. dept. | 9,855 00 | 7,131 00 | 4,014 00 | 6,173 00 | 9,207 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,285 00 | 1,325 00 | 1,325 00 | 1,320 00 | 1,327 50 |
| Silver coin:.....Com'l. dept. | 850 00 | 100 00 | 400 00 | 450 00 | 950 00 |
| Sav. dept. | 16 70 | 807 85 | 342 65 | 507 40 | 161 70 |
| Nickels and cents:.....Com'l. dept. | 150 00 | 100 00 | 100 00 | 50 00 | 50 00 |
| Sav. dept. | 2 65 | 51 18 | 61 64 | 33 12 | 3 56 |
| Overdrafts | ..... | 96 46 | 144 28 | 416 43 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,150 00 | 3,150 00 | 3,150 00 | 3,150 00 | 3,150 00 |
| Furniture and fixtures | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due rrom banks other than in reserve cities. | 3,834 82 | 3,117 70 | 1,129 71 | 3,331 37 | 1,556 02 |
| Cash items in transit | 25 00 | ..... | ..... | ..... | 58 24 |
| Outside checks and other cash items | ..... | ..... | ..... | 55 30 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $229,893 02 | $249,906 28 | $233,153 59 | $241,749 17 | $251,569 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 7,000 00 | 7,000 00 | 7,000 00 | 7,500 00 | 7,500 00 |
| Undivided profits, net | 2,999 72 | 4,077 02 | 5,844 83 | 3,253 57 | 5,051 42 |
| Dividends unpaid | 800 00 | ..... | ..... | 800 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 43,119 89 | 56,248 66 | 26,018 42 | 23,421 29 | 28,149 28 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 155,558 41 | 162,165 60 | 173,945 34 | 181,499 06 | 190,668 94 |
| Certificates of deposit | 415 00 | 415 00 | 345 00 | 275 25 | 200 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 5,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $229,893 02 | $249,906 28 | $233,153 59 | $241,749 17 | $251,569 64 |

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No. 449.

## THE STATE BANK OF FREEPORT, FREEPORT.

Organized March 31, 1910.

J. P. H. KENYON, *President*; SEMIAH S. WEAVER, *Vice President*: RALPH R. KENYON, *Cashier*; WINIFRED A. KENYON, *Assistant Cashier*.

DIRECTORS.—John Allerding, J. P. H. Kenyon, Ralph R. Kenyon, Frank Dorr, Thos. E. Cheesebrough, Semiah S. Weaver, J. W. Rigterink.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $66,318 84 | $77,442 92 | $89,295 15 | $88,535 51 | $88,169 26 |
| Sav. dept. | 21,452 00 | 22,869 00 | 16,624 00 | 20,972 00 | 28,122 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,500 00 | | | | |
| Sav. dept. | 84,296 00 | 78,746 00 | 80,196 00 | 81,196 00 | 79,446 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 16,450 59 | 24,668 84 | 9,899 47 | 15,033 91 | 22,980 71 |
| Sav. dept. | | 10,000 00 | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | 14,200 00 | 15,050 00 | 9,900 00 | 20,587 50 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 2,500 00 | 2,500 00 | 5,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,625 00 | 660 00 | 3,110 00 | 4,780 00 | 5,298 00 |
| Sav. dept. | 5,500 00 | 5,500 00 | 6,500 00 | 6,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept | 1,262 00 | 209 88 | 1,360 00 | 689 00 | 252 12 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 145 60 | | 165 52 | 122 84 | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | 5,440 00 | 5,440 00 | 5,440 00 | 5,440 00 | 5,440 00 |
| Furniture and fixtures | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other real estate | 504 00 | 504 00 | 504 00 | 504 00 | 504 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 103 09 | 457 35 | | 108 36 | 1,540 00 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $214,697 12 | $244,797 99 | $234,744 14 | $234,881 62 | $259,939 59 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 3,000 00 | 3,000 00 | 3,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 473 60 | 1,036 49 | 2,950 98 | 614 12 | 930 98 |
| Dividends unpaid | 762 00 | 72 00 | 12 00 | 762 00 | 24 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 42,155 66 | 42,549 03 | 34,932 31 | 39,459 58 | 44,553 61 |
| Demand certificates of deposit | 43,037 12 | 57,145 21 | 49,524 06 | 47,145 62 | 67,544 88 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 5,842 84 | 7,866 09 | 7,167 09 | 7,433 54 | 7,795 66 |
| Certificates of deposit | 94,425 90 | 108,129 17 | 112,157 70 | 110,466 76 | 110,090 46 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $214,697 12 | $244,797 99 | $234,744 14 | $234,881 62 | $259,939 59 |

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## No. 297.

## THE FREMONT STATE BANK, FREMONT.

Organized May 24, 1904.

J. R. JACKLIN, *President;* MILO A. WHITE, *Vice President;* EMEIL KEMPF, *Cashier.*

DIRECTORS.—Emeil Kempf, L. D. Puff, J. R. Jacklin, J. H. Lewis, N. DeHaas, Milo A. White, Geo. Bode.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $105,819 61 | $106,304 24 | $101,356 81 | $105,309 73 | $128,000 55 |
| Sav. dept. | 71,406 41 | 45,231 94 | 44,449 29 | 40,419 24 | 67,948 20 |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,727 67 | 12,345 00 | 12,345 00 | 12,345 00 | 128,112 98 |
| Sav. dept. | 222,414 25 | 231,661 45 | 227,023 23 | 229,484 00 | 224,011 77 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 17,666 23 | 18,713 94 | 19,176 57 | 18,266 61 | 21,339 82 |
| Due from bks. in res. cities:...Com'l. dept. | 9,905 49 | 9,726 06 | 3,039 09 | 3,064 43 | 6,327 52 |
| Sav. dept. | 22,627 99 | 27,440 24 | 55,092 14 | 26,415 16 | 33,741 11 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 73,625 00 | 144,200 00 | 157,350 00 | 197,500 00 | 75,850 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 17,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,044 33 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 494 19 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,914 00 | ..... | 1,174 00 | 2,328 00 | 13,342 00 |
| Sav. dept. | 10,000 00 | 7,435 00 | 10,000 00 | 10,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 235 00 | 270 00 | 345 00 | 355 00 | 340 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,352 55 | 1,215 40 | 1,066 95 | 1,866 50 | 1,731 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents.....Com'l. dept. | 588 00 | 585 41 | 579 56 | 586 02 | 450 48 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,221 07 | 912 75 | 613 06 | 3,926 26 | 4,341 65 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 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 | 2,500 00 |
| Other real estate | 5,929 22 | 5,929 22 | 5,929 22 | 5,929 22 | 5,929 22 |
| Due from banks other than in reserve cities. | 1,018 99 | 8,720 89 | 10,260 23 | 679 06 | 3,205 36 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 2,416 56 | 3,069 10 | 1,744 13 | 2,032 37 |
| Stock of Federal Reserve Bank | 1,450 00 | 1,450 00 | 1,450 00 | 1,450 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $582,945 81 | $630,052 29 | $659,319 25 | $666,668 36 | $723,204 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 1,710 45 | 2,393 65 | 4,314 19 | 3,242 71 | 4,522 06 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Commercial deposits subject to check | 102,372 74 | 157,291 32 | 172,095 94 | 183,966 03 | 99,466 24 |
| Demand certificates of deposit | 27,461 74 | ..... | ..... | ..... | ..... |
| Certified checks | 15 70 | 5 70 | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | 1,743 30 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | 5,910 75 | ..... | ..... | ..... |
| Book accounts | 167,985 15 | 178,756 79 | 178,054 04 | 178,882 88 | 189,286 23 |
| Certificates of deposit | 204,400 03 | 233,694 08 | 252,855 08 | 248,576 74 | 261,287 05 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 27,000 00 | ..... | ..... | ..... | 114,900 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $582,945 81 | $630,052 29 | $659,319 25 | $666,668 36 | $723,204 88 |

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## No. 345.

## THE OLD STATE BANK OF FREMONT, FREMONT.

### Organized July 16, 1906.

J. A. GERBER, *President;* JOHN PIKAART, *Vice President;* T. I. FRY, *Cashier;*
ED. R. MARSHALL, *Assistant Cashier.*
DIRECTORS.—J. A. Gerber, S. P. Odell, T. I. Fry, Frank Gerber, John Pikaart, Wm. H. Barnum, Geo. B. Raider.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $257,890 70 | $221,055 51 | $239,920 63 | $220,708 98 | $222,397 07 |
| Sav. dept. | 72,647 69 | 117,497 69 | 103,804 86 | 140,234 86 | 163,647 62 |
| Bonds, mtgs. and securities:...Com'l. dept | 1,000 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Sav. dept. | 379,770 60 | 411,941 45 | 399,843 85 | 492,503 85 | 526,594 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | 11,000 00 | 15,000 00 | 13,000 00 | 13,000 00 | 17,000 00 |
| Sav. dept. | 24,816 60 | 20,375 95 | 18,898 23 | 19,767 83 | 19,277 48 |
| Due from bks. in res. cit es:...Com'l. dept. | 55,437 74 | 48,329 03 | 48,304 96 | 35,002 60 | 15,110 86 |
| Sav. dept. | 1,667 87 | 1,674 59 | 2,183 25 | 4,870 19 | 2,729 86 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 6,500 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dep. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 238 00 | 6,755 00 | 6,268 00 | 6,180 00 | 6,073 60 |
| Sav. dept. | 20,000 00 | 15,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Gold coin:.....Com'l. dept. | 525 00 | 810 00 | 712 50 | 672 50 | 580 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,894 00 | 2,050 00 | 1,780 35 | 1,832 35 | 1,724 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 251 92 | 216 40 | 199 90 | 128 53 | 288 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,776 75 | 1,850 64 | 3,032 50 | 834 75 | 376 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 24,900 00 | 24,900 00 | 24,900 00 | 24,900 00 | 24,900 00 |
| Furniture and fixtures | 10,070 00 | 10,070 00 | 10,070 00 | 10,070 00 | 10,070 00 |
| Other real estate | 1,307 03 | 1,307 03 | 1,307 03 | 1,307 03 | 1,307 03 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash tems in transit | ..... | 11,498 53 | 11,136 05 | 7,221 67 | 47,793 47 |
| Outside checks and other cash items | 2,683 98 | 8,871 91 | 2,756 49 | 1,936 08 | 3,426 60 |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $876,627 88 | $921,953 73 | $910,868 60 | $1,003,921 22 | $1,086,046 62 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 3,355 77 | 6,142 84 | 8,161 93 | 8,002 16 | 10,015 30 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 158,414 61 | 199,757 24 | 189,184 01 | 178,605 46 | 235,033 87 |
| Demand certificates of deposit | 20,500 00 | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | 12,500 00 | ..... | ..... | ..... |
| Book accounts | 227,073 55 | 226,121 38 | 247,963 34 | 349,868 39 | 255,080 30 |
| Certificates of deposit | 320,283 95 | 345,432 27 | 328,559 32 | 330,445 21 | 346,667 15 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 72,000 00 | 57,000 00 | 57,000 00 | 57,000 00 | 47,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 112,250 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $876,627 88 | $921,953 73 | $910,868 60 | $1,003,921 22 | $1,086,046 62 |

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No. 362.

## THE STATE SAVINGS BANK OF GAGETOWN, GAGETOWN.

Organized February 6, 1907.

J. L. PURDY, *President;* L. C. PURDY, *Vice President;* EDITH E. MILLER, *Cashier.*

DIRECTORS.—J. L. Purdy, L. C. Purdy, Richard Burdon, Richard Case, C. O. Purdy.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $37,603 42 | $29,692 71 | $25,999 84 | $28,560 20 | $35,747 77 |
| Sav. dept. | | | | | |
| Bonds mtgs. and securities: Com'l. dept. | | | | 16,950 00 | 18,250 00 |
| Sav. dept. | 62,106 30 | 67,224 54 | 67,299 54 | 64,299 54 | 65,824 54 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 12,768 43 | 16,281 24 | 19,492 05 | 8,007 33 | 19,199 23 |
| Sav. dept. | 9,781 35 | 7,981 30 | 8,290 53 | 3,602 11 | 5,341 21 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 13,000 00 | 23,000 00 | 3,000 00 | 18,000 00 | 18,000 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 6,879 00 | 3,210 00 | 5,645 00 | 1,765 00 | 3,066 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Gold coin: Com'l. dept | 305 00 | 305 00 | 280 00 | 300 00 | 300 00 |
| Sav. dept | | | | | |
| Silver coin: Com'l. dept. | 406 05 | 692 40 | 804 30 | 1,132 40 | 628 10 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 44 43 | 125 87 | 92 05 | 107 86 | 99 88 |
| Sav. dept. | | | | | |
| Overdrafts | 4,937 50 | | | | 5 29 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 2,000 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 401 06 | 548 18 | 7,069 19 | 909 52 | 2,875 24 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $162,632 54 | $163,661 24 | $172,472 50 | $158,133 96 | $183,837 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 3,100 00 | 3,100 00 | 3,100 00 | 3,350 00 | 3,350 00 |
| Undivided profits, net | 2,733 71 | 2,977 60 | 4,657 51 | 3,386 68 | 2,935 00 |
| Dividends unpaid | 1,000 00 | | | 1,000 00 | 40 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 36,313 94 | 29,149 54 | 31,843 02 | 19,448 99 | 40,033 57 |
| Demand certificates of deposit | 22,498 88 | 32,824 04 | 28,764 48 | 26,835 11 | 28,317 65 |
| Certified checks | | | | | |
| Cashier s checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | 71,986 01 | 70,610 06 | 79,107 49 | 79,113 18 | 84,161 04 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $162,632 54 | $163,661 24 | $172,472 50 | $158,133 96 | $183,837 26 |

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No. 426.

## THE GALESBURG STATE BANK, GALESBURG.

Organized February 13, 1909.

S. DUNN, *President;* T. S. CLAPP, *Vice President;* C. C. CLAPP, *Cashier;* LOUIS DUNN, *Assistant Cashier.*

DIRECTORS.—S. Dunn, H. A. Steuard, I. N. Carson, T. S. Clapp, C. C. Clapp, Louis Dunn, Wm. Tuitt.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 191[illegible]. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $56,821 36 | $62,567 62 | $53,210 74 | $78,100 21 | $64,312 07 |
| Sav. dept. | 64,051 23 | 62,230 89 | 59,000 00 | 64,000 00 | 88,085 11 |
| Bonds, mtgs. and securities: Com'l. dept | 7,500 00 | 7,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Sav. dept. | 83,263 00 | 89,213 00 | 93,963 00 | 96,928 16 | 95,478 16 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 39,459 00 | 52,422 05 | 33,482 62 | 18,020 15 | 27,726 54 |
| Sav. dept. | 11,357 05 | 10,450 63 | 11,986 38 | 14,493 53 | 15,511 86 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 2,900 00 | 10,800 00 | 7,900 00 | 7,900 00 | 7,900 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 2,100 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 5,000 00 | 4,000 00 | 5,000 00 | 2,500 00 | 1,500 00 |
| Sav. dept. | 5,000 00 | 6,000 00 | 3,000 00 | 6,000 00 | 3,500 00 |
| Gold coin: Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 800 00 | ..... |
| Sav. dept. | 1,500 00 | 800 00 | 700 00 | 500 00 | ..... |
| Silver coin: Com'l. dept. | 150 00 | 300 00 | 500 00 | 200 00 | 500 00 |
| Sav. dept. | 350 00 | 200 00 | 60 00 | 300 00 | 200 00 |
| Nickels and cents Com'l. dept. | 42 99 | 74 38 | 33 13 | 14 14 | 32 69 |
| Sav. dept. | 48 58 | 21 82 | 8 55 | 28 55 | 29 31 |
| Overdrafts | 137 84 | 20 66 | 14 45 | 78 91 | 888 28 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Fede al Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,081 05 | $311,201 05 | $276,858 87 | $296,863 65 | $312,664 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 12,000 00 |
| Undivided profits, net | 3,538 96 | 4,552 87 | 5,550 76 | 6,257 43 | 3,976 66 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 78,072 23 | 94,831 84 | 64,690 18 | 70,455 98 | 65,982 92 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 64,600 19 | 66,953 78 | 71,210 70 | 75,023 96 | 87,635 00 |
| Certificates of deposit | 108,869 67 | 114,862 56 | 105,407 23 | 115,126 28 | 123,069 44 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,081 05 | $311,201 05 | $276,858 87 | $296,863 65 | $312,664 02 |

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## No. 447.

## THE GARDEN STATE SAVINGS BANK, GARDEN.

### Organized November 10, 1910.

WM. S. CROWE, *President;* A. S. PUTNAM, *Vice President;* H. G. GAUTHIER, *Cashier.*

DIRECTORS.—A. S. Putnam, V. I. Hixson, Wm. S. Crowe, Frank Hartman, L. Rosenthal.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $42,139 15 | $50,219 37 | $55,248 33 | $48,863 24 | $54,955 20 |
| Sav. dept. | 22,702 35 | 20,164 85 | 20,164 85 | 21,866 26 | 20,166 56 |
| Bonds, mtgs. and securities:...Com'l. dept | 8,510 00 | 9,9 0 00 | 9,530 38 | 13,126 38 | 13,048 00 |
| Sav. dept. | 39,243 59 | 38,390 36 | 36,662 14 | 35,731 52 | 31,231 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,537 06 | 6,063 93 | 8,455 66 | 3,493 13 | 4,144 57 |
| Sav. dept. | 1,128 52 | 1,196 99 | 2,028 28 | 1,946 56 | 1,699 28 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,600 00 | 5,600 00 | 5,100 00 | 5,150 00 | 5,500 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 1,000 00 | ..... | ..... |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,001 00 | 1,842 00 | 1,473 00 | 1,106 00 | 807 00 |
| Sav. dept. | 2,300 00 | 2,500 00 | 2,500 00 | 3,200 00 | 2,000 00 |
| Gold coin:.....Com'l. dept | 600 00 | 630 00 | 69 00 | 690 00 | 690 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 726 85 | 893 95 | 814 50 | 666 95 | 881 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 180 38 | 139 36 | 132 34 | 95 10 | 130 12 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overcrafts..... | ..... | 16 78 | 56 12 | 84 06 | 146 13 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate..... | 434 87 | 434 87 | 1,159 97 | 1,159 97 | 1,144 97 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | 80 00 | 70 00 | 526 83 | 151 00 |
| Outside checks and other cash items..... | 27 86 | 18 47 | 18 87 | 67 98 | 24 60 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $132,631 63 | $142,650 93 | $149,604 44 | $141,273 98 | $140,220 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net..... | 619 76 | 1,069 24 | 1,489 78 | 808 60 | 758 52 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | 5 01 | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 31,251 36 | 40,270 95 | 43,411 25 | 31,119 05 | 32,627 57 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | 150 00 | ..... |
| Cashier's checks..... | 1,984 00 | 433 37 | 954 46 | 2,158 29 | 817 87 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 6,387 63 | 2,874 58 | 4,547 01 | 8,132 84 | 4,771 28 |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | 800 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 52,171 39 | 54,507 92 | 53,385 09 | 52,226 05 | 57,708 39 |
| Certificates of deposit..... | 9,417 49 | 8,489 86 | 10,816 85 | 11,679 15 | 11,036 85 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $132,631 63 | $142,650 93 | $149,604 44 | $141,273 98 | $140,220 48 |

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## No. 153.

## *THE GAYLORD STATE SAVINGS BANK, GAYLORD.

### Organized March 4, 1893.

FRANK A. KRAMER, *President;* JOHN G BERRY, *Vice President;* SANFORD W. BUCK, *Cashier;* HORACE E. BLODGETT, NORMAN E. GLASSER, *Assistant Cashiers.*
DIRECTORS.—Frank A. Kramer, Sanford W. Buck, John G. Berry, Henry Stephens, Frank J. Shipp, Herman Lunden.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $235,269 43 | $212,572 26 | $227,386 62 | $240,958 53 | $327,221 61 |
| Sav. dept. | 39,350 00 | 32,620 00 | 28,120 00 | 30,720 00 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 35,850 00 | 45,850 00 | 95,650 00 | 95,650 00 | 79,250 00 |
| Sav. dept. | 163,468 25 | 215,474 59 | 192,014 59 | 179,539 59 | 273,680 05 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 34,037 67 | 37,214 52 | 29,986 64 | 35,568 55 | 36,798 28 |
| Sav. dept. | 22,495 28 | 46,713 58 | 27,875 56 | 32,975 48 | 59,563 03 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 24,365 00 | 18,937 00 | 25,819 00 | 18,519 00 | 23,802 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 12,000 00 | 12,500 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | 1,700 00 | 2,400 00 | 2,800 00 | 4,000 00 |
| Sav. dept. | 2,600 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,500 00 |
| Silver coin:.....Com'l. dept | 1,581 50 | 3,146 0 | 652 75 | 3,344 95 | 1,552 00 |
| Sav. dept. | 400 00 | ..... | 1,000 00 | ..... | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 137 48 | 36 97 | 240 68 | 211 49 | 343 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 10 72 | 50 | ..... | 20 83 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 3,500 00 |
| Other real estate | 2,800 00 | 3,225 00 | 3,225 00 | 3,225 00 | 3,252 14 |
| Due from banks other than in reserve cities. | 3,016 78 | 3,295 06 | 2,256 86 | 1,498 82 | 4,770 28 |
| Cash items in transit | 1,626 01 | 1,576 50 | 1,702 96 | 422 03 | 1,569 20 |
| Outside checks and other cash items | 830 52 | 925 88 | 371 56 | 809 53 | 1,586 49 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $602,827 92 | $649,298 88 | $664,702 72 | $674,242 97 | $848,909 79 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 13,284 38 | 14,750 10 | 16,790 58 | 14,022 81 | 12,628 17 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 112,443 75 | 210,557 46 | 200,862 40 | 187,181 35 | 282,034 78 |
| Demand certificates of deposit | 153,466 72 | 149,889 49 | 153,762 73 | 171,756 35 | 196,621 70 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 228,633 07 | 239,101 83 | 258,287 01 | 266,282 46 | 317,625 14 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 25,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | 35,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $602,827 92 | $649,298 88 | $664,702 72 | $674,242 97 | $848,909 79 |

***On August 18, 1919, The Gaylord State Savings Bank purchased the assets and assumed the liabilities of the Otsego County State Bank of Gaylord.**

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## No. 557.

## *OTSEGO COUNTY STATE BANK, GAYLORD.

### Organized January 4, 1915.

A. B. C. COMSTOCK, *President;* W. L. TOWNSEND, *Vice President;* A. T. MARTINDALE, *Cashier;* A. F. CZAPRAN, *Assistant Cashier.*

DIRECTORS.—A. B. C. Comstock, C. A. Quick, W. L. Townsend, Harry Butcher, B. F. Bartlett.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $40,961 19 | $37,950 41 | $42,470 84 | $47,841 77 | ..... |
| Sav. dept. | 7,967 19 | 7,967 19 | 7,867 19 | 7,717 19 | ..... |
| Bonds, mtgs. and securities: Com'l. dept. | 6,750 00 | 6,750 00 | 65,861 99 | 43,861 99 | ..... |
| Sav. dept. | 16,192 87 | 15,392 87 | 17,275 51 | 16,725 51 | ..... |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 9,987 72 | 49,484 20 | 17,444 11 | 26,524 03 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 8,600 00 | 37,850 00 | 14,000 00 | 14,150 00 | ..... |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 7,704 00 | 6,499 00 | 7,726 00 | 9,271 00 | ..... |
| Sav. dept. | 1,500 00 | 1,500 00 | 2,000 00 | 2,000 00 | ..... |
| Gold coin: Com'l. dept. | 447 50 | 487 50 | 1,432 50 | 1,465 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 577 90 | 452 50 | 778 55 | 685 55 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 126 04 | 95 50 | 148 58 | 91 34 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2 05 | ..... | 1 63 | 42 05 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| 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 | 227 14 | 227 14 | 227 14 | 227 14 | ..... |
| Due from banks other than in reserve cities | ..... | 10,000 00 | 10,000 00 | 4,000 00 | ..... |
| Cash items in transit | 2,500 25 | ..... | 51 85 | 2,409 14 | ..... |
| Outside checks and other cash items | 758 36 | 53 11 | 377 07 | 858 56 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $111,302 21 | $181,709 42 | $194,662 96 | $184,870 27 | ..... |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | ..... |
| Surplus fund | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | ..... |
| Undivided profits, net | 296 66 | 225 65 | 796 46 | 87 01 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 38,717 67 | 114,299 40 | 122,974 76 | 107,438 59 | ..... |
| Demand certificates of deposit | 10,822 89 | 10,826 89 | 13,313 89 | 15,243 20 | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 26,964 99 | 29,857 48 | 31,077 85 | 35,601 47 | ..... |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 8,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $111,302 21 | $181,709 42 | $194,662 96 | $184,870 27 | ..... |

***On August 18, 1919, this bank was consolidated with The Gaylord State Savings Bank.**

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## No. 507.

## GLADSTONE STATE SAVINGS BANK, GLADSTONE.

### Organized May 31, 1912.

I. N. BUSHONG, *President;* GEO. J. SLINING, *Vice President;* W. W. GASSER, *Cashier;* JOHN M. OLSON, A. S. NELSON, *Assistant Cashiers.*

DIRECTORS.—Jackson Stephenson, Phil Hupy, Swan G. Nelson, Casper Elquist, Wm. J. Micks, I. N. Bushong, Geo. J. Slining, W. W. Gasser.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $315 634 51 | $320,127 42 | $335,756 65 | $369,383 60 | $396 611 76 |
| Sav. dept. | 98,941 69 | 118,650 00 | 150,150 00 | 145,150 00 | 140,400 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 135,648 91 | 104,060 05 | 108 618 42 | 87 526 15 | 251,271 83 |
| Sav. dept. | 175 850 03 | 223,134 32 | 219,902 15 | 212,353 94 | 243,173 44 |
| Due from Fed. Res. Bank:....Com'l. dept. | 14,396 42 | 17,974 45 | 19,221 58 | 27,277 66 | 39,848 96 |
| Sav. dept. | 12,000 00 | 12,000 0 | 11,500 00 | 12,000 00 | 13,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 1,002 49 | 19,706 64 | 37,990 10 | 22,066 14 | 8 271 60 |
| Sav. dept. | 26,571 96 | 14,927 41 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | 1,868 53 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | ..... | ..... | ..... | ..... | 23,153 00 |
| Sav. dept. | 25,186 00 | 15,178 0 | 21,480 00 | 21,817 00 | ..... |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 1,030 00 |
| Sav. dept. | 810 00 | 822 50 | 867 50 | 875 00 | ..... |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 2,523 00 |
| Sav. dept. | 4,237 30 | 3,703 00 | 4,8 2 00 | 4,976 00 | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | 207 94 |
| Sav. dept. | 965 20 | 837 09 | 227 57 | 235 26 | ..... |
| Overdrafts | 459 06 | 453 44 | 3,560 35 | 2,20. 10 | 555 53 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 4,500 00 | 4 500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 6,336 68 | 5,994 15 | 1,152 11 | 18,316 16 | 11,027 41 |
| Cash items in transit | 15,862 49 | 12,323 1 | 1,161 57 | 9,914 25 | 4,835 67 |
| Outside checks and other cash items | ..... | 66 74 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1 950 00 | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $843,852 74 | $880,579 12 | $946,410 00 | $944,043 26 | $1,147,728 67 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 11,115 05 | 14,595 33 | 17,638 63 | 11,056 56 | 14,704 36 |
| Dividends unpaid | 508 00 | 144 00 | 74 0 | 2,246 00 | 94 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 251,371 73 | 303,008 51 | 327,636 08 | 307,135 1 | 322,194 79 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | 54 00 | 54 00 |
| Cashier's checks | 15,188 64 | 8,962 69 | 14,933 27 | 14,885 39 | 9,899 96 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 530 70 | 9,362 82 | 6,382 56 | 1,236 98 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 10,000 00 | 10,000 00 | ..... | ..... | 100,000 00 |
| Time commercial certificates of deposit | 65,119 28 | 69,043 67 | 72,665 98 | 84,935 98 | 84,073 91 |
| Book accounts | 335,550 04 | 379,994 22 | 379,099 22 | 389,537 96 | 430,470 67 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | 6,809 68 | ..... |
| Bills payable | 90,000 00 | 30,000 00 | 60,000 00 | 56,000 00 | 120,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $843,852 74 | $880,579 12 | $946,410 00 | $944,043 26 | $1,147,728 67 |

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## No. 594.

## THE FIRST STATE SAVINGS BANK OF GLADWIN, GLADWIN.

### Organized May 16, 1917.

WM. H. AITKIN, *President;* MELVIN H. AITKIN, ROBERT A. CROSKERY, *Vice President;* JOHN F. ENGLEHARDT, *Cashier;* FRED E. HEFKA, *Assistant Cashier.*
DIRECTORS.—Wm. H. Aitkin, Melvin H. Aitkin, Robert Croskery, James Croskery, Frank Leonard, Eugene Foster, Guy E. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $287,940 71 | $297,150 05 | $262,654 55 | $274,786 81 | $283,845 02 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 83,669 92 | 173,122 61 | 114,092 00 | 89,317 00 | 100,035 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 105,321 19 | 50,953 95 | 50,228 28 | 54,930 99 | 70,708 58 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 20,750 00 | 24,741 00 | 11,324 00 | 7,944 00 | 10,254 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 280 00 | 295 00 | 325 00 | 322 50 | 282 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,518 65 | 855 85 | 1,012 40 | 1,325 60 | 1,941 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 173 65 | 163 19 | 50 67 | 52 82 | 101 97 |
| Sav. dept. | | | | | |
| Overdrafts | 1,494 63 | 279 58 | 550 82 | 581 71 | 608 54 |
| Premium account | | | | | |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 205 48 | 205 48 | 154 76 | 154 76 | 154 76 |
| Due from banks other than in reserve cities. | | 64 42 | 1,064 42 | 1,044 16 | 926 95 |
| Cash items in transit | 13,592 67 | 1,358 60 | 3,322 64 | 3,822 70 | 4,027 55 |
| Outside checks and other cash items | 3,981 20 | 365 83 | 1,276 73 | 534 84 | 787 13 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $537,428 10 | $568,055 56 | $464,556 27 | $453,317 89 | $481,173 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $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 | 8,000 00 |
| Undivided profits, net | 3,981 91 | | 2,551 51 | 4,977 52 | 5,603 01 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 295,845 48 | 334,474 53 | 236,531 42 | 218,707 29 | 221,925 05 |
| Demand certificates of deposit | | | | | |
| Certified checks | 15 50 | 25 40 | | | |
| Cashier's checks | 9,463 54 | 7,426 86 | 9,605 75 | 7,580 53 | 30,914 34 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 185 58 | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 177,436 09 | 173,128 77 | 157,867 59 | 164,052 55 | 164,731 25 |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $537,428 10 | $568,055 57 | $464,556 27 | $453,317 89 | $481,173 65 |

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## No. 471.

## THE GLADWIN STATE BANK, GLADWIN.

Organized January 31, 1911.

ISAAC FOSTER, *President;* EDW. A. COAN, *Vice President;* OSCAR ROGERS, *Cashier;* OTTO SOEHNER, *Assistant Cashier.*

DIRECTORS.—Isaac Foster, A. H. House, H. A. Chamberlain, A. L. Wright, Oscar Rogers, E. A. Coan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $183,180 83 | $209,363 88 | $229,377 54 | $244,086 25 | $284,727 19 |
| Sav. dept. | 667 98 | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 19,109 40 | 16,116 92 | 13,721 30 | 25,671 30 | 40,621 30 |
| Sav. dept. | 6,085 00 | 10,392 00 | 13,950 00 | 10,950 00 | 10,950 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 23,429 56 | 12,989 96 | 20,182 79 | 17,636 56 | 36,945 59 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indeot. as sav. legal res. | | 9,100 00 | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | 3,000 00 | 5,000 00 | 5,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 1,001 51 | | 195 89 | 797 43 | 3,166 48 |
| Sav. dept. | | | | | |
| Currency Com'l. dept. | 6,887 00 | 9,016 00 | 6,845 00 | 3,390 00 | 219 00 |
| Sav. dept. | 2,450 00 | 932 00 | 7,000 00 | 10,773 00 | 10,570 00 |
| Gold coin: Com'l. dept. | 30 00 | 40 00 | | | 140 00 |
| Sav. dept. | | | 125 00 | 130 00 | |
| Silver coin: Com'l. dept. | 1,002 25 | 1,712 10 | 799 40 | 603 55 | 715 15 |
| Sav. dept. | | | 93 00 | | |
| Nickels and cents Com'l. dept. | 112 30 | 234 68 | 137 72 | 92 13 | 92 71 |
| Sav. dept. | 53 | | 45 | 59 | 41 |
| Overdrafts | 1,889 33 | 2,639 92 | 2,300 99 | 1,170 71 | 7,617 34 |
| Premium account | | | | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 2,370 73 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 1,785 80 | 2,021 61 | 2,229 21 | 2,262 36 | 2,237 36 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 2,537 40 | 336 00 | | | |
| Outside checks and other cash items | | 3,895 49 | 695 88 | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $265,539 62 | $295 290 56 | $314,154 17 | $329,153 88 | $409,502 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 4,743 74 | 2,439 97 | 2,433 19 | 3,357 55 | 1,344 11 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 141,060 55 | 164,816 90 | 167,802 52 | 165,755 13 | 213,005 92 |
| Demand certificates of deposit | 61,590 85 | 63,698 83 | 69,841 00 | 79,037 27 | 82,736 55 |
| Certified checks | | | | | |
| Cashier's checks | 2,540 97 | 2,870 86 | 6,909 01 | 3,150 34 | 10,595 54 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Governmet deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 17,053 51 | 20,464 00 | 21,168 45 | 21,853 59 | 21,520 41 |
| Certificates of deposit | 50 00 | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 10,000 00 | 20,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 14,300 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $265,539 62 | $295,290 56 | $314,154 17 | $329,153 88 | $409,502 53 |

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## No. 552.

## THE FIRST STATE BANK OF GOBLEVILLE, GOBLEVILLE.

### Organized November 2, 1914.

PHILEMON BUSH, *President;* HOWARD B. ALLEN, *Vice President;* LOUIS O. GRAHAM, *Cashier;* GRETA H. POWERS, *Assistant Cashier.*

DIRECTORS.—Philemon Bush, H. B. Allen, R. E. Allen, Anson D. Pease, L. A. Churchill, Marlin L. Wilmot, Charles L. Bennett, Frank S. Friedman, Louis O. Graham.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $65,129 34 | $67,042 39 | $71,618 60 | $59,069 90 | $60,012 06 |
| Sav. dept. | 36,929 41 | 32,477 41 | 30,143 26 | 44,703 38 | 69,498 79 |
| Bonds, mtgs. and securities:..Com'l. dept. | 60,500 00 | 37,500 00 | 14,650 00 | 55,250 00 | 43,000 00 |
| Sav. dept. | 74,910 00 | 83,365 00 | 74,495 00 | 88,245 00 | 97,090 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 7,224 35 | 9,049 44 | 8,399 51 | 6,323 05 | 8,655 37 |
| Sav. dept. | 9,266 15 | 11,112 27 | 10,469 71 | 14,861 88 | 13,193 36 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 1,050 00 | ..... | ..... | ..... | 5,000 00 |
| U.S.cert. of indebt. as cash res.:Com'l. dept. | ..... | 1,350 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,740 00 | ..... | 537 00 | 1,666 00 | 4,379 00 |
| Sav. dept. | 5,000 00 | 3,876 00 | 4,000 00 | 3,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 5 00 | ..... | 15 00 | 10 00 | ..... |
| Sav. dept. | ..... | 15 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 567 75 | 312 90 | 672 05 | 371 05 | 844 60 |
| Sav. dept. | ..... | 109 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 210 00 | 164 45 | 161 34 | 155 37 | 159 93 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 179 22 | 216 78 | 210 75 | 304 08 | 727 23 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 1,450 00 | 1,450 00 | 1,450 00 | 1,450 00 | 1,465 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | 101 95 |
| Cash items in transit..... | 118 01 | 96 70 | 578 66 | 1,146 48 | 1,090 83 |
| Outside checks and other cash items..... | 1,925 45 | 772 17 | 745 20 | 1,382 42 | 1,607 95 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $268,204 68 | $248,909 51 | $218,146 08 | $277,938 61 | $306,826 07 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 5,500 00 | 5,500 00 | 5,500 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net..... | 286 11 | 545 19 | 1,923 58 | 1,066 09 | 1,885 01 |
| Dividends unpaid..... | 800 00 | ..... | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 124,974 84 | 118,057 54 | 87,075 54 | 120,256 31 | 133,112 12 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 11,027 67 | 13,364 16 | 13,228 03 | 18,458 62 | 23,952 57 |
| Certificates of deposit..... | 80,616 06 | 81,442 62 | 80,418 93 | 101,157 59 | 121,876 37 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 25,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $268,204 68 | $248,909 51 | $218,146 08 | $277,938 61 | $306,826 07 |

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## No. 249.

## GRAND HAVEN STATE BANK, GRAND HAVEN.

### Organized September 23, 1901.

J. W. O'BRIEN, *Chairman;* B. P. SHERWOOD, *President;* ELBERT LYNN, *Vice President;* MARTIN BOS, *Cashier;* HENRY J. VERHOEKS, *Assistant Cashier.*

DIRECTORS.—G. J. Diekema, Elbert Lynn, Peter Van Lopik, J. Edgar Lee, W. H. Beach, Jno. A. Pfaff, N. Robbins, H. F. Harbeck, Thomas Johnston, B. P. Sherwood, W. H. Loutit, J. W. O'Brien.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $299,558 18 | $291,317 07 | $292,794 66 | $307,029 61 | $410,891 09 |
| Sav. dept. | 399,099 48 | 384,729 57 | 418,220 52 | 404,334 22 | 517,824 94 |
| Bonds, mtgs. and securities: Com'l. dept. | 119,500 00 | 225,900 00 | 232,900 00 | 22,588 75 | 193,800 00 |
| Sav. dept. | 584,039 63 | 575,827 63 | 578,341 40 | 775,366 58 | 590,442 57 |
| Due from Fed. Res. Bank: Com'l. dept. | 29,418 90 | 33,763 28 | 32,274 91 | 39,986 47 | 42,997 47 |
| Sav. dept. | 33,000 00 | 33,000 00 | 33,000 00 | 33,000 00 | 36,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 32,979 50 | 40,569 99 | 30,776 69 | 12,585 12 | 537 74 |
| Sav. dept. | 54,980 21 | 62,293 67 | 72,756 57 | 159,913 49 | 100,011 02 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 1,090 16 | 556 10 | 2,366 59 | 1,941 23 | 2,235 41 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 17,087 00 | 5,759 00 | 16,394 00 | 9,848 00 | 21,331 00 |
| Sav. dept. | 16,500 00 | 16,500 00 | 16,500 00 | 16,500 00 | 16,500 00 |
| Gold coin: Com'l. dept. | 1,052 50 | 1,325 00 | 1,542 50 | 1,675 00 | 1,517 50 |
| Sav. dept. | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Silver coin: Com'l. dept. | 2,645 10 | 2,763 20 | 1,510 25 | 3,282 05 | 3,557 45 |
| Sav. dept. | | 577 07 | | | |
| Nickels and cents: Com'l. dept. | 433 19 | | 342 32 | 597 27 | 536 18 |
| Sav. dept. | | | | | |
| Overdrafts | 57 53 | 499 49 | 813 26 | 431 48 | 487 74 |
| Premium account | | | | | |
| Banking house | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | 11,953 75 | 150 00 |
| Outside checks and other cash items | 1,220 61 | 1,730 23 | 308 70 | 2,717 74 | 1,853 64 |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other assets | | | | | |
| Totals | $1,635,661 99 | $1,720,111 30 | $1,773,842 37 | $1,846,750 76 | $1,983,673 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 75,000 00 |
| Undivided profits, net | 10,803 79 | 15,362 70 | 21,407 44 | 15,610 11 | 17,528 92 |
| Dividends unpaid | 6,000 00 | | | 6,000 00 | |
| Reserved for taxes, interest, etc | 4,551 43 | 7,136 34 | 8,485 29 | 5,350 75 | 6,640 30 |
| Commercial deposits subject to check | 388,325 05 | 394,903 56 | 381,174 05 | 603,315 98 | 554,744 08 |
| Demand certificates of deposit | | | | | |
| Certified checks | 766 00 | 756 00 | 986 25 | 1,020 00 | 488 95 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 7,070 05 | 12,664 22 | 5,368 57 | 10,622 12 | 18,358 93 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 749 69 | 984 69 | 1,116 69 | 1,236 56 | 824 56 |
| U. S. Government deposits | 32,721 41 | 57,000 00 | 60,000 00 | 11,924 39 | 45,333 34 |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 495,089 00 | 506,238 09 | 590,303 31 | 526,561 15 | 616,033 52 |
| Certificates of deposit | 536,065 88 | 528,419 45 | 503,861 52 | 491,029 45 | 502,263 40 |
| Club savings deposits | 3,519 69 | 6,646 25 | 11,139 25 | 14,080 25 | 18,907 75 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 30,000 00 | 30,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 47,550 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,635,661 99 | $1,720,111 30 | $1,773,842 37 | $1,846,750 76 | $1,983,673 75 |

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## No. 443.

## THE PEOPLE'S SAVINGS BANK OF GRAND HAVEN, GRAND HAVEN.

### Organized January 12, 1910.

EDWARD HOFMA, *President;* H. J. DORNBOS, WM. THIELEMAN, D. W. BAKER, *Vice Presidents;* JOHN HOFFMAN, *Cashier;* F. C. BOLT, *Assistant Cashier.*

DIRECTORS.—M. DeGlopper, H. J. Dornbos, John J. Bolt, Chas. E. Soule, William Thieleman, Geo. D. Turner, G. L. Dornbos, D. W. Baker, Edward Hofma, J. F. Johnston, Wm. Ver Duin, Archibald Campbell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $102,140 47 | $110,977 13 | $112,411 31 | $104,955 71 | $139,049 65 |
| Sav. dept. | 133,262 60 | 119,486 91 | 128,703 43 | 133,823 34 | 155,001 70 |
| Bonds, mtgs. and securities: Com'l. dept. | 107,471 91 | 159,758 63 | 109,141 54 | 76,600 21 | 112,512 17 |
| Sav. dept. | 274,335 19 | 256,717 42 | 321,167 09 | 269,670 01 | 278,558 48 |
| Due from Fed. Res. Bank: Com'l. dept. | 14,665 57 | 18,927 81 | 14,615 45 | 13,720 82 | 18,170 82 |
| Sav. dept. | 13,000 00 | 13,416 67 | 13,700 00 | 14,100 00 | 14,400 00 |
| Due from bks. in res. cities: Com'l. dept. | 3,142 22 | 43,714 35 | 1,290 24 | 31,118 43 | 13,783 80 |
| Sav. dept. | 19,270 72 | 30,406 95 | 9,008 93 | 23,651 44 | 10,934 29 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l dept. | 4,831 60 | 711 79 | 2,786 77 | 1,171 09 | 4,097 63 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 15,893 00 | 5,714 00 | 16,612 00 | 27,162 00 | 28,315 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Gold coin: Com'l. dept. | 240 00 | 585 00 | 507 50 | 810 00 | 797 50 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Silver coin: Com'l. dept. | 2,540 60 | 2,000 45 | 1,862 05 | 2,328 40 | 1,708 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 518 56 | 426 76 | 201 44 | 184 25 | 352 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 259 65 | 526 69 | 592 59 | 65 86 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Furniture and fixtures | 9,500 00 | 9,500 00 | 9,500 00 | 9,000 00 | 9,000 00 |
| Other real estate | 4,040 88 | 4,040 61 | 3,483 93 | 3,472 40 | 3,633 94 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 713 00 | 400 19 | 126 75 | 896 82 | 474 96 |
| Stock of Federal Reserve Bank | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $737,766 32 | $809,244 32 | $777,845 12 | $745,457 51 | $823,057 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 | 22,000 00 |
| Undivided profits, net | 2,630 26 | 1,024 47 | 3,883 42 | 3,705 39 | 4,297 27 |
| Dividends unpaid | 2,596 00 | 136 00 | 86 00 | 2,586 00 | 40 00 |
| Reserved for taxes, interest, etc | 1,363 97 | ..... | ..... | 289 50 | ..... |
| Commercial deposits subject to check | 181,585 22 | 229,824 41 | 175,255 71 | 183,698 45 | 246,729 01 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 28 20 | 55 20 | ..... | 77 70 | 12 45 |
| Cashier's checks | ..... | ..... | 44 70 | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 478 86 | 486 72 | 656 72 | 656 72 | 663 58 |
| U. S. Government deposits | 22,550 00 | 21,400 00 | 25,000 00 | 5,000 00 | 11,200 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 149,357 84 | 163,334 48 | 160,537 57 | 170,834 79 | 191,379 20 |
| Certificates of deposit | 273,918 44 | 277,143 85 | 284,109 15 | 288,723 98 | 281,7 1 30 |
| Club savings deposits | 1,257 53 | 3,839 19 | 6,271 85 | 7,884 98 | 10,034 28 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 30,000 00 | 30,000 00 | 40,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $737,766 32 | $809,244 32 | $777,845 12 | $745,457 51 | $823,057 11 |

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## No. 308.

## THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

A. R. GILLIES, *President;* F. A. TABER, W. R. GRANGER, *Vice President;* H. D. TOWNER, *Cashier.*

DIRECTORS.—W. R. Clarke, A. R. Gillies, Adelbert Keefer, F. A. Taber, W. R. Granger, R. A. Latting, J. D. Hulce.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $121,091 56 | $154,620 51 | $124,371 52 | $125,062 59 | $109,127 94 |
| Sav. dept. | 29,129 50 | 25,729 50 | 18,950 00 | 14,950 00 | 49,652 75 |
| Bonds, mtgs. and securities: Com'l. dept. | 10,500 00 | 10,500 00 | 13,500 00 | 149,550 00 | 138,500 00 |
| Sav. dept. | 244,608 72 | 299,736 04 | 336,783 61 | 303,687 46 | 300,798 35 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 16,298 52 | 50,204 95 | 38,982 36 | 15,453 45 | 26,899 05 |
| Sav. dept. | 20,980 05 | 27,730 67 | 35,757 75 | 29,938 63 | 35,676 59 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 20,000 00 | 20 000 00 | 20,000 00 | 20,000 00 | 30,000 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | 5,000 00 | 5,000 00 | 15,000 00 | 15,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 12,670 00 | 14,138 00 | 14,280 00 | 14,508 00 | 10,289 00 |
| Sav. dept. | 12,440 00 | 16,380 00 | 16,005 00 | 17,000 00 | 13,300 00 |
| Gold coin: Com'l. dept. | | | | | 372 50 |
| Sav. dept. | 560 00 | 620 00 | 955 00 | 917 50 | 700 00 |
| Silver coin: Com'l. dept. | 1,622 10 | 1,702 90 | 2,389 50 | 2,295 30 | 2,481 55 |
| Sav. dept. | | | | 82 50 | |
| Nickels and cents: Com'l. dept. | 341 47 | 427 95 | 454 77 | 431 20 | 405 51 |
| Sav. dept. | | | | | |
| Overdrafts | 381 47 | 2,045 36 | 441 72 | 222 70 | 355 26 |
| Premium account | | | | | |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 5,763 01 | 1,981 56 | 708 52 | 822 65 | 387 29 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | 35 42 | 45 16 | 48 5 | | |
| Totals | $513,421 82 | $642,862 60 | $650,628 70 | $721,921 98 | $730,945 79 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 12,500 00 |
| Undivided profits, net | 4,109 88 | 2,096 58 | 5,377 96 | 5,4 4 23 | 4,380 44 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 137,826 69 | 209,504 59 | 197,930 01 | 162,540 79 | 159,287 64 |
| Demand certificates of deposit | | | | 7 63 | |
| Certified checks | 21 24 | 4 65 | 4 65 | | 1,100 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 124,709 03 | 139,030 59 | 144,298 55 | 148,382 61 | 149,213 5 |
| Certificates of deposit | 211,754 98 | 252,226 19 | 258 017 53 | 251,915 72 | 254,964 36 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 108,550 00 | 119,500 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $513,421 82 | $642,862 60 | $650,628 70 | $721,921 98 | $730,945 9 |

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## No. 389.

## LOAN AND DEPOSIT BANK, GRAND LEDGE.

Organized February 29, 1908.

GEO. N. BERRY, *President;* E. M. BRIGGS, *Cashier;* F. L. BERRY, *Assistant Cashier.*

DIRECTORS.—Geo. N. Berry, E. M. Briggs, F. L. Berry, J. D. Summers, M. H. Maier.

| Resources. | Report of De . 31, 191 . | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $120,968 05 | $152,643 50 | $162,777 00 | $152,320 83 | $195,678 21 |
| Sav. dept. | 24,666 00 | ..... | 4,000 00 | 14,000 00 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 50,000 00 | 20,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Sav. dept. | 277,426 18 | 347,639 85 | 387,601 89 | 368,712 89 | 380,345 11 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,699 35 | 12,075 23 | 28,077 25 | 44,624 86 | 25,474 30 |
| Sav. dept. | 102,668 99 | 83,849 40 | 71,776 19 | 91,116 89 | 110,777 92 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 28,000 00 | 13,000 00 | 15,000 00 | 11,000 00 | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 15,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 21,231 00 | 15,335 00 | 18,647 00 | 15,096 00 | 10,186 00 |
| Sav. dept. | 27,200 00 | 21,200 00 | 23,075 00 | 24,190 00 | 26,195 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,800 00 | 1,800 00 | 1,925 00 | 1,810 00 | 1,805 00 |
| Silver coin:.....Com'l. dept. | 4,200 00 | 3,900 00 | 3,775 00 | 3,700 00 | 4,425 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 231 56 | 117 75 | 156 85 | 166 44 | 175 64 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 764 83 | 1,210 35 | 754 72 | 1,226 09 | 3,798 72 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 4,027 50 | 324 06 | 284 50 | 4,050 14 | 22,291 33 |
| Outside checks and other cash items | 3,020 89 | 666 30 | 1,457 51 | 1,313 89 | 1,123 22 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $682,904 35 | $688,761 44 | $724,307 91 | $738,328 03 | $787,275 45 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 1,000 00 | 3,990 74 | 6,534 51 | 6,200 00 | 7,820 41 |
| Dividends unpaid | 6,024 00 | 96 00 | 24 00 | 24 00 | 24 00 |
| Reserved for taxes, interest, etc. | 1,000 00 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 162,872 08 | 155,746 66 | 169,896 36 | 187,730 78 | 190,600 50 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 557 50 | 555 20 | 51 70 | 56 62 | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 109,193 70 | 122,766 17 | 122,251 45 | 128,140 87 | 130,248 55 |
| Certificates of deposit | 327,257 07 | 330,606 67 | 350,549 89 | 341,175 76 | 383,581 99 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $682,904 35 | $688,761 44 | $724,307 9 | $738,328 03 | $787,275 45 |

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## No. 316.

## THE CITY TRUST AND SAVINGS BANK OF GRAND RAPIDS.

### Organized January 9, 1905.

DUDLEY E. WATERS, *Chairman of Board;* CHAS. H. BENDER, *President;* WALTER C. WINCHESTER, *Vice President;* MARTIN C. HUGGETT, *Vice President and Cashier;* J. D. FARR, F. W. FRENCH, *Assistant Cashiers;* REIN VADER, *Auditor.*

DIRECTORS.—Francis Letellier, Philo C. Fuller, Walter C. Winchester, D. M. Amberg, G. W. Perkins, S. A. Morman, J. J. Tucker, Charles H. Bender, Chas. Trankla, Robert W. Irwin, Claude Hamilton, Wm. G. Herpolsheimer, J. Boyd Pantlind, Charles R. Sligh, W. S. Winegar, Lee M. Hutchins, Thos. Friant, M. C. Huggett, Dudley E. Waters.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $968,149 33 | $1,077,399 13 | $1,081,901 68 | $1,025,578 00 | $1,065,385 06 |
| Sav. dept. | 287,946 10 | 444,287 15 | 390,873 10 | 414,498 10 | 314,658 84 |
| Bonds, mtgs. and securities:...Com'l. dept. | 448,815 23 | 118,570 00 | 96,070 00 | 91,055 00 | 91,055 00 |
| Sav. dept. | 774,199 25 | 1,254,979 86 | 1,354,944 73 | 956,490 10 | 868,884 42 |
| Due from Fed. Res. Bank:....Com'l. dept. | 78,890 45 | 78,345 21 | 104,747 04 | 133,774 61 | 207,065 20 |
| Sav. dept. | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 149,722 39 | 80,934 05 | 129,882 58 | 134,447 64 | 48,045 18 |
| Sav. dept. | 19,224 97 | 19,077 92 | 19,169 35 | 5,311 38 | 5,372 39 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 14,658 70 | 9,532 62 | 47,622 80 | 21,206 87 | 51,172 34 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 133,122 25 | ..... | 6,301 00 | 6,369 00 | 23,817 00 |
| Sav. dept. | ..... | 74,422 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| Gold coin:.....Com'l. dept. | 870 00 | 1,815 00 | 2,742 50 | 2,105 00 | 1,607 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 6,946 80 | 2,698 84 | 6,779 41 | 8,153 25 | 8,110 55 |
| Sav. dept. | ..... | 5,578 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 953 08 | 1,080 38 | 715 94 | 1,152 82 | 1,356 63 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 3,079 86 | 510 86 | 1,823 74 | 1,659 55 | 328 94 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 30,922 54 | 30,922 54 | 30,922 54 | 30,922 54 | 47,140 09 |
| Furniture and fixtures..... | 43,866 76 | 43,887 61 | 44,167 45 | 44,167 45 | 44,167 45 |
| Other real estate..... | ..... | ..... | ..... | ..... | 4,000 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | 36,757 89 | 4,149 75 |
| Outside checks and other cash items..... | 35,585 77 | 43,773 90 | 7,267 62 | ..... | 7,922 11 |
| Stock of Federal Reserve Bank..... | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 |
| Other assets..... | ..... | 40 60 | ..... | ..... | ..... |
| Totals..... | $3,044,153 48 | $3,335,055 67 | $3,453,131 48 | $3,040,849 20 | $2,921,438 45 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $200,000 00 | $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 | 40,000 00 |
| Undivided profits, net..... | 73,943 23 | 70,659 58 | 72,621 90 | 74,867 12 | 76,598 47 |
| Dividends unpaid..... | 6,053 27 | 17 66 | ..... | 6,000 00 | 2 37 |
| Reserved for taxes, interest, etc..... | ..... | 1,340 00 | 2,722 00 | 251 00 | 2,756 15 |
| Commercial deposits subject to check..... | 644,185 75 | 795,577 35 | 907,055 99 | 1,020,144 93 | 977,900 75 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 665 81 | 1,122 02 | 2,790 56 | 3,469 08 | 28,285 01 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 14,486 22 | 16,729 04 | 23,211 85 | 6,274 58 | 5,950 48 |
| State moneys on deposit..... | 10,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 488,334 61 | 502,280 59 | 523,305 18 | 507,675 32 | 552,251 63 |
| Certificates of deposit..... | 804,726 86 | 766,471 87 | 768,563 82 | 732,722 31 | 676,537 87 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 325,257 73 | 359,357 56 | 265,860 18 | 179,444 86 | 161,155 72 |
| Bills payable..... | 436,500 00 | 531,500 00 | 597,000 00 | 220,000 00 | 175,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $3,044,153 48 | $3,335,055 67 | $3,453,131 48 | $3,040,849 20 | $2,921,438 45 |

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## No. 276.

## COMMERCIAL-SAVINGS BANK OF GRAND RAPIDS.

### Organized April 28, 1903.

WM. H. ANDERSON, *President;* CHRISTIAN BERTSCH, *Vice President;* CLYDE L. ROSS, *Cashier;* DENTON D. PRATT, *Assistant Cashier;* TYLER E. WHEELER, *Auditor.*

DIRECTORS.—Huntley Russell, Ganson Taggart, William H. Anderson, Daniel Lynch, Thomas W. Strahan, Christian Bertsch, Thomas F. Carroll, John W. Goodspeed, Christian Gallmeyer, Robert D. Graham, Henry J. Vinkemulder, Louis C. Braudy, William H. Gay, Wm. J. Clark.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $565,561 90 | $611,321 06 | $712,447 05 | $709,345 38 | $596,612 84 |
| Sav. dept. | 443,196 19 | 401,301 76 | 354,537 60 | 516,892 28 | 618,646 90 |
| Bonds, mtgs. and securities:...Com'l. dept. | 118,412 50 | 116,584 13 | 116,784 13 | 149,285 13 | 149,285 13 |
| Sav. dept. | 929,004 35 | 1,071,913 11 | 856,762 71 | 710,910 82 | 703,738 97 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | 95,731 27 | 105,187 17 | 83,805 94 | 104,105 32 |
| Sav. dept. | 136,300 00 | 55,000 00 | 55,000 00 | 55,000 00 | 60,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 6,000 00 | 6,000 00 | 26,000 00 | 16,000 00 | 6,000 00 |
| Sav. dept. | 51,965 22 | 181,006 23 | 181,632 99 | 123,721 48 | 328,224 56 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 133,150 00 | 130,200 00 | 145,400 00 | 156,950 00 | 111,250 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 46,584 75 | 35,236 27 | 77,369 86 | 68,162 80 | 54,927 85 |
| Sav. dept. | ..... | ..... | ..... | 10,000 00 | 25,000 00 |
| Currency:.....Com'l. dept. | 67,487 00 | 69,029 00 | 10,729 00 | 1,237 00 | 20,153 00 |
| Sav. dept. | ..... | ..... | 85,000 00 | 70,000 00 | 50,000 00 |
| Gold coin:.....Com'l. dept. | 5,355 00 | 5,395 00 | 5,535 00 | 702 50 | 2,162 50 |
| Sav. dept. | ..... | ..... | ..... | 5,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 13,091 65 | 8,002 05 | 7,670 40 | 7,513 30 | 314 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | 5,000 00 |
| Nickels and cents:.....Com'l. dept. | 3,106 84 | 2,286 74 | 2,436 18 | 3,130 27 | 2,735 89 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,192 99 | 2,902 19 | 8,052 41 | 6,990 47 | 4,776 28 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Furniture and fixtures | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 |
| Other real estate | 25,941 98 | 25,941 98 | 24,052 49 | 23,102 49 | 25,718 08 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 19,811 74 | 41,581 44 | 18,240 42 | 12,736 20 | 64,390 79 |
| Outside checks and other cash items | 8,442 85 | 6,649 39 | 9,521 99 | 7,737 99 | 15,493 94 |
| Stock of Federal Reserve Bank | 10,800 00 | 10,800 00 | 10,800 00 | 10,800 00 | 10,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,772,404 96 | $3,062,881 62 | $2,999,159 40 | $2,935,024 05 | $3,150,336 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $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 | 60,000 00 |
| Undivided profits, net | 5,447 60 | 5,377 13 | 13,186 66 | 5,340 16 | 7,174 97 |
| Dividends unpaid | 85 00 | 151 00 | 229 38 | 3,018 19 | 69 19 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | 750 00 | 3,000 00 |
| Commercial deposits subject to check | 737,525 06 | 777,872 27 | 822,282 18 | 807,059 64 | 982,156 75 |
| Demand certificates of deposit | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Certified checks | 1,245 31 | 4,503 70 | 2,746 16 | 8,791 58 | 13,029 12 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 55,195 11 | 50,308 88 | 57,415 54 | 45,522 32 | 65,606 27 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 2,300 93 | ..... | 2,300 93 | 2,300 93 | 1,829 45 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 858,324 40 | 904,338 22 | 973,861 58 | 970,385 69 | 1,007,225 80 |
| Certificates of deposit | 743,138 80 | 825,150 17 | 756,186 97 | 720,312 54 | 697,645 70 |
| Club savings deposits | 142 75 | 1,180 25 | 1,950 00 | 2,543 00 | 3,599 25 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 125,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,772,404 96 | $3,062,881 62 | $2,999,159 40 | $2,935,024 05 | $3,150,336 50 |

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## No. 61.

## THE GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

**Organized May 1, 1872.**

Corporate existence extended April 29, 1902.

CHARLES W. GARFIELD, *Chairman of Board;* WILLIAM ALDEN SMITH, *President;* ADOLPH H. BRANDT, *Vice President;* GILBERT L. DAANE, *Vice President and Cashier;* ARTHUR M. GODWIN, EARL C. JOHNSON, *Assistant Cashiers;* DANA B. SHEDD, *Assistant to President.*

DIRECTORS.—N. Fred Avery, Heber A. Knott, Roger W. Butterfield, Frank E. Leonard, William H. Gilbert, William Alden Smith, George G. Whitworth, Frank S. Coleman, John B. Martin, Arthur H. Vandenberg, Adolph H. Brandt, Jos. H. Brewer, Louis A. Cornelius, Chas. J. Kindel, Fred A. Wurzburg, George A. Rumsey, Gilbert L. Daane, Charles W. Garfield.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $3,285,730 27 | $3,055 304 81 | $3,107,046 06 | $3,128,143 94 | $3,372,574 53 |
| Sav. dept. | 1,807,347 73 | 2,016,593 74 | 2,126,356 30 | 2,351,613 85 | $2,502,450 17 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,863 892 46 | 2,499,332 68 | 2,885,706 41 | 3,325,490 69 | 2,440,231 08 |
| Sav. dept. | 2,338,065 60 | 2,262,401 87 | 2,240,967 37 | 2,302,624 20 | 2,324,240 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | 36,768 77 | 253,175 26 | 250,172 38 | 72,489 25 | 309,234 54 |
| Sav. dept. | 122,431 20 | 128,284 4 | 131,881 59 | 133,940 76 | 137,890 16 |
| Due from bks. in res. cities:...Com'l. dept. | 141,788 61 | 113,797 19 | 173,528 87 | ..... | ..... |
| Sav. dept. | 85,740 17 | 77,452 92 | ..... | 243,501 62 | 199,248 13 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 137,532 5 | 195 217 19 | 179,169 57 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 136,938 31 | 287,390 68 |
| Currency:.....Com'l. dept. | 100,500 00 | 140,978 00 | 5,000 00 | 9,000 00 | 10,000 00 |
| Sav. dept. | 58,060 00 | 15,000 00 | 101,447 00 | 109,980 00 | 178,977 00 |
| Gold coin:.....Com'l. dept. | 2,900 00 | 295 00 | 500 00 | ..... | ..... |
| Sav. dept. | 390 25 | ..... | 267 50 | 642 50 | 2,371 00 |
| Silver coin:.....Com'l. dept. | 7,000 00 | 9,000 00 | 4,000 00 | 500 00 | ..... |
| Sav. dept. | 3,815 00 | 4,541 85 | 7,744 60 | 11,110 19 | 12,033 86 |
| Nickels and cents:.....Com'l. dept. | 1,900 00 | 2,639 21 | 500 00 | 500 00 | ..... |
| Sav. dept. | 383 95 | 458 15 | 1,870 04 | 2,822 85 | 3,987 58 |
| Overdrafts..... | 3,421 93 | 4,045 53 | 13,077 68 | 7,631 71 | 7,036 53 |
| Premium account..... | ..... | ..... | ..... | ..... | 7,100 00 |
| Banking house..... | 195,000 00 | 180,000 00 | 180,000 00 | 180,000 00 | 180,000 00 |
| Furniture and fixtures..... | 141,000 00 | 130,000 00 | 130,000 00 | 130,000 00 | 130,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 3 2,702 90 | 139,253 99 | 153,252 15 | 185,593 70 | 152,215 47 |
| Outside checks and other cash items..... | 208,759 99 | 89,273 29 | 95,869 69 | 391,125 35 | 194,502 08 |
| Stock of Federal Reserve Bank..... | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Other assets..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Totals..... | $10,874,631 41 | $11,346,545 17 | $11 817,857 21 | $12,753,148 92 | $12,480,983 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $400,000 00 | $400,000 00 | $400,000 00 | $400,000 00 | $400,000 00 |
| Surplus fund..... | 350,000 00 | 350,000 00 | 350,000 00 | 350,000 00 | 350,000 00 |
| Undivided profits, net..... | 59,175 85 | 33,253 03 | 70,300 12 | 58,634 21 | 77,127 61 |
| Dividends unpaid..... | 12,000 00 | ..... | 141 00 | 12,045 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 2,415,450 90 | 2,697,418 98 | 2,853,129 87 | 3,261,476 65 | 3,116,464 91 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 10,471 53 | 6,976 15 | 19,422 98 | 11,954 84 | 5,596 76 |
| Cashier's checks..... | 12,754 97 | 21,682 75 | 1,471 61 | 26,727 71 | 150,143 16 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 266,695 26 | 401,589 37 | 511,521 70 | 410,719 26 | 209,603 04 |
| State moneys on deposit..... | 220,576 26 | 344,586 47 | 290,766 88 | 349,896 48 | 204,664 41 |
| Postal savings deposits..... | 3,225 66 | 3,225 66 | 3,225 66 | 3,265 65 | 2,765 65 |
| U. S. Government deposits..... | 112,000 00 | 255,000 00 | 290,000 00 | 212,936 82 | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 2,528,147 81 | 2,706,684 81 | 2,681,482 06 | 2,794,633 89 | 3,351,237 30 |
| Certificates of deposit..... | 1,543,451 68 | 1,533,309 45 | 1,594,284 82 | 1,596,206 22 | 1,629,475 28 |
| Club savings deposits..... | 6,215 10 | 32,930 04 | 117,060 51 | 73,852 19 | 98,445 73 |
| Notes and bills rediscounted..... | 1,186,316 39 | 437,338 46 | ..... | ..... | 469,309 66 |
| Bills payable..... | 1,615,000 00 | 1,890,000 00 | 2,291,000 00 | 2,743,000 00 | 1,923,250 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 133,150 00 | 232,550 00 | 344,050 00 | 447,800 00 | 492,900 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $10,874,631 41 | $11,346,545 17 | $11,817,857 21 | $12,753 148 92 | $12,480,983 51 |

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## GRAND RAPIDS TRUST COMPANY, GRAND RAPIDS.

### Organized April 1, 1913.

ROBERT D. GRAHAM, *President;* JOSEPH H. BREWER, ALEXANDER W. HOMPE, *Vice Presidents;* HUGH E. WILSON, *Secretary and Trust Officer;* LEON T. CLOSTERHOUSE, *Assistant Secretary;* ADOLPH H. BRANDT, *Treasurer;* EDWIN B. SUTTON, *Assistant Treasurer;* JAMES R. HOOPER, J. B. WARE, *Assistant Trust Officers.*

DIRECTORS.—Robert D. Graham, Lee M. Hutchins, Joseph H. Brewer, Hugh E. Wilson, Adolph H. Brandt, Melville R. Bissell, Harold C. Cornelius, Alexander W. Hompe, Charles R. Sligh, Jas. K. Flood, Wm. H. Loutit, Wm. H. Mann, Arthur L. Pratt, Thomas F. Carroll, Theron H. Goodspeed, David Wolf, Leon T. Closterhouse, Samuel D. Young, Joseph Murphy.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $23,236 31 | $21,032 76 | $20,732 76 | $25,041 51 | $16,066 51 |
| Demand | 49,167 69 | 43,349 27 | 42,849 27 | 37,242 66 | 33,088 31 |
| Loans on real estate mortgages: | | | | | |
| In office | 143,026 64 | 136,545 90 | 132,934 00 | 132,392 26 | 124,371 83 |
| With State Treasurer | 154,500 00 | 154,500 00 | 154,500 00 | 154,500 00 | 154,500 00 |
| Bonds. In office | 874,665 70 | 500,738 55 | 569,264 47 | 633,486 13 | 488,844 27 |
| Stocks | 2,796 53 | 2,710 50 | 4,278 50 | 2,710 50 | 2,710 50 |
| Advances to trusts | 67,660 87 | 68,637 35 | 62,355 26 | 57,712 43 | 66,244 55 |
| Safety deposit vaults | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Due from approved reserve agents | 47,610 93 | 214,748 35 | 100,661 82 | 76,828 90 | 41,593 17 |
| Due from other banks and bankers | ..... | ..... | 2,500 00 | 7,365 58 | 1,708 97 |
| Cash items | 7,607 27 | 4,645 86 | 648 83 | 56 11 | 322 38 |
| Nickels and cents | 34 57 | 8 39 | 14 55 | 5 54 | 17 10 |
| Silver coin | 469 90 | 839 15 | 268 10 | 57 35 | 177 10 |
| Gold coin | 160 00 | 305 00 | 310 00 | 415 00 | 415 00 |
| U. S. and national bank notes | 2,974 00 | 5,606 00 | 5,730 00 | 4,635 00 | 4,605 00 |
| Totals | $1,403,910 41 | $1,183,667 08 | $1,127,047 56 | $1,162,448 97 | $964,667 69 |
| Liabilities. | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 150,000 00 |
| Undivided profits (Less expenses, interest and taxes paid) | 18,281 18 | 18,998 54 | 17,958 55 | 21,880 20 | 27,177 60 |
| Dividends unpaid | 7,500 00 | 50 00 | 25 00 | 7,525 00 | ..... |
| Trust deposits | 277,000 62 | 266,197 20 | 280,271 86 | 312,181 00 | 173,620 55 |
| Debentures | ..... | ..... | ..... | 190,000 00 | 105,000 00 |
| Certificates of deposit | 139,128 61 | 156,122 61 | 138,610 97 | 180,570 88 | 208,514 15 |
| Bills payable | 512,000 00 | 292,000 00 | 240,000 00 | ..... | ..... |
| Other liabilities | ..... | 298 73 | 181 18 | 291 89 | 355 39 |
| Totals | $1,403,910 41 | $1,183,667 08 | $1,127,047 56 | $1,162,448 97 | $964,667 69 |

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## No. 402.

## THE KENT STATE BANK, GRAND RAPIDS.

Organized May 14, 1908.

HENRY IDEMA, *President;* A. W. HOMPE, HEBER W. CURTIS, *Vice Presidents;* CASPAR BAARMAN, *Cashier;* HENRY, VERHOEK, F. L. VERDIER, *Assistant Cashiers;* C. BUCHANAN, *Auditor.*

DIRECTORS.—Henry Idema, A. W. Hompe, E. H. Foote, Benj. S. Hanchett, William H. Jones, M. S. Keeler, Heber W. Curtis, Benj. Wolf, Charles B. Kelsey, F. M. Deane.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $2,085,053 19 | $1,938,206 40 | $2,827,337 22 | $2,852,254 02 | $3,321,728 46 |
| Sav. dept. | 2,106,223 66 | 1,847,314 62 | 822,565 34 | 1,117,712 56 | 1,155,195 24 |
| Bonds, mtgs. and securities:...Com'l. dept. | 230,400 00 | 322,500 00 | 388,440 00 | 574,840 00 | 654,250 00 |
| Sav. dept. | 4,308,883 74 | 4,358,983 24 | 4,837,020 62 | 4,411,584 56 | 4,045,469 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | 223,564 00 | 223,397 97 | 274,689 21 | 297,744 93 | 280,837 97 |
| Sav. dept. | 190,251 85 | 180,251 85 | 185,251 85 | 200,525 15 | 195,525 15 |
| Due from bks. in res. cities:...Com'l. dept. | 58,942 17 | 664,557 52 | 668,514 83 | 915,023 22 | 417,960 94 |
| Sav. dept. | 373,917 68 | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 87,910 25 | 54,234 36 | 161,885 33 | 121,588 25 | 117,323 49 |
| Sav. dept. | 62,839 92 | 45,129 16 | 69,762 06 | 70,479 68 | 50,461 78 |
| Currency:.....Com'l. dept. | 118,361 00 | 116,759 00 | 148,860 00 | 140,844 00 | 142,193 00 |
| Sav. dept. | 191,567 00 | 152,416 75 | 180,154 75 | 183,758 75 | 154,574 75 |
| Gold coin:.....Com'l. dept. | 13,435 00 | 5,260 00 | 5,532 50 | 12,202 50 | 12,735 00 |
| Sav. dept. | 11,340 00 | 12,222 50 | 14,530 00 | 15,552 50 | 15,915 00 |
| Silver coin:.....Com'l. dept. | 11,340 80 | 11,065 25 | 11,489 13 | 9,849 25 | 6,961 35 |
| Sav. dept. | 24,016 70 | 23,582 10 | 19,293 15 | 18,636 77 | 25,431 75 |
| Nickels and cents:.....Com'l. dept. | 2,308 45 | 1,928 45 | 2,266 64 | 2,675 70 | 2,714 77 |
| Sav. dept. | 3,568 54 | 3,664 06 | 3,346 54 | 3,076 07 | 4,287 72 |
| Overdrafts | 3,778 98 | 2,315 35 | 3,950 85 | 3,398 09 | 8,272 07 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 |
| Furniture and fixtures | 20,000 00 | 20,000 00 | 20,000 00 | 17,500 00 | 17,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 500 00 | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 64,496 29 | 42,485 49 | 72,440 88 | 88,533 55 | 51,722 50 |
| Stock of Federal Reserve Bank | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $10,472,699 22 | $10,306,274 07 | $10,997,330 90 | $11,337,779 55 | $10,961,060 19 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 |
| Undivided profits, net | 227,784 69 | 259,970 15 | 278,182 26 | 239,407 45 | 278,680 31 |
| Dividends unpaid | 18,338 42 | 18 00 | 270 00 | 23,343 41 | 333 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 2,172,654 34 | 2,141,086 25 | 2,617,384 36 | 2,627,027 33 | 2,623,327 98 |
| Demand certificates of deposit | 43,755 75 | 43,130 75 | ..... | 37,899 12 | ..... |
| Certified checks | 7,007 41 | 9,053 29 | 10,038 69 | 14,013 50 | 6,849 43 |
| Cashier's checks | 8,520 25 | 7,131 64 | 3,717 84 | 59,787 31 | 8,772 39 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 392,382 63 | 500,434 00 | 374,501 63 | 460,466 14 | 433,065 09 |
| State moneys on deposit | 50,000 00 | 200,000 00 | 250,000 00 | 250,000 00 | 125,000 00 |
| Postal savings deposits | 6,011 88 | 6,011 88 | 6,011 88 | 6,086 40 | 5,486 40 |
| U. S. Government deposits | 270,000 00 | 207,000 00 | 200,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | 37,279 12 | ..... | 37,279 12 |
| Book accounts | 4,165,666 70 | 3,937,942 53 | 4,102,522 47 | 4,490,029 02 | 4,215,903 52 |
| Certificates of deposit | 2,005,577 15 | 1,978,927 06 | 1,991,230 17 | 1,997,972 27 | 2,083,768 70 |
| Club savings deposits | 5,000 00 | 15,568 52 | 26,192 48 | 31,747 60 | 42,594 25 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 100,000 00 | ..... | 100,000 00 | 100,000 00 | 100,000 00 |
| Totals | $10,472,699 22 | $10,306,274 07 | $10,997,330 90 | $11,337,779 55 | $10,961,060 19 |

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## THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

### Organized June 1, 1889.

### Corporate existence extended January 11, 1919.

LEWIS H. WITHEY, *President;* F. A. GORHAM, *Third Vice President;* CLAUDE HAMILTON, *Fourth Vice President;* JOHN H. SCHOUTEN, *Secretary;* E. W. BLISS, *Assistant Secretary;* NOYES L. AVERY, *Second Assistant Secretary.*

DIRECTORS.—Willard Barnhart, William Judson, Edward Lowe, William H. Gay, F. A. Gorham, Claude Hamilton, Henry Idema, J. Boyd Pantlind, William Alden Smith, Dudley E. Waters, Lewis H. Withey, James D. Lacey, John Duffy, E. Golden Filer, R. E. Olds, Thomas Hume, Miner S. Keeler, Godfrey von Platen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans. Demand | $13,600 00 | $13,600 00 | $13,600 00 | $13,600 00 | $13,600 00 |
| Loans on real estate mortgages: | | | | | |
| In office | 505,298 98 | 530,419 98 | 491,072 75 | 458,032 75 | 443,457 75 |
| With State Treasurer | 104,300 00 | 104,300 00 | 104,300 00 | 103,300 00 | 103,300 00 |
| Other loans | 355,300 10 | 255,300 10 | 255,300 10 | 255,300 10 | 305,300 10 |
| Bonds. In office | 636,312 50 | 704,663 45 | 766,873 45 | 723,233 45 | 822,778 45 |
| With State Treasurer | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Stocks | 52,258 00 | 52,258 00 | 52,258 00 | 52,258 00 | 52,258 00 |
| Real estate owned | 85,224 25 | 85,715 07 | 91,543 05 | 93,735 44 | 94,088 57 |
| Advances to trusts | 350,889 32 | 319,359 41 | 318,165 15 | 312,222 82 | 271,231 51 |
| Premiums paid | 11,016 74 | 10,185 35 | 10,374 27 | 2,555 26 | 19,075 64 |
| Safety deposit vaults | 1 00 | 1 00 | 1 00 | 1 00 | 1 00 |
| Furniture and fixtures | 1 00 | 1 00 | 1 00 | 1 00 | 1 00 |
| Due from approved reserve agents | 692,204 60 | 387,356 90 | 521,788 57 | 685,269 96 | 442,117 02 |
| Due from other banks and bankers | 4,109 23 | 4,140 02 | 5,921 07 | 5,921 07 | 5,965 47 |
| Cash items | 8,620 16 | 11,621 31 | 5,533 81 | 4,606 85 | 3,493 08 |
| Nickels and cents | 13 59 | 9 75 | 16 75 | 12 49 | 11 63 |
| Silver coin | 99 80 | 145 90 | 172 50 | 125 05 | 129 80 |
| Gold coin | 1,090 00 | 1,315 00 | 1,315 00 | 1,182 50 | 1,105 00 |
| U. S. and national bank notes | 10,832 00 | 6,907 00 | 7,696 00 | 13,365 00 | 9,129 00 |
| Totals | $2,931,171 57 | $2,537,299 24 | $2,695,932 47 | $2,774,722 74 | $2,637,043 02 |
| Liabilities. | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 800,000 00 | 800,000 00 | 800,000 00 | 800,000 00 | 800,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 132,877 04 | 160,110 27 | 164,169 71 | 129,345 49 | 136,762 48 |
| Trust deposits | 1,455,468 24 | 1,001,589 18 | 1,177,772 10 | 1,272,727 99 | 1,095,411 73 |
| Contingent fund | 237,733 27 | 320,922 58 | 319,957 40 | 327,946 66 | 347,685 04 |
| Due to banks and bankers | 45,093 02 | 54,677 21 | 34,033 26 | 44,702 60 | 57,183 77 |
| Totals | $2,931,171 57 | $2,537,299 24 | $2,695,932 47 | $2,774,722 74 | $2,637,043 02 |

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## MORRIS PLAN INDUSTRIAL BANK, GRAND RAPIDS.

### Organized April 16, 1918.

JOHN E. FREY, *Treasurer and Manager;* CARROLL F. SWEET, *President;* HENRY SULLIVAN, HENRY J. BENNETT, ADOLPH H. BRANDT, *Vice Presidents.*

DIRECTORS.—Carroll F. Sweet, Henry Sullivan, Henry J. Bennett, Chas. E. Cartier, Nat. E. Degen, Jno. E. Frey, Fred N. Rowe, Elmer L. Kinsey, Clark E. Higbee, Adolph H. Brandt, John D. Raab, Benjamin P. Merrick, Clay H. Hollister, William M. Wurzburg, Fred M. Deane, Burt A. Hathaway, P. B. Schravesande, Christian J. Litscher, Wm. E. Woodward.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans: | | | | | |
| Morris plan | $143,316 50 | $184,366 90 | $234,932 05 | $273,539 30 | $309,650 31 |
| Other | 9,190 00 | 6,330 00 | 1,280 00 | 1,210 00 | 7,310 00 |
| Bonds. In office | 12,490 00 | 11,300 00 | 35,925 00 | 48,211 00 | 33,575 20 |
| Furniture and Fixtures | 3,113 79 | 3,113 79 | 3,113 79 | 3,113 79 | 3,234 96 |
| Due from approved reserve agents | 5,347 07 | 27,003 20 | 11,771 34 | 6,028 90 | 15,688 24 |
| Cash items | 176 01 | 118 11 | 799 70 | 1,946 00 | 360 71 |
| Nickels and cents | 3 44 | 5 04 | 6 57 | 15 94 | 5 68 |
| Silver coin | 25 60 | 45 30 | 44 55 | 61 85 | 39 70 |
| Gold coin | | | | 160 00 | 140 00 |
| U. S. and national bank notes | 1,440 00 | 1,489 00 | 845 00 | 765 00 | 781 00 |
| Totals | $175,102 41 | $233,771 34 | $288,718 00 | $335,051 78 | $370,785 80 |
| Liabilities. | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | | | | | |
| Undivided profits. (Less expenses, interest and taxes paid) | 147 73 | 93 65 | 1,869 06 | 2,790 09 | 3,277 89 |
| Reserved for taxes, interest, etc | 1,304 66 | 1,658 80 | 2,764 41 | 4,561 82 | 3,577 59 |
| Payments on installment certificates: | | | | | |
| Hypothecated | 33,652 52 | 56,130 89 | 87,163 03 | 99,360 08 | 109,872 16 |
| Unhypothecated | 2,536 50 | 1,619 00 | 1,581 50 | 1,766 79 | 1,878 16 |
| Liberty Bond account | 4,811 00 | 869 00 | 590 00 | 673 00 | 480 00 |
| Investment certificates outstanding | 82,650 00 | 123,400 00 | 144,750 00 | 175,900 00 | 201,700 00 |
| Totals | $175,102 41 | $233,771 34 | $288,718 00 | $335,051 78 | $370,785 80 |

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## No. 108.

## PEOPLE'S SAVINGS BANK OF GRAND RAPIDS.

### Organized December 23, 1890.

WILLIAM H. GAY, *President;* EUGENE D. CONGER, *Vice President;* T. WM. HEFFERAN, *Cashier;* WILLIAM SMITTON, *Assistant Cashier.*

DIRECTORS.—John Murray, Wm. H. Anderson, William H. Gay, Reuben Bloomer, T. Wm. Hefferan, Stuart E. Knappen, Alfred D. Rathbone, Eugene D. Conger, J. Boyd Pantlind, Christian Bertsch, Victor M. Tuthill, Samuel G. Braudy.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $440,930 95 | $428,718 00 | $540,813 70 | $513,869 91 | $557,056 27 |
| Sav. dept. | 12,000 00 | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 276,451 00 | 275,176 00 | 356,676 00 | 306,676 00 | 200,347 20 |
| Sav. dept. | 1,127,932 75 | 1,110,741 97 | 1,112,802 95 | 1,130,000 59 | 1,124,320 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | 57,861 04 | 56,452 79 | 46,039 94 | 41,674 78 |
| Sav. dept. | ..... | 38,000 00 | 38,000 00 | 38,000 00 | 38,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 86,750 25 | 71,587 47 | 87,736 78 | 54,460 56 | 22,074 22 |
| Sav. dept. | 24,577 24 | 93,103 53 | 92,983 01 | 65,593 91 | 98,111 43 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 78,300 00 | 54,600 00 | 30,200 00 | 78,600 00 | 81,700 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 13,308 99 | 9,503 84 | 10,446 93 | 13,850 49 | 10,566 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 45,156 00 | 33,792 00 | 17,775 00 | 19,503 00 | 21,845 00 |
| Sav. dept. | 72,000 00 | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 4,560 00 | 4,795 00 | 5,165 00 | 5,275 00 | 5,512 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,717 00 | 2,146 00 | 1,936 00 | 1,739 00 | 1,971 55 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 166 56 | 171 18 | 89 54 | 221 80 | 705 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 130 79 | 302 66 | 516 40 | 408 94 | 1,040 94 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Furniture and fixtures | 1,464 13 | 1,464 13 | 1,464 13 | 1,464 13 | 1,464 13 |
| Other real estate | 2,063 04 | 2,063 04 | 2,070 43 | 2,070 43 | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 28,903 06 | 5,149 75 | 2,396 09 | 27,558 63 | 3,629 07 |
| Outside checks and other cash items | 187 04 | 352 98 | 200 77 | 2,133 34 | 173 54 |
| Stock of Federal Reserve Bank | ..... | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,316,598 80 | $2,298,528 59 | $2,466,725 52 | $2,416,465 67 | $2,319,192 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 9,240 17 | 4,447 04 | 14,600 19 | 13,520 70 | 13,523 42 |
| Dividends unpaid | 853 00 | 157 00 | 18 00 | 1,008 00 | 33 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 474,359 40 | 392,107 15 | 433,647 00 | 390,795 62 | 421,082 62 |
| Demand certificates of deposit | 33,305 75 | 5,565 34 | 3,839 92 | 4,558 07 | 3,969 27 |
| Certified checks | 866 16 | 597 15 | 633 33 | 429 50 | 682 38 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | 15,750 00 | 72,000 00 | 63,000 00 | 7,560 00 | 20,80) 00 |
| Due to other banks and bankers | 85,936 13 | 65,159 32 | 61,928 77 | 56,562 65 | 56,414 53 |
| State moneys on deposit | ..... | 50,000 00 | 75,000 00 | 75,000 00 | 25,000 00 |
| Postal savings deposits | 2,619 10 | 2,619 10 | 2,619 10 | 2,651 57 | 2,151 57 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 703,584 28 | 743,691 85 | 746,222 76 | 764,947 62 | 779,309 96 |
| Certificates of deposit | 519,093 13 | 510,644 97 | 566,817 08 | 554,245 05 | 540,332 16 |
| Club savings deposits | 5,991 68 | 11,539 67 | 13,399 37 | 17,186 89 | 20,894 03 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 165,000 00 | 140,000 00 | 185,000 00 | 228,000 00 | 135,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,316,598 80 | $2,298,528 59 | $2,466,725 52 | $2,416,465 67 | $2,319,192 94 |

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## No. 327.

## SOUTH GRAND RAPIDS STATE BANK, GRAND RAPIDS.

### Organized November 20, 1905.

WILMARTH T. SHAFER, *President;* WILLIAM H. RICHARDSON, *Vice President;* BENJ. C. PORTER, *Cashier;* BENJ. C. PORTER, JR., *Assistant Cashier.*

DIRECTORS.—Wilmarth T. Shafer, George Wykes, Roger I. Wykes, Benj. C. Porter, George H. Kirtland, William H. Anderson, William H. Richardson, Nellie E. Ross.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $100,874 06 | $100,278 56 | $110,910 54 | $114,700 94 | $179,773 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 25,528 75 | 95,431 19 | 65,418 50 | 35,418 50 | 20,418 50 |
| Sav. dept. | 524,233 32 | 558,109 25 | 585,345 94 | 589,715 32 | 653,302 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 63,193 07 | 19,813 49 | 29,081 69 | 38,387 53 | 11,835 64 |
| Sav. dept. | 50,142 65 | 90,269 82 | 130,371 96 | 97,447 87 | 58,577 05 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 97,850 00 | 62,900 00 | 60,900 00 | 107,300 00 | 109,650 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 28,272 00 | 10,908 00 | 3,814 00 | 15,888 00 | 4,866 00 |
| Sav. dept. | 20,000 00 | 21,816 00 | 30,000 00 | 30,000 00 | 60,000 00 |
| Gold coin:.....Com'l. dept. | 3,372 50 | 6,802 50 | 10,605 00 | 5,620 00 | 10,655 00 |
| Sav. dept. | 17,000 00 | 13,605 00 | 10,000 00 | 15,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 2,378 70 | 2,777 50 | 1,280 40 | 931 70 | 1,274 05 |
| Sav. dept. | 2,900 00 | 4,325 00 | 10,000 00 | 600 00 | 300 00 |
| Nickels and cents:.....Com'l. dept. | 55 23 | 128 42 | 476 63 | 108 84 | 122 78 |
| Sav. dept. | 100 00 | 254 00 | 209 17 | 57 71 | 107 11 |
| Overdrafts..... | 639 58 | 521 80 | 14 51 | 554 68 | 111 91 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 11,175 00 |
| Furniture and fixtures..... | 2,500 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 238 13 | 468 01 | 10 79 | 609 85 | 904 31 |
| Outside checks and other cash items..... | 68 83 | 20 00 | 151 30 | ..... | 24 84 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $947,346 82 | $998,428 54 | $1,058,590 43 | $1,062,340 94 | $1,135,098 79 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net..... | 7,643 91 | 8,680 61 | 10,560 45 | 8,688 90 | 10,109 46 |
| Dividends unpaid..... | 1,500 00 | 30 00 | 15 00 | 750 00 | 15 00 |
| Reserved for taxes, interest, etc..... | 1,680 38 | 3,283 75 | 3,744 66 | 831 32 | 2,685 33 |
| Commercial deposits subject to check..... | 140,676 50 | 163,245 58 | 167,337 25 | 161,830 82 | 180,141 55 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 517 72 | 423 00 | 106 00 | 119 00 | 210 38 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 313,186 15 | 330,060 35 | 362,691 08 | 371,549 75 | 397,900 89 |
| Certificates of deposit..... | 432,142 16 | 442,705 25 | 464,135 99 | 468,571 15 | 494,036 18 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subjet to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $947,346 82 | $998,428 54 | $1,058,590 43 | $1,062,340 94 | $1,135,098 79 |

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## No. 359.

## THE GRANDVILLE STATE BANK, GRANDVILLE.

Organized January 18, 1907.

D. M. JENISON, *President;* HIRAM MINDERHOUT, *Vice President;* HAROLD T. SLAGHT, *Cashier.*

DIRECTORS.—D. M. Jenison, Hiram Minderhout, J. D. Brook, E. Bouwknegt, Dudley E. Waters, Herbert L. Brown.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $23,938 06 | $23,576 44 | $25,202 05 | $26,699 89 | $27,817 76 |
| Sav. dept. | 35,106 24 | 38,954 22 | 41,384 82 | 42,476 08 | 44,354 50 |
| Bonds, mtgs. and securities:...Com'l. dept. | 48,767 64 | 23,875 00 | 34,875 00 | 42,875 00 | 46,475 00 |
| Sav. dept. | 87,555 00 | 92,105 00 | 104,591 45 | 99,611 45 | 104,963 95 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 4,450 48 | 12,261 82 | 1,380 69 | | 15,000 00 |
| Sav. dept. | 5,000 00 | 9,000 00 | | 5,606 04 | 14,151 11 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 13,650 00 | 24,350 00 | 21,350 00 | 20,100 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | 7,500 00 | 14,000 00 | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,809 00 | 2,976 00 | 5,000 00 | | 14,502 00 |
| Sav. dept. | 9,000 00 | 9,000 00 | 408 00 | 6,954 00 | |
| Gold coin:.....Com'l. dept. | 115 00 | 210 00 | | 3,460 00 | |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,585 00 | | 3,615 00 |
| Silver coin:.....Com'l. dept. | 414 15 | 407 10 | | 685 60 | 557 95 |
| Sav. dept. | | | 385 60 | | |
| Nickels and cents:.....Com'l. dept. | 186 23 | 56 58 | | 260 33 | 168 35 |
| Sav. dept. | | | 139 61 | | |
| Overdrafts | 119 60 | 695 11 | 257 96 | 285 13 | 105 33 |
| Premium account | | | | | |
| Banking house | 3,400 00 | 3,400 00 | 3,400 00 | 3,400 00 | 3,400 00 |
| Furniture and fixtures | 2,400 00 | 2,400 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 502 50 | | 150 00 | 652 50 | 252 50 |
| Outside checks and other cash items | 464 20 | 740 25 | 647 04 | 266 46 | 215 67 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $253,378 10 | $261,007 52 | $245,257 22 | $255,832 48 | $288,079 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,850 00 | 1,850 00 | 1,850 00 | 1,900 00 | 1,900 00 |
| Undivided profits, net | 1,062 68 | 1,113 09 | 1,303 26 | 751 18 | 1,129 77 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 69,564 15 | 69,150 22 | 53,308 01 | 56,523 82 | 63,602 65 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 35,354 36 | 36,968 97 | 39,715 92 | 41,722 00 | 54,291 52 |
| Certificates of deposit | 125,546 91 | 131,925 24 | 129,080 03 | 134,935 48 | 147,155 18 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $253,378 10 | $261,007 52 | $245,257 22 | $255,832 48 | $288,079 12 |

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## No. 340.

## THE GRANT STATE BANK, GRANT.

### Organized February 28, 1906.

CORNELIUS GERBER, *President;* P. DRUMMOND, *Vice President;* H. MCKINLEY, *Cashier;* CHRISTENE MCKINLEY, EMIEL KEMPF, *Assistant Cashiers.*

DIRECTORS.—P. Drummond, H. McKinley, Cornelius Gerber, A. McKinley, Emiel Kempf, Mrs. F. W. Squier, Milo A. White.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $71,325 68 | $76,415 40 | $84,255 07 | $89,761 25 | $80,280 61 |
| Sav. dept. | 42,046 30 | 38,101 20 | 41,745 52 | 43,949 15 | 62,550 97 |
| Bonds, mtgs. and securities:...Com'l. dept | ..... | ..... | 12,950 00 | 28,950 00 | 32,150 00 |
| Sav. dept. | 132,210 00 | 134,805 00 | 140,335 00 | 142,960 00 | 140,796 10 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 |
| Sav. dept. | 47,886 37 | 44,840 13 | 43,039 96 | 49,064 50 | 69,245 67 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 39,750 00 | 34,800 00 | 29,050 00 | 33,350 00 | 28,050 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,768 00 | 450 00 | 1,496 00 | 641 00 | 318 00 |
| Sav. dept. | 15,000 00 | 12,000 00 | 10,000 00 | 8,000 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | 812 50 | 987 50 | 987 50 | 2,007 50 | 2 50 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 2,000 00 | 4,000 00 |
| Silver coin:.....Com'l. dept. | 2,016 00 | 75 80 | 1,826 00 | 1,757 90 | 2,220 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 749 61 | 770 89 | 791 10 | 770 83 | 754 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 402 88 | 189 88 | 41 48 | 186 24 | 188 71 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,598 87 | 3,598 87 | 3,598 87 | 3,598 87 | 3,598 87 |
| Furniture and fixtures | 2,401 13 | 2,401 13 | 2,401 13 | 2,966 28 | 3,501 79 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 122 08 | 234 00 | ..... | ..... | ..... |
| Cash items in transit | ..... | 1,500 00 | ..... | ..... | ..... |
| Outside checks and other cash items | 946 85 | 37 77 | 289 12 | 433 23 | 628 88 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $380,036 27 | $366,007 57 | $385,806 75 | $420,396 75 | $452,287 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 1,879 98 | 3,353 74 | 5,125 72 | 4,677 16 | 5,990 41 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 95,205 29 | 71,781 14 | 85,912 78 | 88,294 54 | 93,629 44 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 106,504 65 | 103,298 53 | 109,590 15 | 109,969 12 | 114,725 94 |
| Certificates of deposit | 141,446 35 | 152,574 16 | 150,178 10 | 153,505 93 | 170,791 46 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 28,950 00 | 32,150 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $380,036 27 | $366,007 57 | $385,806 75 | $420,396 75 | $452,287 25 |

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## No. 27.

## THE FARMER'S STATE BANK, GRASS LAKE.

Organized April 24, 1883.

Corporate existence extended March 3, 1913.

E. J. FOSTER, *President;* E. W. HOBART, *Vice President;* F. G. MELLENCAMP, *Cashier;* H. J. KNIGHT, *Assistant Cashier.*

DIRECTORS.—E. J. Foster, E. W. Crafts, E. W. Hobart, E. A. Croman, Orville Gorton, H. J. Knight, F. G. Mellencamp, E. F. Robinson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $68,552 54 | $62,755 42 | $77,791 27 | $80,958 09 | $95,587 83 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,286 00 | 13,236 00 | 42,336 00 | 35,036 00 | 32,850 00 |
| Sav. dept. | 197,721 86 | 198,812 91 | 216,096 93 | 223,048 00 | 220,776 10 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 29,358 06 | 38,220 87 | 1,417 64 | 11,582 74 | 6,855 83 |
| Sav. dept. | 17,325 42 | 27,415 91 | 27,500 24 | 17,533 50 | 17,590 21 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 30,000 00 | 46,000 00 | 16,000 00 | 6,000 00 | 12,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | 4,000 00 | 6,000 00 | 6,000 00 | |
| Sav. dept. | 2,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,989 00 | 2,239 00 | 7,900 00 | 6,172 00 | 4,010 00 |
| Sav. dept. | 8,000 00 | 5,500 00 | 5,200 00 | 5,000 00 | 4,115 00 |
| Gold coin:.....Com'l. dept. | 37 50 | 202 50 | | | |
| Sav. dept. | 400 00 | 200 00 | 437 50 | 420 00 | 385 00 |
| Silver coin:.....Com'l. dept. | 246 80 | 344 10 | 677 25 | 741 85 | 338 25 |
| Sav. dept. | 1,000 00 | 300 00 | 200 00 | 400 00 | 1,100 00 |
| Nickels and cents:.....Com'l. dept. | 752 68 | 352 50 | 690 54 | 758 96 | 458 24 |
| Sav. dept. | 32 00 | 330 00 | 162 50 | 180 00 | 400 00 |
| Overdrafts | 1,347 51 | 1,473 86 | 1,104 76 | 884 22 | 2,743 59 |
| Premium account | | | | | |
| Banking house | 10,250 00 | 10,250 00 | 10,250 00 | 10,250 00 | 10,250 00 |
| Furniture and fixtures | | | | | |
| Other real estate | 600 00 | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 1,624 06 | 247 62 | | | |
| Outside checks and other cash items | 366 62 | 60 72 | 877 76 | 202 44 | 4,315 39 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $393,890 05 | $417,941 41 | $420,642 39 | $411,167 80 | $413,775 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $250,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 12,500 00 | 11,608 61 | 12,114 77 | 12,540 00 | 11,475 70 |
| Dividends unpaid | | 50 00 | 50 00 | | 30 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 100,824 43 | 108,668 60 | 122,497 17 | 106,637 70 | 114,214 65 |
| Demand certificates of deposit | | | | | |
| Certified checks | 924 00 | 200 00 | 477 43 | 200 00 | 675 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 1,012 55 | 868 19 | 868 79 | 832 79 | 906 72 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 120,009 59 | 124,378 90 | 121,195 24 | 130,526 80 | 130,508 49 |
| Certificates of deposit | 108,619 48 | 122,167 11 | 113,438 99 | 110,430 51 | 105,964 88 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $393,890 05 | $417,941 41 | $420,642 39 | $411,167 80 | $413,775 44 |

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## No. 518.

## THE MINERS' AND MERCHANTS' STATE BANK, GREENLAND.

### Organized July 17, 1912.

B. F. BARZE, *President;* W. B. HANNA, C. H. BROWN, *Vice Presidents;*
MARTIN FORSLIND, *Cashier;* CLARENCE DUBUQUE, *Assistant Cashier.*
DIRECTORS.—B. F. Barze, Andrew Halter, Paul Francis, Martin Forslind, Edward Rousseau, W. B. Hanna, C. H. Brown.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $100,247 56 | $106,074 56 | $100,168 60 | $101,878 29 | $92,428 29 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,700 00 | 23,000 00 | 23,000 00 | 42,700 00 | 58,700 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 28,934 13 | 71,588 22 | 75,793 30 | 30,208 11 | 35,333 24 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | 8,500 00 | 6,000 00 | 6,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 11,503 00 | 10,118 00 | 11,307 00 | 8,235 00 | 7,305 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 732 50 | 685 00 | 687 50 | 677 50 | 792 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 754 30 | 776 40 | 1,199 80 | 921 80 | 1,161 90 |
| Sav. dept. | | | | | |
| Nickels and cents.....Com'l. dept. | 82 93 | 76 90 | 96 85 | 99 33 | 240 81 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Furniture and fixtures | 750 00 | 750 00 | 750 00 | 750 00 | 750 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | 1,310 75 | 4,029 65 | 655 23 | 1,683 60 | 2,668 90 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $171,265 17 | $227,848 73 | $221,908 28 | $195,403 63 | $201,630 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 1,963 11 | 4,208 54 | 4,686 19 | 4,239 49 | 4,736 44 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | 800 00 | | | | |
| Commercial deposits subject to check | 125,602 06 | 180,615 19 | 174,997 09 | 147,664 14 | 153,194 20 |
| Demand certificates of deposit | 12,900 00 | 13,025 00 | 12,225 00 | 13,500 00 | 13,700 00 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| **Totals** | $171,265 17 | $227,848 73 | $221,908 28 | $195,403 63 | $201,630 64 |

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## No. 263.

## COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

### Organized August 27, 1902.

F. E. RANNEY, *President;* C. M. MILLER, E. A. KEMP, *Vice Presidents;*
CLAUDE V. COATS, *Cashier;* W. G. CLARK, *Assistant Cashier.*
DIRECTORS.—F. E. Ranney, E. A. Kemp, C. M. Miller, R. F. Sprague, C. H. Wells, George C. Bower, Claude V. Coats, W. G. Clark.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $249,161 88 | $229,987 21 | $295,686 43 | $187,567 32 | $205,073 14 |
| Sav. dept. | 49,798 80 | 50,248 80 | 48,245 00 | 90,664 00 | 96,110 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 29,845 00 | 50,450 00 | 101,500 00 | 50,050 00 | 51,300 00 |
| Sav. dept. | 306,845 00 | 255,265 50 | 287,040 50 | 342,620 50 | 357,250 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 29,045 19 | 29,728 71 | 20,107 72 | 21,524 20 | 22,450 53 |
| Sav. dept. | ..... | ..... | 11,000 00 | 14,000 00 | 14,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 37,692 79 | 31,402 03 | 126,135 38 | 128,145 77 | 53,320 48 |
| Sav. dept. | 23,423 23 | 21,518 21 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,500 00 | 30,500 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 30,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 813 93 | 443 19 | 1,313 51 | 1,013 30 | 1,275 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,101 00 | 406 00 | 13,784 00 | 5,845 00 | 5,914 00 |
| Sav. dept. | 9,000 00 | 7,500 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 815 00 | 435 00 | 462 50 | 360 00 | 590 00 |
| Sav. dept. | 1,000 00 | 1,500 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,200 00 | 400 00 | 700 00 | 1,700 00 | 2,200 00 |
| Sav. dept. | ..... | 1,000 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 200 19 | 172 64 | 104 51 | 122 58 | 144 68 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 426 04 | 2,046 57 | 163 24 | 3,650 44 | 834 04 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 2,157 00 | 2,351 00 | 2,351 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,769 96 | 1,664 44 | 2,593 35 | 1,844 73 | 906 87 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,950 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $772,938 01 | $747,968 30 | $917,793 14 | $858,258 84 | $820,670 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 6,742 16 | 8,973 48 | 10,156 81 | 5,564 13 | 7,595 80 |
| Dividends unpaid | 840 00 | 200 00 | ..... | 490 00 | ..... |
| Reserved for taxes, interest, etc | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Commercial deposits subject to check | 258,143 88 | 251,755 11 | 345,807 76 | 312,354 50 | 267,640 15 |
| Demand certificates of deposit | 44,008 85 | 38,876 98 | 13,470 89 | 12,886 87 | 7,807 55 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 4,357 97 | 4,380 58 | 3,980 42 | 4,112 02 | 5,099 18 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 49,864 01 | 54,922 05 | 52,719 70 | 54,265 94 | 56,150 29 |
| Certificates of deposit | 278,196 14 | 295,360 10 | 261,317 56 | 386,085 38 | 396,377 24 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 58,285 00 | ..... | 19,840 00 | ..... | ..... |
| Bills payable | ..... | 21,000 00 | 133,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $772,938 01 | $747,968 30 | $917,793 14 | $858,258 84 | $820 670 21 |

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## No. 188.

## GREENVILLE STATE BANK, GREENVILLE.

Organized April 21, 1896.

FRANK S. GIBSON, *President*; CHAS. J. GIBSON, *Vice President*; WM. H. BROWNE, *Cashier*.

DIRECTORS.—Frank S. Gibson, Jos. S. Gibson, Wm. H. Browne, Charles J. Gibson, Ray S. Cowin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $247,601 92 | $230,697 43 | $261,487 46 | $260,763 97 | $311,898 40 |
| Sav. dept. | 84,937 58 | 72,465 47 | 63,265 00 | 50,145 00 | 83,150 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 87,617 00 | 108,777 00 | 96,825 00 | 48,885 00 | 24,840 00 |
| Sav. dept. | 102,955 50 | 99,298 00 | 132,851 90 | 207,561 90 | 191,702 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 34,722 94 | 24,356 33 | 61,226 11 | 34,690 94 | 33,270 06 |
| Sav. dept. | 4,831 76 | 29,791 78 | 10,274 64 | 25,542 49 | 13,647 78 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 38,350 00 | 51,750 00 | 20,000 00 | ..... | 20,000 00 |
| U. S. cert. of indebt. as cash res.:Com l. dept. | 5,000 00 | 4,500 00 | 4,500 00 | 4,500 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 6,000 00 | 6,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 730 72 | 939 77 | 540 84 | 1,248 22 | 1,161 48 |
| Sav. dept. | ..... | ..... | 6,000 00 | ..... | ..... |
| Currency:.....Com'l. dept. | 15,835 00 | 13,062 00 | 20,364 00 | 17,997 00 | 13,150 00 |
| Sav. dept. | 6,000 00 | 7,000 00 | ..... | 7,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 900 00 | 990 00 | 1,955 00 | 1,990 00 | 2,070 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,870 25 | 1,466 50 | 1,257 25 | 1,741 75 | 1,817 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 216 10 | 155 12 | 178 92 | 245 16 | 714 24 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,476 14 | 762 70 | 1,092 48 | 849 78 | 3,169 05 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | 1,500 00 | 2,028 50 | 2,034 50 | 2,032 50 | 2,357 50 |
| Other real estate | 304 00 | 316 96 | 216 96 | 216 96 | 216 96 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $653,348 91 | $666,857 56 | $702,570 06 | $683,910 67 | $725,666 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 12,908 20 | 15,221 04 | 18,814 99 | 20,193 72 | 22,800 68 |
| Dividends unpaid | 360 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | 13,749 10 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Commercial deposits subject to check | 130,425 63 | 120,275 83 | 194,433 25 | 173,469 01 | 224,730 87 |
| Demand certificates of deposit | 73,136 38 | 67,594 77 | 99,194 77 | 98,106 10 | 92,870 10 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 5,231 34 | 5,231 34 | 5,231 34 | 4,495 49 | 4,495 49 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 44,296 68 | 46,974 90 | 47,042 23 | 55,206 56 | 58,554 03 |
| Certificates of deposit | 192,741 58 | 219,559 68 | 183,353 48 | 200,939 79 | 217,215 05 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | 72,000 00 | ..... | ..... |
| Bills payable | 115,500 00 | 109,500 00 | ..... | 24,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $653,348 91 | $666,857 56 | $702,570 06 | $683,910 67 | $725,666 22 |

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## No. 556.

## THE GROSSE POINTE SAVINGS BANK, GROSSE POINTE.

### Organized December 14, 1914.

FRANK W. HUBBARD, *President;* L. S. TROWBRIDGE, *Vice President;* CHAS. D. RANSOM, *Cashier;* A. E. KERBY, *Assistant Cashier.*

DIRECTORS.—F. C. Burden, D. S. Carter, R. P. Connor, David Gray, E. J. Hickey, M. W. Sales, F. W. Hubbard, L. S. Trowbridge, John Wynne, Jr., H. E. Dodge, D. D. Douglas.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $114,534 68 | $85,033 68 | $120,415 18 | $115,026 84 | $120,236 67 |
| Sav. dept. | 38,980 00 | 41,625 00 | 30,712 00 | 74,637 18 | 95,422 03 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 595 00 | 1,070 84 | 72,259 67 | 46,222 06 |
| Sav. dept. | 196,970 13 | 221,031 94 | 225,868 90 | 184,398 90 | 263,227 45 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 47,228 21 | 22,167 21 | 56,118 32 | 32,553 05 | 33,781 41 |
| Sav. dept. | 12,000 00 | ..... | 5,800 00 | 2,450 00 | 1,200 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 15,000 75 | 23,450 00 | 19,200 00 | 24,200 00 | 40,205 74 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 4,000 00 | 4,000 00 | ..... | ..... |
| Sav. dept. | 7,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 135 07 | 275 69 | 1,405 00 | 1,090 27 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,162 00 | 513 00 | 5,943 00 | 1,184 00 | 11,552 00 |
| Sav. dept. | 7,500 00 | 6,200 00 | 7,500 00 | 13,000 00 | 19,000 00 |
| Gold coin:.....Com'l. dept. | 85 00 | 235 00 | 260 00 | 240 00 | 7 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 873 70 | 1,030 05 | 1,206 40 | 1,446 75 | 1,485 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 124 29 | 260 74 | 269 61 | 320 66 | 234 77 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 188 19 | 355 39 | 652 28 | 818 03 | 118 60 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,860 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 549 34 | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $450,582 02 | $413,572 70 | $487,770 87 | $525,425 35 | $634,553 38 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 6,839 26 | 7,840 45 | 10,833 13 | 10,864 56 | 12,074 38 |
| Dividends unpaid | 984 00 | 12 00 | 6 00 | 6 00 | 6 00 |
| Reserved for taxes, interest, etc | 510 00 | 510 00 | 384 20 | 258 20 | 256 40 |
| Commercial deposits subject to check | 116,018 56 | 113,401 16 | 186,343 37 | 211,686 66 | 198 940 19 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 10 00 | 10 00 | 10 00 | 20 00 | 1,337 50 |
| Cashier's checks | 5,733 51 | 592 24 | 275 93 | 27 50 | 7,950 55 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,077 97 | 1,083 37 | 1,086 97 | 1,088 77 | 1,092 37 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 258,756 64 | 246,415 74 | 245,094 29 | 259,101 66 | 345,523 99 |
| Certificates of deposit | 18,652 08 | 1,707 74 | 1,736 98 | 372 00 | 25,372 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $450,582 02 | $413,572 70 | $487,770 87 | $525,425 35 | $634,553 38 |

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## No. 410.

## THE GWINN STATE SAVINGS BANK, GWINN.

Organized September 29, 1908.

WM. G. MATHER, *President;* G. R. JACKSON, *Vice President;* O. E. BROWN, *Cashier;* GEO. A. BROTHERTON, *Assistant Cashier.*

DIRECTORS.—Wm. G. Mather, M. M. Duncan, G. R. Jackson, Donald R. MacIntyre, G. Sherman Collins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $51,463 78 | $52,195 31 | $50,907 98 | $58,561 48 | $67,142 10 |
| Sav. dept. | 101,203 54 | 116,555 70 | 121,641 01 | 94,528 51 | 72,716 48 |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,965 00 | 16,865 00 | 16,865 00 | 19,707 50 | 19,707 50 |
| Sav. dept. | 112,497 61 | 120,033 93 | 138,322 22 | 135,695 72 | 129,845 65 |
| Due from Fed. Res. Bank:....Com'l. dept. | 3,938 13 | 5,624 20 | 25,158 53 | 5,630 11 | 11,188 41 |
| Sav. dept. | 7,100 00 | 7,800 00 | 7,800 00 | 6,900 00 | 6,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 13,763 53 | 27,620 71 | 17,029 09 | 8,538 25 | 9,703 88 |
| Sav. dept. | 10,867 64 | 10,154 48 | 324 02 | 330 01 | 9,512 81 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,000 00 | 25,000 00 | 35,000 00 | 20,000 00 | 15,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,419 00 | 4,651 00 | 8,830 00 | 6,560 00 | 25,947 00 |
| Sav. dept. | 1,900 00 | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Gold coin:.....Com'l. dept. | 7 50 | 15 00 | 30 00 | 35 00 | 40 00 |
| Sav. dept. | 270 00 | 250 00 | 240 00 | 240 00 | 280 00 |
| Silver coin:.....Com'l. dept. | 932 45 | 932 10 | 1,204 60 | 1,249 05 | 1,443 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 60 24 | 119 44 | 94 40 | 117 58 | 204 04 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 39 94 | ..... | ..... | ..... | 18 45 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 3,003 88 | 1,275 60 | 21 30 | 327 42 | 33 08 |
| Cash items in transit | 1,618 36 | 3,301 61 | 1,315 97 | 1,737 99 | 4,115 76 |
| Outside checks and other cash items | 175 68 | 47 05 | 44 12 | 347 97 | 96 58 |
| Stock of Federal Reserve Bank | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $339,426 28 | $395,591 13 | $427,978 24 | $363,656 59 | $376,644 89 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 11,922 72 | 13,184 70 | 13,927 94 | 12,082 46 | 14,752 50 |
| Dividends unpaid | 800 00 | ..... | ..... | 960 00 | ..... |
| Reserved for taxes, interest, etc | ..... | 1,420 00 | 2,700 00 | 469 38 | 1,700 13 |
| Commercial deposits subject to check | 46,289 93 | 72,629 88 | 103,329 58 | 67,828 52 | 99,346 53 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 34 50 | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | 1,356 50 | 70 50 | 758 10 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 2,316 15 | 7,315 71 | 8,480 06 | 7,395 94 | 5,476 24 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 233,397 10 | 255,916 50 | 247,175 18 | 224,665 81 | 205,838 18 |
| Certificates of deposit | 3,200 00 | 3,500 00 | 4,700 00 | 3,450 00 | 3,550 00 |
| Club savings deposits | 1,500 38 | 1,589 84 | 1,708 98 | 1,713 98 | 1,723 21 |
| Notes and bills rediscounted | ..... | ..... | 4,600 00 | 5,020 00 | 3,500 00 |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $339,426 28 | $395,591 13 | $427,978 24 | $363,656 59 | $376,644 89 |

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## No. 601.

## THE HALFWAY STATE BANK, HALFWAY.

### Organized June 28, 1917.

ANDREW T. DONALDSON, *President;* AUGUST REIN, HOWARD C. WADE, *Vice Presidents;* GEO. L. HUMMRICH, *Cashier;* FRANK O. TASCHE, *Auditor.*

DIRECTORS.—Nicholas Ameis, Frank H. Bessenger, Andrew T. Donaldson, John S. Haggerty, Charles H. Hummrich, Geo. H. Kirchner, James H. Means, August Rein, Charles Schroeder, Howard C. Wade.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $30,778 90 | $39,404 70 | $35,897 81 | $35,460 42 | $42,421 07 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,600 00 | 14,900 00 | 14,600 00 | 14,600 00 | 14,500 00 |
| Sav. dept. | 44,235 00 | 49,485 00 | 76,135 00 | 86,535 00 | 119,735 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 7,867 97 | 10,608 85 | 6,802 06 | 5,369 35 | 18,158 33 |
| Sav. dept. | 1,175 77 | 1,165 02 | 1,071 93 | 1,065 86 | 3,064 61 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 4,100 00 | | 10,050 00 | 11,400 00 | 10,700 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | 12,800 00 | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,274 00 | 6,988 00 | 3,664 00 | 5,626 00 | 6,163 00 |
| Sav. dept. | 2,650 00 | 3,800 00 | 4,100 00 | 4,950 00 | 6,800 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 10 00 | 10 00 | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 35 35 | 60 15 | 72 95 | 89 05 | 44 20 |
| Sav. dept. | 140 00 | 90 00 | 120 00 | 70 00 | 70 00 |
| Nickels and cents:.....Com'l. dept. | 8 62 | 16 09 | 11 30 | 21 29 | 17 28 |
| Sav. dept. | 37 00 | 37 00 | 47 00 | 85 00 | |
| Overdrafts | | | | | |
| Premium account | 1,576 25 | 2,000 71 | | | |
| Banking house | | | | | |
| Furniture and fixtures | 3,664 18 | 3,658 18 | 3,656 18 | 3,652 18 | 3,652 18 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | 6,473 18 | 1,152 55 | 410 70 | 398 78 | 3,375 67 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $119,621 22 | $146,176 25 | $156,648 93 | $169,322 93 | $228,701 34 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 3,229 05 | 2,894 43 | 3,971 38 |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 35,091 85 | 30,818 84 | 33,615 32 | 32,023 77 | 57,407 33 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 54,529 37 | 75,357 41 | 84,404 56 | 99,004 73 | 136,422 63 |
| Certificates of deposit | | | 400 00 | 400 00 | 900 00 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $119,621 22 | $146,176 25 | $156,648 93 | $169,322 93 | $228,701 34 |

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## No. 576.

## FIRST STATE BANK OF HAMTRAMCK.

### Organized January 26, 1916.

JOSEPH J. LESZCZYNSKI, *President;* ROMAN SADOWSKI, EDW. LESZCZYNSKI, *Vice Presidents;* C. J. WIERZBICKI, *Cashier.*

DIRECTORS.—Edward Leszczynski, Roman Sadowski, J. H. Johnson, Jos. J. Leszczynski, T. T. Dysarz, F. S. Sleder, Stephan Trybus, Max A. Wosinski, Wm. R. Kales.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $149,846 50 | $162,814 50 | $88,530 00 | $136,235 00 | $176,797 06 |
| Sav. dept. | 95,000 00 | 195,000 00 | 277,500 00 | 261,500 00 | 316,500 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 24,900 00 | 29,900 00 | 29,900 00 | 34,900 00 | 14,712 50 |
| Sav. dept. | 179,843 91 | 194,774 60 | 212,091 80 | 247,390 33 | 324,365 95 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 22,254 20 | 8,023 57 | 17,746 46 | 9,681 21 | 15,082 86 |
| Sav. dept. | 15,000 00 | 10,000 00 | 25,000 00 | 25,000 00 | 45,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 46,200 00 | 30,700 00 | 26,550 00 | 57,150 00 | 50,050 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 4,858 00 | 6,552 00 | 4,840 00 | 3,508 00 | 5,448 00 |
| Sav. dept. | 26,000 00 | 31,000 00 | 26,000 00 | 30,000 00 | 25,000 00 |
| Gold coin: Com'l. dept. | 562 50 | 690 00 | 642 50 | 45 00 | 125 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 5,000 00 | 5,000 00 |
| Silver coin: Com'l. dept. | 2,656 00 | 2,616 00 | 2,007 80 | 2,049 00 | 3,105 00 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 761 95 | 640 04 | 658 63 | 518 63 | 669 00 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | 41,500 00 | 41,500 00 | 41,500 00 | 41,500 00 | 41,500 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | 5,608 18 | 5,608 18 | 5,608 18 | 5,608 18 | 5,608 18 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 4,467 22 | 1,682 51 | 1,249 34 | 4,122 69 | 8 11 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $625,958 46 | $728,001 40 | $766,324 71 | $866,708 04 | $1,031,471 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Undivided profits, net | 4,757 28 | 6,481 15 | 10,398 48 | 13,214 17 | 15,664 79 |
| Dividends unpaid | 5,000 00 | 75 00 | | | |
| Reserved for taxes, interest, etc. | 1,012 85 | 965 32 | 699 46 | 2,420 14 | 88 81 |
| Commercial deposits subject to check | 70,888 13 | 77,363 64 | 68,391 08 | 79,175 72 | 81,434 63 |
| Demand certificates of deposit | 5,922 11 | 3,346 81 | 11,672 40 | 4,904 75 | 3,233 00 |
| Certified checks | 334 12 | 77 65 | 2,161 45 | 1,165 16 | 172 96 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 406,943 97 | 509,191 83 | 544,501 84 | 637,828 10 | 802,877 47 |
| Certificates of deposit | 3,100 00 | 2,500 00 | 500 00 | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $625,958 46 | $728,001 40 | $766,324 71 | $866,708 04 | $1,031,471 66 |

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No. 435.

## THE HAMTRAMCK STATE BANK, HAMTRAMCK.

Organized February 4, 1909.

FRANK A. SCHULTE, *President;* WILLIAM BLANCK, *Vice President;* JOS. C. FRIEDEL, *Cashier.*

DIRECTORS.—William Blanck, Frank A. Schulte, James T. Keena, Jos. C. Friedel, H. P. Borgman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $201,391 85 | $200,766 00 | $103,312 90 | $145,464 65 | $243,092 07 |
| Sav. dept. | 67,510 00 | 75,665 00 | 62,483 25 | 84,572 77 | 106,628 98 |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,836 75 | 16,924 03 | 91,799 03 | 41,715 59 | 26,725 28 |
| Sav. dept. | 628,870 37 | 715,516 51 | 745,411 95 | 793,142 61 | 857,083 23 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 36,083 84 | 10,676 65 | 29,302 40 | 49,325 08 | 35,526 65 |
| Sav. dept. | 55,000 00 | 72,926 61 | 55,000 00 | 59,710 74 | 84,726 42 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 162,556 00 | 133,556 00 | 149,256 00 | 141,740 00 | 195,356 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10,150 00 | 14,900 00 | ..... | 10,950 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 1,875 16 | ..... |
| Sav. dept. | ..... | 446 03 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 18,351 00 | 6,549 00 | 35,000 00 | 22,660 00 | 21,000 00 |
| Sav. dept. | 34,000 00 | 26,400 00 | 63,300 00 | 43,567 00 | 91,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 775 00 | ..... | 252 50 |
| Sav. dept. | 10,600 00 | 10,600 00 | 10,000 00 | 10,815 00 | 10,600 00 |
| Silver coin:.....Com'l. dept. | 3,112 25 | 2,232 00 | 1,200 00 | 3,468 00 | 1,505 75 |
| Sav. dept. | 696 30 | 1,461 30 | 571 00 | 71 00 | 1,400 00 |
| Nickels and cents:.....Com'l. dept. | 1,365 38 | 180 18 | 157 82 | 221 10 | 524 53 |
| Sav. dept. | 18 76 | 1,000 92 | 58 48 | 51 36 | 5 50 |
| Overdrafts | ..... | 73 | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | 419 00 |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | 3,500 00 | 3,500 00 | 4,225 45 | 4,225 45 | 4,225 45 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 965 02 | ..... | ..... | ..... | 1,278 80 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,263,507 52 | $1,305,800 96 | $1,364,353 28 | $1,426,075 51 | $1,693,850 16 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 24,137 38 | 26,280 10 | 28,082 15 | 30,694 83 | 39,354 50 |
| Dividends unpaid | 750 00 | ..... | ..... | 750 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 212,772 73 | 176,145 39 | 195,131 15 | 198,134 37 | 257,073 80 |
| Demand certificates of deposit | ..... | ..... | ..... | 1,875 73 | ..... |
| Certified checks | 6,445 98 | 903 10 | 5,059 30 | ..... | 621 73 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 956,455 31 | 1,037,626 25 | 1,072,534 56 | 1,133,274 46 | 1,328,103 01 |
| Certificates of deposit | 12,946 12 | 14,846 12 | 13,546 12 | 11,346 12 | 18,697 12 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,263,507 52 | $1,305,800 96 | $1,364,353 28 | $1,426,075 51 | $1,693,850 16 |

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## No. 617.

## LIBERTY STATE BANK, HAMTRAMCK.

### Organized July 31, 1918.

JOSEPH CHRONOWSKI, *President;* STANISLAUS CHRONOWSKI, GEORGE J. HOLSTEIN, *Vice Presidents;* BASIL J. TREPPA, *Cashier;* WM. H. BROOK, *Auditor.*

DIRECTORS.—Joseph Chronowski, Stanislaus Chronowski, George J. Holstein, Anthony S. Fijalkowski, Anthony Seeger.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $23,305 50 | $24,258 00 | $53,238 05 | $58,456 33 | $42,490 95 |
| Sav. dept. | 700 00 | 35,967 96 | 31,537 50 | 33,358 17 | 32,790 25 |
| Bonds, mtgs. and securities:...Com'l. dept. | 33,149 12 | 30,021 11 | 36,080 00 | 39,080 00 | 62,725 84 |
| Sav. dept. | 47,300 00 | 74,395 66 | 123,395 66 | 137,827 51 | 219,611 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 59,320 73 | 34,348 12 | 4,753 47 | 28,300 92 | 59,138 34 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,202 54 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 268 00 | 593 00 | 565 00 | 594 00 | 254 00 |
| Sav. dept. | 18,000 00 | 15,000 00 | 23,000 00 | 27,000 00 | 14,000 00 |
| Gold coin:.....Com'l. dept. | 282 50 | 292 50 | 960 00 | 1,060 00 | 1,095 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,160 35 | 2,612 70 | 2,824 45 | 2,082 30 | 1,473 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 571 82 | 947 32 | 1,036 15 | 1,136 20 | 1,002 16 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | 3,093 96 | 3,877 94 | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 3,865 60 | 3,865 60 | 4,087 60 | 4,087 60 | 4,087 60 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 2,592 28 | 3,830 05 | 5,676 70 | 4,100 00 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $204,220 12 | $238,772 19 | $295,307 93 | $348,659 73 | $452,769 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $94,600 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 4,730 00 | 5,000 00 | 3,547 18 | 4,168 56 | 3,741 12 |
| Undivided profits, net | ..... | ..... | ..... | ..... | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 39,484 22 | 35,468 59 | 66,098 51 | 84,786 10 | 129,186 20 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 111 97 | ..... | 683 72 | 1,800 62 | 2,300 00 |
| Cashier's checks | 1,163 77 | 2,446 93 | 1,762 30 | 1,404 57 | 3,372 71 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 63,530 16 | 95,256 67 | 118,316 22 | 143,449 88 | 200,669 01 |
| Certificates of deposit | 600 00 | 600 00 | 4,900 00 | 8,350 00 | 8,350 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 4,700 00 | 5,150 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $204,220 12 | $238,772 19 | $295,307 93 | $348,659 73 | $452,769 04 |

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## SUPERIOR TRUST COMPANY, HANCOCK.

### Organized July 21, 1902.

HENRY L. BAER, *President;* CHAS. L. LAWTON, *Vice President;* J. C. JEFFERY, *Secretary;* JOS. M. BORLACE, *Assistant Secretary.*

DIRECTORS.—Thos. W. Armstrong, Henry L. Baer, Joseph Bosch, Chas. Briggs, Gordon R. Campbell, James Chynoweth, Thomas Hoatson, J. C. Jeffery, Ferdinand Wieber, Chas. L. Lawton, Swaby L. Lawton, Ed. M. Lieblein, August Menge, Allan F. Rees, Joseph Ruppe, Paul Ruppe, John G. Stone, Charles A. Wright.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Collateral loans: | | | | | |
| Time | $9,470 00 | $8,292 00 | $8,292 00 | $8,292 00 | $12,988 00 |
| Demand | 39,850 00 | 41,050 00 | 42,025 00 | 42,025 00 | 37,600 00 |
| Loans on real estate mortgages: | | | | | |
| In office | 222,449 97 | 219,377 52 | 213,930 04 | 214,018 73 | 210,636 17 |
| With State Treasurer | 75,115 51 | 75,065 51 | 78,065 51 | 77,665 51 | 77,372 05 |
| Bonds. In office | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other investments | 830 00 | 830 00 | 830 00 | 830 00 | 830 00 |
| Advances to trusts | ..... | ..... | ..... | 35 00 | 35 00 |
| Due from other banks and bankers | 3,853 60 | 13,401 25 | 1,994 79 | ..... | 4,430 07 |
| Totals | $359,569 08 | $366,016 28 | $353,137 34 | $350,866 24 | $351,891 29 |
| Liabilities. | | | | | |
| Capital stock paid in | $150,000 00 | $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 | 50,000 00 |
| Undivided profits. (Less expenses, interest and taxes paid) | 58,817 17 | 61,755 67 | 61,325 00 | 56,677 38 | 60,080 94 |
| Trust deposits | 18,351 91 | 21,860 61 | 19,912 34 | 20,087 82 | 20,410 35 |
| Debentures | 82,400 00 | 82,400 00 | 71,900 00 | 71,400 00 | 71,400 00 |
| Due to banks | ..... | ..... | ..... | 2,701 04 | ..... |
| Totals | $359,569 08 | $366,016 28 | $353,137 34 | $350,866 24 | $351,891 29 |

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## No. 620.

## *HANOVER STATE BANK, HANOVER.

Organized October 4, 1918.

WM. A. REED, *President;* GEORGE H. ZORMAN, FRANK E. PALMER, *Vice Presidents;* F. W. NEWBERRY, *Cashier;* FAY CONKLIN, *Assistant Cashier.*

DIRECTORS.—Wm. A. Reed, George H. Zorman, Oliver P. Richards, Laverne Hatch, Fred C. Reed, Fay Conklin, Frank E. Palmer, F. W. Newberry.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | | $6,443 50 | $11,141 72 | $20,917 72 | $28,997 50 |
| Sav. dept. | | 5,000 00 | | 4,000 00 | |
| Bonds, mtgs. and securities: Com'l. dept. | | | 21,000 00 | 21,000 00 | 20,600 00 |
| Sav. dept. | | 12,150 00 | 12,150 00 | 8,200 00 | 19,000 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | | 25,454 11 | 10,374 92 | 9,562 40 | 10,177 34 |
| Sav. dept. | | 5,000 00 | 5,000 00 | 5,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | | 1,110 00 | 1,085 00 | 495 00 | 1,062 00 |
| Sav. dept. | | 500 00 | 1,500 00 | 1,800 00 | 1,800 00 |
| Gold coin: Com'l. dept. | | | | 10 00 | 10 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | | 244 00 | 145 05 | 235 50 | 210 85 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | | 65 82 | 120 45 | 112 51 | 25 92 |
| Sav. dept. | | | | | |
| Overdrafts | | | 16 81 | 26 82 | 28 31 |
| Premium account | | 588 96 | | | |
| Exp. int. and taxes paid ex'cd'g earnings | | | 880 30 | 908 87 | 337 71 |
| Banking house | | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 69 70 | 40 35 | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | $59,626 09 | $66,454 60 | $75,268 82 | $88,249 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | 23,165 99 | 20,698 53 | 17,480 47 | 28,457 93 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | 8,711 74 | 11,003 11 | 11,945 07 | 12,834 50 |
| Certificates of deposit | | 7,748 36 | 14,752 96 | 25,843 28 | 26,957 20 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | $59,626 09 | $66,454 60 | $75,268 82 | $88,249 63 |

*Commenced business January 17, 1919.

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No. 254.

## HURON COUNTY SAVINGS BANK, HARBOR BEACH.

Organized January 15, 1902.

BELA W. JENKS, *President;* JOHN L. BRENNAN, DARIUS MIHLETHALER, *Vice Presidents;* WILLIAM J. ENGLE, *Cashier;* CLARKE MUNFORD, *Asst. Cashier.*

DIRECTORS.—Darius Mihlethaler, Bela W. Jenks, G. G. Scranton, John L. Brennan, Robert M. Jenks.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $87,999 70 | $73,111 91 | $90,629 69 | $123,767 11 | $132,488 08 |
| Sav. dept. | 108,231 50 | 81,473 20 | 42,758 68 | 41,327 07 | 57,662 11 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 165 60 | 153 10 | 153 10 |
| Sav. dept. | 151,032 38 | 245,551 42 | 293,885 67 | 249,119 69 | 251,661 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 13,121 62 | 13,126 99 | 13,130 72 | 13,132 53 | 13,138 06 |
| Sav. dept. | 31,204 64 | 53,778 58 | 53,383 12 | 29,184 91 | 52,389 11 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 42,150 00 | ..... | 10,000 00 | 25,000 00 | 19,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 262 57 | 1,968 76 | 2,483 62 | ..... | ..... |
| Sav. dept. | 1,247 31 | 208 95 | ..... | 2,552 73 | ..... |
| Currency:.....Com'l. dept. | 4,962 00 | 3,676 00 | 4,217 00 | 2,575 00 | 6,103 00 |
| Sav. dept. | 22,000 00 | 8,100 00 | 11,100 00 | 10,470 00 | 10,060 00 |
| Gold coin:.....Com'l. dept. | ..... | 15 00 | 25 00 | 5,035 00 | 70 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | ..... | 5,000 00 |
| Silver coin:.....Com'l. dept. | 53 20 | 17 85 | 45 80 | 60 60 | 31 30 |
| Sav. dept. | 310 00 | 280 00 | 500 00 | 265 00 | 370 00 |
| Nickels and cents:.....Com'l. dept. | 22 23 | 22 39 | 28 58 | 27 87 | 32 53 |
| Sav. dept. | 40 00 | 19 50 | 123 11 | 144 88 | 62 56 |
| Overdrafts | 36 77 | 47 55 | 130 55 | 53 09 | 1,640 15 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Other real estate | 2,284 64 | 2,284 64 | 2,284 64 | 3,368 22 | 3,424 12 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | 1,001 53 | 6,763 17 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $487,658 56 | $506,382 74 | $547,591 78 | $529,938 33 | $577,748 68 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 3,795 13 | 490 91 | 401 41 | 3,295 34 | 3,121 87 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 1,152 97 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 99,062 72 | 107,734 14 | 124,041 81 | 90,956 02 | 121,535 58 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | 200 00 | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 89,793 48 | 86,538 87 | 87,387 94 | 91,762 47 | 95,011 51 |
| Certificates of deposit | 251,299 61 | 266,564 17 | 285,517 97 | 293,881 85 | 313,037 07 |
| Club savings deposits | 54 65 | 54 65 | 42 65 | 42 65 | 42 65 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $487,658 56 | $506,382 74 | $547,591 78 | $529,938 33 | $577,748 68 |

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## No. 412.

## THE STATE BANK OF HARBOR BEACH, HARBOR BEACH.

### Organized October 8, 1908.

JAMES LIVINGSTON, *President;* JOS. J. LESZCZYNSKI, *Vice President;* HENRY BINKLE, *Cashier;* JOS. J. POTTS, *Assistant Cashier.*

DIRECTORS.—James Livingston, Jas. McColl, Jos. J. Leszczynski, F. C. Leszczynski, Robinson Wellock, Leslie J. Graham, Henry Binkle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $239,490 39 | $242,514 04 | $247,210 18 | $267,699 97 | $310,117 26 |
| Sav. dept. | 23,049 44 | 23,049 44 | 12,314 50 | 16,447 50 | 23,900 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,405 25 | 14,405 25 | 52,965 25 | 64,015 25 | 42,015 25 |
| Sav. dept. | 40,170 00 | 45,410 00 | 57,279 00 | 61,014 00 | 63,279 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 55,054 15 | 60,649 72 | 56,106 16 | 31,728 92 | 39,318 30 |
| Sav. dept. | 3,000 00 | 3,000 00 | 9,000 00 | 10,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 7,200 00 | 13,260 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 6,000 00 | 20,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 992 38 | 556 16 | 708 37 | 776 16 | 379 37 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,540 00 | 17,800 00 | 24,773 00 | 26,937 00 | 27,296 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 1,572 13 | 1,607 13 | 1,582 13 | 1,567 13 | 532 13 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 1,256 75 | 1,383 25 | 1,368 65 | 1,551 25 | 331 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 168 72 | 189 53 | 192 17 | 121 26 | 75 01 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 627 91 | 755 09 | 1,942 39 | 1,111 87 | 210 38 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | 5,209 54 | 5,194 25 | 5,194 25 | 5,194 25 | 5,194 25 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $421,136 66 | $460,173 86 | $481,036 05 | $498,564 56 | $534,048 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 4,043 75 | 3,970 29 | 4,423 77 | 4,756 26 | 5,036 84 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 68,784 50 | 76,145 38 | 56,737 55 | 54,617 76 | 67,793 12 |
| Demand certificates of deposit | 243,068 23 | 269,543 86 | 301,635 71 | 318,827 47 | 328,673 49 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 75,240 18 | 80,514 33 | 88,239 02 | 90,363 07 | 102,545 30 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $421,136 66 | $460,173 86 | $481,036 05 | $498,564 56 | $534,048 75 |

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No. 326.

## THE EMMET COUNTY STATE BANK, HARBOR SPRINGS.

Organized November 1, 1905.

W. J. CLARKE, *President;* E. G. CAREY, *Vice President;* J. T. CLARKE, *Vice Pres. and Cashier;* WM. J. CLARKE, JR., *Assistant Cashier.*
DIRECTORS.—W. J. Clarke, E. G. Carey, J. T. Clarke, E. M. Clarke, W. J. Clarke, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $164,312 49 | $154,967 07 | $156,284 93 | $195,656 80 | $235,597 60 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,000 00 | 19,500 00 | 11,000 00 | 5,000 00 | 52,000 00 |
| Sav. dept. | 125,666 32 | 124,941 32 | 144,625 82 | 152,308 82 | 168,236 32 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 53,203 01 | 61,351 14 | 94,632 60 | 36,233 04 | 123,875 61 |
| Sav. dept. | 32,929 85 | 39,751 70 | 22,799 72 | 18,443 98 | 57,505 93 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 28,000 00 | 31,750 00 | 20,000 00 | 9,000 00 | 400 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | 3,000 00 | 3,000 00 | | |
| Sav. dept. | | 3,000 00 | 3,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,045 00 | 644 00 | 3,851 00 | 6,627 00 | 5,604 00 |
| Sav. dept. | 10,000 00 | 8,000 00 | 8,000 00 | 10,000 00 | 11,000 00 |
| Gold coin:.....Com'l. dept. | 810 00 | 817 50 | 927 50 | 1,067 50 | 2,112 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 4,765 30 | 4,729 70 | 4,034 05 | 3,621 85 | 3,732 70 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 1,089 90 | 1,164 14 | 1,151 09 | 1,058 59 | 387 14 |
| Sav. dept. | | | | | |
| Overdrafts | 7 94 | 75 96 | 140 91 | 25 15 | 152 49 |
| Premium account | 950 00 | 950 00 | 950 00 | 950 00 | 900 00 |
| Banking house | | | | | |
| Furniture and fixtures | 1 00 | 1 00 | 1 00 | 1 00 | 1 00 |
| Other real estste | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | 12 50 | |
| Outside checks and other cash items | 293 79 | 49 05 | 25 | 369 11 | 168 14 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $451,074 60 | $454,692 58 | $474,398 87 | $440,375 34 | $661,673 43 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 18,960 23 | 22,366 38 | 24,543 67 | 22,821 42 | 26,284 99 |
| Dividends unpaid | 6,250 00 | 5,425 00 | | | |
| Reserved for taxes, interest, etc. | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Commercial deposits subject to check | 165,610 79 | 156,070 93 | 138,307 75 | 162,878 79 | 332,305 92 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 5,322 81 | 5,306 84 | 55,041 50 | 6,577 81 | 7,852 63 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 834 60 | 580 41 | 580 41 | 587 64 | 587 64 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 81,299 24 | 85,869 06 | 89,148 53 | 84,934 12 | 115,015 93 |
| Certificates of deposit | 115,296 93 | 121,573 96 | 109,277 01 | 104,818 68 | 122,126 32 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 256 88 | |
| Totals | $451,074 60 | $454,692 58 | $474,398 87 | $440,375 34 | $661,673 43 |

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## No. 355.

## THE STATE SAVINGS BANK OF HARRISON.

Organized December 8, 1906.

W. LEIGH WILSON, *President;* ELLIS G. HUGHES, M. FANNING, *Vice Presidents;* F. WEATHERHEAD, *Cashier;* W. L. HARPER, *Assistant Cashier.*

DIRECTORS.—W. Leigh Wilson, F. Weatherhead, A. S. McIntyre, Ellis G. Hughes, Elmer J. Hughes, Chas. Cave, Michael Fanning, John R. Brown.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $55,735 93 | $60,043 35 | $62,783 57 | $63,388 74 | $65,768 92 |
| Sav. dept. | 47,212 48 | 41,617 98 | 39,093 72 | 37,783 41 | 37,271 78 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,800 00 | 7,350 00 | 25,000 00 | 25,000 00 | 24,900 00 |
| Sav. dept. | 28,742 96 | 30,242 96 | 33,592 96 | 34,442 96 | 34,242 96 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 12,101 26 | 4,983 13 | 7,497 37 | 8,910 68 | 9,390 49 |
| Sav. dept. | 10,705 49 | 5,165 89 | 3,374 00 | 4,519 75 | 6,561 37 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 5,000 00 | 5,000 00 | 12,200 00 | 12,200 00 | 12,200 00 |
| U. S. cert. of indebt. a s cash res.:Com'l. dep | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | 1,126 92 | 136 08 | 57 38 | 302 24 | 63 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,060 00 | 4,952 00 | 5,848 00 | 4,127 00 | 3,125 00 |
| Sav. dept. | 3,355 00 | 3,300 00 | 3,500 00 | 3,500 00 | 3,100 00 |
| Gold coin:.....Com'l. dept. | ..... | 110 00 | 20 00 | 25 00 | 55 00 |
| Sav. deptf | 470 00 | 400 00 | 500 00 | 500 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 300 50 | 282 85 | 443 85 | 414 20 | 315 75 |
| Sav. dept. | 175 00 | 300 00 | ..... | ..... | 400 00 |
| Nickels and cents:.....Com'l. dept. | 273 16 | 336 83 | 314 51 | 320 80 | 253 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 250 16 | 67 28 | 157 23 | 13 52 | 67 84 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 4,227 00 | 3,750 00 | 3,750 00 | 3,735 00 | 3,735 00 |
| Other real estate | 3,014 25 | 3,014 25 | 3,014 25 | 3,014 25 | 3,014 25 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 229 79 | ..... | ..... | 10 00 | 10 00 |
| Outside checks and other cash items | 905 08 | 216 29 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $185,684 98 | $175,268 89 | $205,146 84 | $206,207 55 | $208,975 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,880 78 | 1,154 71 | 2,635 99 | 2,698 95 | 3,212 20 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 1,023 59 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 63,886 47 | 59,226 52 | 52,802 66 | 53,502 55 | 54,326 67 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 878 85 | 1,285 24 | 1,379 56 | 990 37 | 1,057 24 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 50,816 59 | 48,101 56 | 47,268 88 | 48,874 82 | 56,892 86 |
| Certificates of deposit | 29,198 70 | 27,500 86 | 28,059 75 | 27,140 86 | 25,586 28 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Bonds sold subject to repurchase | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Bonds borrowed | ..... | ..... | 25,000 00 | 25,000 00 | 24,900 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $185,684 98 | $175,268 89 | $205,146 84 | $206,207 55 | $208,975 25 |

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## No. 369.

## ALCONA COUNTY SAVINGS BANK, HARRISVILLE.

### Organized March 31, 1907.

JOHN MACGREGOR, *President;* C. M. LUND, *Vice President;* L. R. ROSS, *Cashier.*

DIRECTORS.—John Macgregor, C. M. Lund, W. L. Chapelle, A. R. Miller, Thos. B. Cook, Chris Yockey, L. R. Ross.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $97,799 40 | $88,074 08 | $96,557 10 | $101,653 30 | $111,832 14 |
| Sav. dept. | 25,270 60 | 19,124 14 | 15,384 90 | 16,465 20 | 29,026 21 |
| Bonds, mtgs. and securities:...Com'l. dept. | 17,304 32 | 22,442 78 | 16,841 97 | 16,515 22 | 17,115 22 |
| Sav. dept. | 100,125 04 | 105,976 94 | 110,390 50 | 102,298 57 | 114,430 07 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 10,993 55 | 9,279 33 | 6,419 59 | 8,633 72 | 20,010 10 |
| Sav. dept. | 8,880 67 | 3,511 99 | 9,283 70 | 5,706 38 | 16,998 24 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,218 00 | 3,260 00 | 1,345 00 | 956 00 | 339 00 |
| Sav. dept. | 7,000 00 | 7,000 00 | 8,000 00 | 7,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 25 00 | 35 00 | 65 00 | 60 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,729 45 | 1,894 85 | 1,676 35 | 646 50 | 779 30 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 382 90 | 395 51 | 345 63 | 329 58 | 279 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 677 51 | 233 32 | 357 55 | 51 09 | 27 28 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Furniture and fixtures..... | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 476 74 | 196 85 | 461 60 | 104 80 | 760 59 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $276,158 18 | $265,714 79 | $281,398 89 | $275,725 36 | $331,957 35 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Undivided profits, net..... | 274 80 | 2,967 16 | 5,281 26 | 4,162 88 | 5,568 08 |
| Dividends unpaid..... | 625 00 | 52 50 | 25 00 | 625 00 | ..... |
| Reserved for taxes, interest, etc..... | 800 00 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 73,481 15 | 81,231 35 | 83,856 90 | 74,923 75 | 120,694 64 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 123,375 42 | 126,541 64 | 133,018 48 | 139,420 85 | 152,840 03 |
| Certificates of deposit..... | 9,676 40 | 11,922 14 | 16,217 25 | 11,982 88 | 9,854 60 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 24,925 41 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | 1,610 00 | ..... |
| Totals..... | $276,158 18 | $265,714 79 | $281,398 89 | $275,725 36 | $331,957 35 |

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## No. 50.

## OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

Corporate existence extended December 29, 1911.

W. E. SNYDER, *President*; G. T. SANDS, *Vice President*; H. S. NEWTON, *Vice President*; W. E. ROLLINS, *Cashier*; W. S. GREINER, *Assistant Cashier*.

DIRECTORS.—G. T. Sands, W. E. Snyder, J. B. Conger, H. S. Newton, C. L. Churchill, Joseph Evans, L. S. Platt.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $61,914 28 | $72,704 30 | $76,031 42 | $80,035 83 | $66,223 82 |
| Sav. dept. | 34,565 29 | 32,774 25 | 34,452 38 | 32,239 80 | 59,551 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 41,677 50 | 41,527 50 | 41,802 50 | 41,802 50 | 42,602 50 |
| Sav. dept. | 151,815 03 | 160,715 03 | 168,181 48 | 168,781 48 | 184,799 69 |
| Due from Fed. Res. Bank:....Com'l. dept. | 6,700 00 | 7,688 67 | 7,509 49 | 7,998 31 | 10,208 99 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,400 00 | 7,500 00 | 8,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 1,992 56 | 4,535 57 | 16,623 75 | 6,342 81 | 26,521 93 |
| Sav. dept. | 26,416 10 | 5,081 86 | 14,220 03 | 26,479 25 | 30,583 11 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 45,100 00 | 31,900 00 | 20,550 00 | 24,795 00 | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 6,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 433 15 | 209 83 | 1,893 35 | 468 71 | 1,220 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,000 00 | 1,800 00 | 4,000 00 | 7,123 00 | 3,015 00 |
| Sav. dept. | 7,116 00 | 6,768 00 | 7,249 00 | 7,500 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,880 00 | 1,972 50 | 2,032 50 | 2,015 00 | 2,207 50 |
| Silver coin:.....Com'l. dept. | 400 00 | 380 00 | 500 00 | 269 90 | 61 55 |
| Sav. dept. | 859 20 | 1,090 45 | 676 50 | 450 00 | 742 00 |
| Nickels and cents:.....Com'l. dept. | 63 57 | 24 80 | 30 83 | 47 47 | 54 12 |
| Sav. dept. | 144 80 | 169 05 | 42 00 | 35 00 | 50 50 |
| Overdrafts..... | 13 31 | 42 61 | 87 56 | 490 99 | 127 74 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 31,313 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Furniture and fixtures..... | 4,287 76 | 8,042 01 | 10,085 57 | 9,833 07 | 9,833 07 |
| Other real estate..... | 5,269 03 | 7,769 03 | 11,374 46 | 9,745 65 | 9,625 77 |
| Due from banks other than in reserve cities. | ..... | 18 31 | ..... | ..... | ..... |
| Cash items in transit..... | 6,913 26 | 387 90 | 824 11 | 301 21 | 10,797 64 |
| Outside checks and other cash items..... | ..... | 326 91 | 1,027 58 | 291 40 | 879 33 |
| Stock of Federal Reserve Bank..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $442,473 84 | $414,528 58 | $454,194 51 | $456,146 38 | $498,206 11 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Undivided profits, net..... | 22,018 99 | 16,113 01 | 15,093 47 | 15,778 39 | 17,890 58 |
| Dividends unpaid..... | 2,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 112,601 43 | 88,022 51 | 94,137 39 | 91,343 60 | 133,947 12 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 19 69 | 165 65 | 44 34 | 211 04 | 84 60 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 1,659 25 | ..... | 251 83 | 1,833 60 | 9,328 27 |
| State moneys on deposit..... | ..... | ..... | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 180,638 21 | 173,919 58 | 178,076 51 | 193,521 73 | 220,359 87 |
| Certificates of deposit..... | 45,536 27 | 61,307 83 | 63,590 97 | 54,458 02 | 53,595 67 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 25,000 00 | 22,000 00 | 30,000 00 | 26,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $442,473 84 | $414,528 58 | $454,194 51 | $456,146 38 | $498,206 11 |

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## No. 11.

## HASTINGS CITY BANK, HASTINGS.

Organized October 14, 1886.

Corporate existence extended October 14, 1911.

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

DIRECTORS.—Chester Messer, D. S. Goodyear, R. B. Messer, M. L. Cook, A. A. Anderson, Frank Horton, R. C. Fuller.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $396,746 43 | $370,603 05 | $377,780 01 | $385,000 39 | $360,112 79 |
| Sav. dept. | 141,639 75 | 161,321 52 | 153,293 30 | 137,670 30 | 151,102 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | 73,050 00 | 103,700 00 | 91,300 00 | 114,700 00 | 56,830 00 |
| Sav. dept. | 213,308 00 | 227,576 09 | 273,158 38 | 238,933 38 | 238,383 38 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 29,469 17 | 9,285 90 | 45,492 05 | 19,583 61 | 19,849 55 |
| Sav. dept. | 10,118 05 | 6,227 91 | 13,830 11 | 2,685 42 | 14,614 43 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 40,000 00 | 40,000 00 | 46,600 00 | 39,750 00 | 35,400 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept | | | 7,000 00 | 4,000 00 | |
| Sav. dept. | 15,000 00 | 15,000 00 | 11,000 00 | 11,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,661 14 | 964 23 | 831 06 | 2,428 48 | 581 46 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 16,594 00 | 3,197 00 | 12,678 00 | 7,076 00 | 3,435 00 |
| Sav. dept. | 5,000 00 | 3,000 00 | 12,000 00 | 12,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 497 50 | 525 00 | 625 00 | 645 00 | 1,165 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 4,200 00 | 1,314 00 | 5,700 00 | 5,200 00 | 6,000 00 |
| Sav. dept. | | 2,000 00 | | | |
| Nickels and cents:.....Com'l. dept. | 374 12 | 217 84 | 485 90 | 580 01 | 427 29 |
| Sav. dept. | | | | | |
| Overdrafts | 8,391 48 | 18,597 67 | 10,746 27 | 12,218 86 | 22,344 92 |
| Premium account | | | | | |
| Banking house | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Furniture and fixtures | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 212 00 | 326 37 | | | 2,015 00 |
| Outside checks and other cash items | 16,939 71 | 11,159 46 | 3,202 47 | 13,949 49 | 5,140 44 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $1,018 201 35 | $1,010,016 04 | $1,110,722 55 | $1,052,420 94 | $972,401 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 40,896 73 | 41,567 23 | 37,802 05 | 40,589 74 | 41,870 82 |
| Dividends unpaid | 3,750 00 | | | 3,750 00 | 10 00 |
| Reserved for taxes, interest, etc | | | 4,206 48 | 5,456 69 | 2,925 00 |
| Commercial deposits subject to check | 309,243 46 | 239,312 67 | 359,540 49 | 276,150 45 | 282,512 71 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | 357 02 | 94 97 | |
| Cashier's checks | 700 00 | | 103 24 | 659 15 | 169 12 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 317,722 96 | 342,223 04 | 343,036 95 | 360,712 07 | 379,389 75 |
| Certificates of deposit | 80,920 38 | 93,061 58 | 78,726 93 | 79,874 71 | 69,316 44 |
| Club savings deposits | 767 82 | 3,118 95 | 5,643 07 | 7,133 16 | 9,808 06 |
| Notes and bills rediscounted | 64,200 00 | 65,732 57 | 33,306 32 | 30,000 00 | 16,500 00 |
| Bills payable | 80,000 00 | 105,000 00 | 108,000 00 | 108,000 00 | 40,000 00 |
| Bonds sold subject to repurchase | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,018,201 35 | $1,010,016 04 | $1,110,722 55 | $1,052,420 94 | $972.401 90 |

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## No. 441.

## THE HEMLOCK STATE BANK, HEMLOCK.

### Organized October 6, 1909.

WILLIAM PAHL, *President;* JOHN C. RAUCHHOLZ, *Vice President;* R. B. BEAVER, *Cashier;* E. S. BEAVER, *Assistant Cashier.*

DIRECTORS.—William Pahl, John C. Rauchholz, Wm. J. Turner, Henry Alward, R. T. Maynard, R. B. Beaver, J. H. Hudson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $65,099 67 | $93,038 03 | $87,583 51 | $74,161 42 | $103,042 86 |
| Sav. dept. | 35,036 58 | 30,404 85 | 37,117 27 | 55,294 12 | 74,342 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Sav. dept. | 108,637 23 | 105,353 35 | 111,046 18 | 105,847 68 | 113,310 68 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 13,244 52 | 10,724 55 | 9,397 15 | 8,202 17 | 7,331 91 |
| Sav. dept. | 58,319 18 | 41,312 96 | 50,984 66 | 39,105 74 | 41,121 23 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 52,525 00 | 54,400 00 | 57,515 00 | 61,865 00 | 80,600 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 2,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Sav. dept. | 5,000 00 | 6,000 00 | 6,500 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,367 00 | 1,007 00 | 2,589 00 | 2,723 00 | 3,275 00 |
| Sav. dept. | 6,000 00 | 5,700 00 | 6,200 00 | 5,213 00 | ..... |
| Gold coin:.....Com'l. dept. | ..... | 10 00 | 60 00 | ..... | 725 00 |
| Sav. dept. | 500 00 | 500 00 | 500 00 | 560 00 | ..... |
| Silver coin:.....Com'l. dept. | 758 00 | 639 10 | 622 65 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 627 95 | 590 00 |
| Nickels and cents:.....Com'l. dept. | 69 05 | 142 01 | 64 58 | 28 | ..... |
| Sav. dept. | ..... | ..... | ..... | 96 16 | 59 93 |
| Overdrafts | 1,141 79 | 683 98 | 502 91 | 334 49 | 339 03 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 2,636 50 | 2,530 00 | 2,530 00 | 2,530 00 | 2,530 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 38 72 | 114 66 | 475 62 | 202 89 | 206 28 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,873 24 | $359,060 49 | $380,188 53 | $370,263 90 | $430,974 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 3,540 60 | 2,704 54 | 4,742 43 | 3,347 18 | 3,570 05 |
| Dividends unpaid | ..... | 112 50 | ..... | ..... | 13 50 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 94,013 98 | 81,417 28 | 81,755 17 | 61,024 41 | 82,541 73 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 5,353 85 | 1,890 69 | 1,352 97 | 1,976 08 | 3,563 01 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 199 51 | 199 51 | 133 49 | 136 29 | 135 52 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 6,381 18 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | 209,908 08 |
| Book accounts | 145,104 23 | 158,981 50 | 177,154 81 | 189,972 19 | 94,861 49 |
| Certificates of deposit | 78,661 07 | 83,754 47 | 85,049 66 | 83,807 75 | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,873 24 | $359,060 49 | $380,188 53 | $370,263 90 | $430,974 56 |

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## No. 446.

## THE STATE BANK OF HESPERIA, HESPERIA.

### Organized January 26, 1910.

JAMES CALDWELL, *President;* JOHN MAHAN, WESLEY B. WINTERS, *Vice Presidents;* EARL ANDERSON, *Cashier.*

DIRECTORS.—James Caldwell, John Mahan, A. E. Mills, O. A. Rowland, Wesley B. Winters, D. C. McCallum, C. V. Walker, Archie McCallum, Emiel Kempf.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $58,813 39 | $60,861 33 | $67,731 67 | $65,889 74 | $61,997 34 |
| Sav. dept. | 16,086 22 | 19,718 39 | 16,311 99 | 23,466 91 | 33,940 88 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Sav. dept. | 45,641 50 | 52,585 00 | 50,135 00 | 49,860 00 | 50,845 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 27,577 97 | 10,724 37 | 9,287 35 | 12,178 56 | 23,227 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 29,150 00 | 36,450 00 | 37,100 00 | 32,100 00 | 26,250 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,960 00 | 4,767 00 | 3,723 00 | 3,451 00 | 2,031 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 4,500 00 | 5,500 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 1,070 00 | 1,070 00 | 65 00 | 1,062 50 | 1,107 50 |
| Sav. dept. | ..... | ..... | 1,000 00 | ..... | ..... |
| Silver coin:.....Com'l. dept. | 775 75 | 750 25 | 703 45 | 653 15 | 660 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 410 47 | 551 47 | 605 82 | 214 51 | 194 01 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 822 79 | 248 04 | 269 95 | 466 47 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estste | 650 00 | 630 00 | 630 00 | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 231 03 | ..... | ..... | ..... | 86 35 |
| Outside checks and other cash items | 173 63 | 151 51 | 236 96 | 51 01 | 15 51 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $205,739 96 | $201,282 11 | $199,478 28 | $201,897 33 | $219,022 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 2,411 38 | 2,739 49 | 4,506 00 | 3,549 19 | 3,591 45 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 81,724 60 | 72,227 96 | 59,373 31 | 59,473 09 | 66,574 35 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 2,000 00 | ..... | ..... | ..... | ..... |
| Book accounts | 32,468 51 | 35,655 43 | 40,433 20 | 43,793 92 | 50,450 95 |
| Certificates of deposit | 59,135 47 | 62,659 23 | 67,165 77 | 67,081 13 | 70,406 09 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $205,739 96 | $201,282 11 | $199,478 28 | $201,897 33 | $219,022 84 |

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## No. 465.

## THE AMERICAN STATE BANK, HIGHLAND PARK.

### Organized August 3, 1910.

W. J. HAYES, *President;* H. B. WALLACE, T. W. ASTON, *Vice Presidents;*
RUSSELL T. WALLACE, *Cashier;* A. F. DEYONKER, *Assistant Cashier.*

DIRECTORS.—H. C. Whitney, H. B. Wallace, W. J. Hayes, William E. Moss, James J. Brady, H. L. Walker, F. C. Hayden, Edward N. Munro, Thos. W. Aston, Irwin Fullerton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $330,072 57 | $309,385 55 | $344,038 45 | $360,096 42 | $368,071 05 |
| Sav. dept. | 140,302 51 | 187,449 80 | 185,729 55 | 168,093 56 | 103,571 82 |
| Bonds, mtgs. and securities:...Com'l. dept. | 44,863 60 | 44,863 60 | 110,105 47 | 113,355 47 | 112,755 47 |
| Sav. dept. | 384,446 22 | 419,139 79 | 461,873 33 | 543,702 59 | 795,017 13 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 44,487 79 | 38,974 88 | 63,115 38 | 44,660 02 | 50,133 51 |
| Sav. dept. | 267 85 | 37,000 00 | 67,006 06 | 48,013 58 | 20,021 09 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 76,350 00 | 50,150 00 | 19,750 00 | 28,700 00 | 40,400 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,436 00 | 1,835 37 | 2,476 06 | 2,965 08 | 2,080 94 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,721 00 | 18,450 50 | 19,743 50 | 20,816 00 | 22,022 00 |
| Sav. dept. | 36,167 00 | 28,821 00 | 39,628 00 | 42,649 00 | 34,369 00 |
| Gold coin:.....Com'l. dept. | 855 00 | 1,312 50 | 1,872 50 | 1,780 00 | 2,260 00 |
| Sav. dept. | 5 00 | ..... | ..... | 1,621 00 | ..... |
| Silver coin:.....Com'l. dept. | 3,014 90 | 2,452 75 | 4,923 20 | 5,209 15 | 2,767 15 |
| Sav. dept. | 1,420 40 | 1,361 60 | 1,724 40 | ..... | 1,734 30 |
| Nickels and cents:.....Com'l. dept. | 349 78 | 280 57 | 507 90 | 464 18 | 1,334 28 |
| Sav. dept. | 124 00 | 64 04 | 74 57 | 115 19 | 119 90 |
| Overdrafts..... | ..... | ..... | ..... | ..... | 19 82 |
| Premium account..... | 500 00 | 484 55 | 114 04 | ..... | ..... |
| Banking house..... | 31,975 00 | 32,975 00 | 36,673 90 | 43,373 90 | 78,636 90 |
| Furniture and fixtures..... | 10,033 26 | 10,033 26 | 10,033 26 | 9,500 00 | 9,500 00 |
| Other real estate..... | 15,000 00 | 15,000 00 | 15,000 00 | 16,263 00 | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 207 96 | 474 67 | ..... | 1,180 25 | 1,923 92 |
| Outside checks and other cash items..... | 848 82 | ..... | 650 94 | 2,155 23 | 7,890 69 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,137,448 66 | $1,200,509 43 | $1,385,040 51 | $1,454,713 62 | $1,654,628 97 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $145,300 00 |
| Surplus fund..... | 19,300 00 | 19,300 00 | 19,600 00 | 20,000 00 | 29,810 00 |
| Undivided profits, net..... | 445 65 | 975 46 | 1,444 76 | 1,120 06 | 6,176 62 |
| Dividends unpaid..... | 1,500 00 | ..... | ..... | 1,500 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | 1,000 00 | 4,000 00 | ..... | ..... |
| Commercial deposits subject to check..... | 368,896 97 | 381,882 07 | 420,502 75 | 439,755 23 | 538,417 86 |
| Demand certificates of deposit..... | 2 61 | 2 61 | 2 61 | 2 61 | 2 61 |
| Certified checks..... | 1,051 89 | 1,100 48 | 4,477 01 | 3,731 49 | 7,094 71 |
| Cashier's checks..... | 4,078 47 | 6,614 23 | 14,364 22 | 17,982 82 | 30,553 58 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | 25,000 00 | 10,000 00 |
| Postal savings deposits..... | 1,213 02 | 1,213 02 | 1,213 02 | 1,228 06 | 1,228 06 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 615,301 51 | 665,928 40 | 741,939 95 | 757,892 01 | 793,030 72 |
| Certificates of deposit..... | 25,329 39 | 18,822 12 | 17,810 02 | 21,400 74 | 25,074 99 |
| Club savings deposits..... | 329 15 | 3,671 04 | 6,936 17 | 9,100 60 | 12,539 82 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | 52,750 00 | 56,000 00 | 55,400 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,137,448 66 | $1,200,509 43 | $1,385,040 51 | $1,454,713 62 | $1,654,628 97 |

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## No. 434.

## THE HIGHLAND PARK STATE BANK, HIGHLAND PARK.

### Organized January 30, 1909.

JAMES COUZENS, *President;* JAMES T. WHITEHEAD, W. L. DUNHAM, E. C. VERBECK, GEO. H. VAN BUREN, *Vice Presidents;* F. E. QUISENBERRY, *Cashier;* R. M. JONES, A. L. COUZENS, A. YERGER, *Assistant Cashiers;* H. G. WOOD, *Auditor.*

DIRECTORS.—James Couzens, Henry Ford, James T. Whitehead, W. L. Dunham, A. L. McMeans, C. E. Wilcox, Frank Holznagle, Geo. D. Brown, Geo. R. Andrews, C. A. Dean, E. G. Liebold.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,875,007 30 | $3,038,112 69 | $3,518,543 09 | $4,575,564 50 | $6,196,911 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,847,026 22 | 5,593,185 78 | 5,486,819 01 | 3,790,309 52 | 2,956,243 40 |
| Sav. dept. | 8,547,387 87 | 9,375,714 38 | 9,398,534 88 | 9,397,354 82 | 12,209,796 63 |
| Due from Fed. Res. Bank:....Com'l. dept. | 575,781 57 | 459,403 68 | 826,712 09 | 46,868 99 | 61,066 33 |
| Sav. dept. | 300,000 00 | 300,000 00 | 300,000 00 | 100,000 00 | 300,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 407,215 21 | 493,388 30 | 439,827 46 | 992,066 06 | 446,607 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 25,984 06 | 11,148 94 | 18,924 01 | 22,144 20 | 10,443 62 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 94,216 00 | 65,801 00 | 56,025 00 | 70,314 00 | 114,535 00 |
| Sav. dept. | 173,900 00 | 125,000 00 | 110,600 00 | 136,230 00 | 200,000 00 |
| Gold coin:.....Com'l. dept. | 497 50 | 727 50 | 1,137 50 | 1,827 50 | 950 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 8,610 25 | 17,894 45 | 14,689 10 | 20,420 60 | 30,022 24 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 2,106 62 | 784 65 | 1,283 32 | 973 24 | 369 76 |
| Sav. dept. | 48 10 | 554 73 | 17 97 | 07 | 509 56 |
| Overdrafts | ..... | 15 37 | 15 84 | 170 15 | 1,063 58 |
| Premium account | ..... | ..... | ..... | 1,893 36 | 4,051 70 |
| Banking house | 285,538 85 | 285,570 85 | 277,804 68 | 277,804 68 | 277,804 68 |
| Furniture and fixtures | 30,286 65 | 30,278 40 | 30,663 10 | 30,000 00 | 31,269 15 |
| Other real estate | ..... | ..... | 2,225 54 | 2,400 00 | 2,361 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 95,384 73 | 41,673 00 | 14,211 99 | 80,626 91 | 41,270 11 |
| Outside checks and other cash items | 2,800 00 | 2,458 73 | 2,644 78 | 3,510 97 | 1,957 56 |
| Stock of Federal Reserve Bank | 46,500 00 | 48,000 00 | 48,000 00 | 48,000 00 | 51,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $18,318,290 93 | $19,889,712 45 | $20,548,679 36 | $19,598,479 57 | $22,938,233 32 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 600,000 00 | 600,000 00 | 600,000 00 | 700,000 00 | 700,000 00 |
| Undivided profits, net | 85,010 66 | 86,170 97 | 104,197 64 | 109,956 38 | 146,772 92 |
| Dividends unpaid | 35,820 00 | 140 00 | 120 00 | 36,240 00 | 16 00 |
| Reserved for taxes, interest, etc | 13,166 05 | 36,738 43 | 69,304 24 | 58,621 98 | 71,395 24 |
| Commercial deposits subject to check | 4,941,780 66 | 5,497,334 88 | 5,794,831 87 | 5,737,646 72 | 6,797,314 61 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 9,020 38 | 5,936 39 | 13,335 94 | 27,247 04 | 39,367 48 |
| Cashier's checks | 54,153 12 | 51,069 60 | 68,850 02 | 70,935 88 | 96,407 66 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 323,098 96 | 394,801 31 | 377,720 91 | 405,525 57 | 390,668 42 |
| State moneys on deposit | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 47,882 04 | 51,844 94 | 56,026 92 | 55,590 81 | 46,983 55 |
| U. S. Government deposits | 804,544 46 | 627,700 00 | 1,560,073 98 | 358,373 46 | 460,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 8,004,251 78 | 8,585,711 43 | 8,666,555 20 | 8,551,460 30 | 11,320,694 99 |
| Certificates of deposit | 984,384 32 | 1,124,264 50 | 878,662 64 | 811,881 43 | 858,612 45 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 303,928 50 | ..... | ..... | 250,000 00 | ..... |
| Bills payable | 1,111,250 00 | 1,803,000 00 | 1,334,000 00 | 1,400,000 00 | 1,000,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $18,318,290 93 | $19,889,712 45 | $20,548,679 36 | $19,598,479 57 | $22,938,233 32 |

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## No. 600.

## PENINSULAR STATE BANK OF HIGHLAND PARK.

Organized September 27, 1916.

HENRY A. HAIGH, *President;* FRANK W. HUBBARD, JOHN H. JOHNSON, *Vice Presidents;* HAROLD B. WARD, *Cashier.*

DIRECTORS.—Frank P. Byrne, Henry A. Haigh, Edward J. Hickey, Frank W. Hubbard, E. O. Krentler, J. H. Johnson, Geo. F. Monaghan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $278,979 79 | $304,496 42 | $334,921 85 | $343,052 88 | $312,712 05 |
| Sav. dept. | 78,625 00 | 94,625 00 | 114,625 00 | 113,625 00 | 115,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 35,880 00 | 50,880 00 | 50,880 00 | 70,880 00 | 82,250 00 |
| Sav. dept. | 97,900 00 | 107,400 00 | 140,050 00 | 149,750 00 | 245,566 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 82,310 34 | 31,545 11 | 28,954 69 | 25,502 06 | 91,923 20 |
| Sav. dept. | 5,000 00 | 5,000 00 | 25,000 00 | 5,000 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,000 00 | 21,550 00 | 3,000 00 | 22,700 00 | 25,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,469 34 | 976 49 | 1,023 67 | 4,415 27 | 1,223 98 |
| Sav. dept. | ..... | ..... | ..... | 18 67 | ..... |
| Currency:.....Com'l. dept. | 11,883 00 | 11,370 00 | 13,238 00 | 13,401 00 | 19,066 00 |
| Sav. dept. | 9,000 00 | 10,000 00 | 16,558 00 | 20,096 00 | 20,235 00 |
| Gold coin:.....Com'l. dept. | 297 50 | 352 50 | 332 50 | 355 00 | 330 00 |
| Sav. dept. | ..... | ..... | 10 00 | 2 50 | 5 00 |
| Silver coin:.....Com'l. dept. | 2,736 75 | 2,062 30 | 2,338 30 | 1,599 60 | 1,716 35 |
| Sav. dept. | ..... | ..... | 326 35 | 400 10 | 221 45 |
| Nickels and cents.....Com'l. dept. | 497 87 | 203 06 | 404 60 | 251 73 | 428 07 |
| Sav. dept. | ..... | ..... | 41 65 | 9 88 | 17 49 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | 5,000 00 | 5,000 00 | 27,018 14 | 27,018 14 |
| Furniture and fixtures | 19,682 63 | 19,682 63 | 19,682 63 | 19,582 63 | 20,265 13 |
| Other real estate | 11,594 54 | 11,594 54 | 12,018 14 | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 43 34 | 42 62 | 168 10 | 1,103 21 | 766 63 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $652,900 10 | $676,780 67 | $768,573 48 | $818,763 67 | $963,744 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 1,049 14 | 3,610 70 | 4,084 92 | 1,087 14 | 2,797 46 |
| Dividends unpaid | 4,000 00 | ..... | ..... | 5,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | 2,000 00 | ..... |
| Commercial deposits subject to check | 243,033 04 | 228,113 51 | 264,888 55 | 288,544 72 | 373,827 77 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 329 90 | 236 52 | 405 30 | 1,795 15 | 640 59 |
| Cashier's checks | 1,459 74 | 984 57 | 3,486 47 | 1,508 73 | 12,063 95 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 310 59 | 310 59 | 310 59 | 314 44 | 314 44 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 176,478 54 | 216,998 53 | 267,149 68 | 289,717 36 | 344,989 15 |
| Certificates of deposit | 26,239 15 | 26,526 25 | 28,247 97 | 28,796 13 | 29,111 13 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $652,900 10 | $676,780 67 | $768,573 48 | $818,763 67 | $963,744 49 |

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## No. 361.

## THE MONTMORENCY COUNTY SAVINGS BANK, HILLMAN.

### Organized December 16, 1906.

ROBERT REA, *President;* WM. N. HUNT, *Vice President;* J. W. FARRIER, *Cashier;* FORD C. REA, *Assistant Cashier;* A. B. GREEN, *Auditor.*

DIRECTORS.—Robert Rea, Wm. N. Hunt, A. B. Green, Thos. Coombs, Albert Cook, Austin Rea.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $73,743 64 | $82,492 32 | $81,644 75 | $82,485 07 | $95,016 35 |
| Sav. dept. | 5,900 00 | 16,600 00 | 30,750 00 | 24,750 00 | 24,750 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 13,800 00 | 13,100 00 | 11,450 00 |
| Sav. dept. | 56,781 50 | 56,831 50 | 62,166 50 | 65,261 50 | 64,435 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,713 97 | 20,799 65 | 10,885 31 | 17,898 06 | 10,948 81 |
| Sav. dept. | 9,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 11,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,650 00 | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 3,650 00 | 3,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,300 00 | 8,944 00 | 7,683 00 | 7,700 00 | 6,881 00 |
| Sav. dept. | 1,000 00 | 2,000 00 | 3,000 00 | 5,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 300 00 | 382 50 | 387 50 | 392 50 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 900 00 | 829 00 | 759 00 | 572 00 | 1,144 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 20 00 | 39 81 | 87 73 | 36 15 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 76 87 | 99 65 | 6 58 | 122 15 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,200 00 | 5,200 00 | 5,200 00 | 5,200 00 | 5,200 00 |
| Furniture and fixtures | 2,175 00 | 2,175 00 | 2,475 00 | 2,475 00 | 2,890 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 4,107 70 | 4,080 59 | 2,899 84 | 1,231 88 | 6,199 74 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 13 53 | 248 25 | ..... | ..... | 262 74 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $195,805 34 | $214,349 49 | $235,338 28 | $236,108 74 | $246,300 35 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Undivided profits, net | 304 94 | 990 21 | 3,180 97 | 918 14 | 2,337 33 |
| Dividends unpaid | 1,439 00 | ..... | ..... | 1,400 00 | ..... |
| Reserved for taxes, interest, etc | 530 00 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 72,373 69 | 88,448 27 | 88,128 48 | 89,612 63 | 97,248 24 |
| Demand certificates of deposit | ..... | ..... | 45 00 | ..... | 2 70 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 80,236 20 | 82,539 50 | 90,343 20 | 90,612 34 | 96,520 20 |
| Certificates of deposit | 7,921 51 | 9,371 51 | 6,840 63 | 7,465 63 | 5,741 88 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 13,800 00 | 13,100 00 | 11,450 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $195,805 34 | $214,349 49 | $235,338 28 | $236,108 74 | $246,300 35 |

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## No. 260.

## FIRST STATE SAVINGS BANK OF HILLSDALE, HILLSDALE.

Organized February 18, 1902.

F. A. ROETHLISBERGER, *President;* C. M. BARRE, EDWARD FRENSDORF, *Vice Presidents;* CHAS. C. TYLER, *Cashier;* RALPH L. OWEN, *Assistant Cashier.*

DIRECTORS.—F. A. Roethlisberger, C. M. Barre, Edward Frensdorf, Guy M. Chester, E. A. Ruckman, Wm. N. Benge, Fred E. Perry.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $288,595 28 | $329,986 44 | $340,863 26 | $308,215 76 | $347,802 73 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 180,575 06 | 206,725 06 | 176,545 86 | 179,505 06 | 165,620 06 |
| Sav. dept. | 69,765 25 | 70,865 25 | 75,284 83 | 71,584 83 | 78,726 83 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 50,511 44 | 66,815 87 | 41,582 40 | 85,672 47 | 101,393 37 |
| Sav. dept. | 9,126 45 | 9,308 97 | 9,308 97 | 9,308 97 | 9,495 13 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 10,000 00 | 20,000 00 | 20,000 00 | 10,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 26,758 00 | 20,368 00 | 16,447 00 | 24,967 00 | 25,813 00 |
| Sav. dept. | 4,000 00 | 4,500 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 170 00 | 305 00 | 1,145 00 | 1,105 00 | 1,280 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 3,119 85 | 4,127 85 | 2,793 20 | 3,432 10 | 4,889 00 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 678 80 | 674 01 | 518 56 | 430 55 | 426 05 |
| Sav. dept. | | | | | |
| Overdrafts | 8 03 | | | 25 76 | 44 23 |
| Premium account | | | | | |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 30,000 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | 1,074 92 | 1,074 92 | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 24,649 50 | 5,814 09 | 5,800 00 |
| Outside checks and other cash items | 3,238 92 | 1,591 28 | 2,595 32 | 2,672 21 | 1,295 13 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $655,122 00 | $743,842 65 | $724,233 90 | $715,233 80 | $780,085 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 |
| Surplus fund | 32,500 00 | 32,500 00 | 32,500 00 | 32,500 00 | 32,500 00 |
| Undivided profits, net | 2,559 97 | 5,727 72 | 8,574 73 | 9,790 24 | 13,220 81 |
| Dividends unpaid | 4,711 02 | 120 00 | | | |
| Reserved for taxes, interest, etc | 3,000 00 | 3,000 00 | 2,427 69 | 1,942 42 | 1,437 78 |
| Commercial deposits subject to check | 212,029 52 | 286,970 99 | 286,203 79 | 284,511 07 | 315,189 55 |
| Demand certificates of deposit | 259,063 56 | 264,029 69 | 247,073 50 | 236,971 92 | 263,048 01 |
| Certified checks | 200 00 | 200 00 | 200 00 | 1,260 00 | 60 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 76,057 93 | 86,294 25 | 82,254 19 | 83,258 15 | 89,629 38 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $655,122 00 | $743,842 65 | $724,233 90 | $715,233 80 | $780,085 53 |

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## No. 78.

## HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

Corporate existence extended July 28, 1909.

CHAUNCEY F. COOK, *President;* HENRY S. WALWORTH, *Vice President;* F. M. COOK, *Cashier;* M. B. MARSH, *Assistant Cashier.*

DIRECTORS.—Chauncey F. Cook, John T. Crume, Henry S. Walworth, Lucien D. Walworth, F. M. Cook.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 19 9. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $531,997 98 | $422,649 92 | $466,386 93 | $457,790 07 | $541,063 31 |
| Sav. dept. | 101,816 31 | 69,337 14 | 81,550 90 | 70,057 01 | 120,938 70 |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,266 80 | 67,266 80 | 14,566 80 | 2,700 00 | 1,000 00 |
| Sav. dept. | 244,623 68 | 279,800 18 | 341,030 18 | 272,079 98 | 241,487 48 |
| Due from Fed. Res. Bank:....Com'l. dept. | 36,000 00 | 38,000 00 | 37,000 00 | 35,000 00 | 36,000 00 |
| Sav. dept. | 12,000 00 | 12,000 00 | 14,000 00 | 13,000 00 | 13,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 29,197 93 | 59,548 35 | 38,451 11 | 85,518 72 | 17,155 62 |
| Sav. dept. | 3,375 52 | 17,222 75 | 11,094 01 | 31,830 71 | 4,139 87 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 892 20 | 1,786 21 | 1,924 32 | 4,517 35 | 373 94 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,383 00 | 10,087 00 | 16,742 00 | 11,168 00 | 11,661 00 |
| Sav. dept. | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 45 00 | 340 00 | 185 00 | 250 00 | 185 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,066 90 | 958 40 | 1,917 25 | 1,557 00 | 1,786 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents.....Com'l. dept. | 87 88 | 243 59 | 187 42 | 157 80 | 94 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 109 88 | 128 16 | 97 57 | 243 24 | 56 55 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 1,011 42 | 842 74 | 492 45 | 1,473 32 | ..... |
| Stock of Federal Reserve Bank..... | 2,550 00 | 2,550 00 | 2,550 00 | 2,550 00 | 2,550 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,018,924 50 | $1,001,261 24 | $1,046,675 94 | $1,008,393 20 | $1,009,992 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 |
| Surplus fund..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net..... | 6,000 00 | 9,235 02 | 13,687 85 | 6,000 00 | 8,861 06 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 140,498 13 | 97,129 36 | 82,308 88 | 100,722 05 | 89,143 91 |
| Demand certificates of deposit..... | 413,610 86 | 419,536 79 | 406,004 12 | 417,703 45 | 435,401 22 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 373,815 51 | 390,360 07 | 459,675 09 | 398,967 70 | 391,586 05 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,018,924 50 | $1,001,261 24 | $1,046,675 94 | $1,008,393 20 | $1,009,992 24 |

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## No. 56.

## THE FIRST STATE BANK OF HOLLAND, HOLLAND.

### Organized December 16, 1889.

### Corporate existence extended September 29, 1919.

GERRIT J. DIEKEMA, *President;* EDW. D. DIMMENT, *Vice President;* H. J. LUIDENS, *Cashier;* WM. J. WESTVEER, *Assistant Cashier.*

DIRECTORS.—Henry Pelgrim, Gerrit J. Diekema, I. Marsilje, J. W. Bosman, A. H. Meyer, W. J. Garrod, H. J. Luidens, Con. DePree, Edw. D. Dimnent.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $557,023 42 | $483,252 49 | $447,965 11 | $509,282 52 | $627,632 35 |
| Sav. dept. | 409,128 09 | 371,344 40 | 369,088 53 | 370,336 14 | 320,293 91 |
| Bonds, mtgs. and securities:...Com'l. dept. | 46,840 00 | 156,840 00 | 200,194 41 | 62,890 00 | 86,226 00 |
| Sav. dept. | 643,205 55 | 604,193 60 | 587,188 36 | 729,857 57 | 785,493 74 |
| Due from Fed. Res. Bank:....Com'l. dept. | 48,916 15 | 49,289 19 | 51,007 51 | 51,907 51 | 55,296 00 |
| Sav. dept. | 33,008 08 | 32,875 48 | 35,351 66 | 36,505 90 | 41,116 07 |
| Due from bks. in res. cities:...Com'l. dept. | 33,141 67 | 30,286 14 | 94,069 06 | 55,402 16 | 34,069 46 |
| Sav. dept. | 62,789 63 | 65,072 80 | 94,661 41 | 93,699 62 | 141,159 99 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 90,000 00 | 95,000 00 | 125,000 00 | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 15,545 42 | 5,598 98 | 7,032 39 | 21,087 68 | 3,560 20 |
| Currency:.....Com'l. dept. | 15,394 00 | 6,887 00 | 15,000 00 | 26,000 00 | 13,703 00 |
| Sav. dept. | 22,000 00 | 20,900 00 | 38,289 00 | 33,045 00 | 33,000 00 |
| Gold coin:.....Com'l. dept. | 342 50 | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,317 50 | 5,715 00 | 5,950 00 | 5,842 50 |
| Silver coin:.....Com'l. dept. | 1,154 95 | 1,084 40 | 1,700 00 | 2,100 00 | 2,262 10 |
| Sav. dept. | 2,200 00 | 1,800 00 | 2,110 35 | 2,087 55 | 2,800 00 |
| Nickels and cents:.....Com'l. dept. | 328 68 | 679 50 | 294 41 | 158 52 | 236 27 |
| Sav. dept. | 472 92 | 658 12 | 462 10 | 275 39 | 184 93 |
| Overdrafts | 672 47 | 302 17 | 698 47 | 503 24 | 217 58 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 15,473 66 | 15,473 66 | 15,473 66 | 15,473 66 | 15,000 00 |
| Other real estate | 18,408 74 | 18,408 74 | 18,917 55 | 18,917 55 | 4,532 55 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 4,421 18 | 3,591 26 | 188 60 | 3,010 81 | 1,835 42 |
| Outside checks and other cash items | 5,389 03 | 8,486 40 | 9,810 00 | 1,501 79 | 6,492 44 |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,059,456 14 | $2,005,941 83 | $2,148,817 58 | $2,068,592 61 | $2,209,554 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 24,011 93 | 6,596 94 | 17,942 58 | 24,351 08 | 15,520 09 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 418,140 37 | 379,578 75 | 461,562 34 | 383,198 57 | 460,896 97 |
| Demand certificates of deposit | 280,069 26 | 282,159 49 | 287,345 96 | 279,550 17 | 298,324 55 |
| Certified checks | 591 21 | 1,187 96 | 2,517 85 | 276 70 | 10 98 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,118,443 37 | 1,176,218 69 | 1,219,248 85 | 1,261,216 09 | 1,314,801 92 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 33,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | 65,200 00 | 40,200 00 | 40,200 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,059,456 14 | $2,005,941 83 | $2,148,817 58 | $2,068,592 61 | $2,209,554 51 |

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## No. 91.

## THE HOLLAND CITY STATE BANK, HOLLAND.

### Organized January 30, 1890.

WM. H. BEACH, *President;* A. H. LANDWEHR, *Vice President;* OTTO P. KRAMER, *Cashier;* C. VAN DYKE, *Assistant Cashier.*

DIRECTORS.—Wm. H. Beach, P. H. McBride, Otto P. Kramer, Frank Dyke, A. H. Landwehr, John Kollen, James A. Brouwer, John P. Kolla, D. S. Boter.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $528,381 97 | $468,814 98 | $428,934 48 | $486,535 48 | $578,469 52 |
| Sav. dept. | 176,211 00 | 167,369 20 | 165,640 36 | 158,643 26 | 163,635 05 |
| Bonds, mtgs. and securities:...Com'l. dept. | 167,104 40 | 269,500 00 | 319,500 00 | 184,500 00 | 109,500 00 |
| Sav. dept. | 423,430 88 | 422,344 54 | 405,492 27 | 566,430 37 | 545,993 98 |
| Due from Fed. Res. Bank:....Com'l. dept. | 56,870 11 | 60,229 13 | 59,725 07 | 58,761 14 | ..... |
| Sav. dept. | ..... | ..... | 4,583 50 | 3,880 42 | 71,759 22 |
| Due from bks. in res. cities:...Com'l. dept. | 109,095 97 | 62,666 55 | 88,703 24 | 23,712 90 | 143,696 13 |
| Sav. dept. | ..... | 46,403 74 | 76,788 11 | 61,672 94 | 93,296 34 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 113,736 59 | 109,050 00 | 99,750 00 | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | 8,842 07 | 2,349 03 | 910 05 |
| Sav. dept. | 18,119 90 | 3,198 24 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,600 00 | 11,500 00 | 7,000 00 | 8,000 00 | 6,000 00 |
| Sav. dept. | 11,616 00 | 17,193 00 | 18,464 00 | 23,794 00 | 13,404 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | 1,500 00 | 1,000 00 | 600 00 | 1,000 00 |
| Sav. dept. | 962 50 | 740 00 | 1,220 00 | 1,842 50 | 1,440 00 |
| Silver coin:.....Com'l. dept. | 6,300 00 | 6,850 00 | 1,859 20 | 4,000 00 | 3,300 00 |
| Sav. dept. | 6,098 95 | 7,527 00 | 10,607 10 | 3,178 80 | 6,130 95 |
| Nickels and cents:.....Com'l. dept. | 100 00 | 150 00 | 100 00 | 50 97 | 137 95 |
| Sav. dept. | 97 50 | 102 75 | 22 94 | 192 87 | 575 23 |
| Overdrafts | 914 88 | 419 56 | 215 25 | 2,811 91 | 77 95 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 22,000 00 | 22,000 00 | 25,000 00 | 25,000 00 | 28,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 514 03 | 514 03 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 953 10 | 647 52 | 1,257 23 | 1,855 89 | 1,742 00 |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,660,607 78 | $1,683,220 24 | $1,729,204 82 | $1,622,312 48 | $1,773,568 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 4,344 98 | 13,679 90 | 21,450 30 | 6,093 56 | 14,867 17 |
| Dividends unpaid | 2,390 78 | ..... | ..... | 5,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 377,707 54 | 327,633 44 | 367,354 43 | 302,173 60 | 455,232 54 |
| Demand certificates of deposit | 248,383 69 | 251,937 65 | 247,609 83 | 254,126 74 | 251,391 96 |
| Certified checks | 241 90 | 203 53 | 64 25 | 847 80 | 5,673 49 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 525 97 | 259 73 | 157 73 | 156 73 | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 753,890 22 | 771,331 44 | 777,072 31 | 814,048 31 | 886,283 38 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 622 70 | 3,174 55 | 5,495 97 | 7,365 74 | 9,951 39 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 122,500 00 | 165,000 00 | 160,000 00 | 82,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,660,607 78 | $1,683,220 24 | $1,729,204 82 | $1,622,312 48 | $1,773,568 37 |

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## No. 322.

## THE PEOPLE'S STATE BANK OF HOLLAND, HOLLAND.

### Organized January 24, 1905.

AREND VISSCHER, *President;* BASTIAN D. KEPPEL, JOHN G. RUTGERS, *Vice Presidents;* HENRY WINTER, *Cashier;* ALEX. VAN ZANTEN, *Assistant Cashier.*

DIRECTORS.—Arend Visscher, Bastian D. Keppel, D. B. Yntema, Geo. P. Hummer, C. J. Lokker C. M. McLean, Daniel Ten Cate, John G. Rutgers, Henry Winter.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $259,020 70 | $244,628 47 | $278,858 85 | $292,347 92 | $341,535 42 |
| Sav. dept. | 127,570 01 | 196,150 00 | 192,212 95 | 177,835 25 | 159,115 94 |
| Bonds, mtgs. and securities: Com'l. dept. | 30,609 81 | 20,133 46 | 17,653 25 | 17,903 25 | 17,671 57 |
| Sav. dept. | 172,365 42 | 181,494 52 | 210,931 13 | 202,636 30 | 294,732 01 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 97,956 46 | 72,148 93 | 43,312 63 | 30,981 34 | 16,165 83 |
| Sav. dept. | 12,158 63 | | | 5,000 00 | 25,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 38,700 00 | 43,734 00 | 44,000 00 | 44,000 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | 10,000 00 | 10,000 00 | 10,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 3,419 70 | 1,609 36 | 4,220 01 | 2,652 31 | 10,466 32 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 27,313 00 | 22,704 00 | 22,460 00 | 40,517 00 | 29,204 00 |
| Sav. dept. | 20,000 00 | 11,250 00 | 11,250 00 | 15,000 00 | 25,000 00 |
| Gold coin: Com'l. dept. | 685 00 | 812 50 | 894 00 | 890 00 | 965 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 7,120 05 | 8,016 75 | 4,043 70 | 2,650 90 | 3,176 70 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 594 75 | 509 62 | 553 99 | 31 66 | 312 62 |
| Sav. dept. | | | | | |
| Overdrafts | 788 62 | 681 97 | 364 96 | 287 86 | 3,248 98 |
| Premium account | | | | | |
| Banking house | 19,400 00 | 19,400 00 | 19,400 00 | 19,400 00 | 19,400 00 |
| Furniture and fixtures | 2,621 93 | 2,653 33 | 2,653 33 | 2,676 08 | 2,676 08 |
| Other real estate | 1,029 70 | 1,029 70 | 1,379 70 | 1,379 70 | 1,379 70 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 5,804 17 |
| Outside checks and other cash items | 198 97 | 18 64 | | | 30 12 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $821,552 75 | $836,975 25 | $864,188 50 | $866,189 57 | $965,884 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 14,000 00 | 14,000 00 |
| Undivided profits, net | 4,722 94 | 3,487 47 | 6,704 29 | 4,357 38 | 5,776 39 |
| Dividends unpaid | 2,000 00 | | | 2,000 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 240,519 14 | 209,314 38 | 203,824 91 | 184,368 59 | 271,072 65 |
| Demand certificates of deposit | 130,711 18 | 138,512 56 | 146,583 26 | 138,829 26 | 124,707 38 |
| Certified checks | 211 35 | 230 79 | 325 99 | 2,357 81 | 1,425 26 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 381,388 14 | 423,430 05 | 429,750 05 | 455,276 53 | 498,902 78 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | 15,000 00 | 15,000 00 | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $821,552 75 | $836,975 25 | $864,188 50 | $866,189 57 | $965,884 46 |

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## No. 106.

## THE FIRST STATE AND SAVINGS BANK OF HOLLY.

### Organized October 27, 1890.

CHAS. A. WILSON, *President;* D. D. HADLEY, *Vice President;* D. B. LYONS, *Cashier;* EMMA SARGENT, *Assistant Cashier.*

DIRECTORS.—Eli Bird, Charles A. Wilson, Darwin D. Hadley, John McKinney, Fremont J. Barrett, John D. Haddon, D. B. Lyons.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $287,803 03 | $286,688 66 | $265,528 92 | $288,084 10 | $321,366 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities: Com'l. dept. | 49,770 68 | 75,770 68 | 68,620 68 | 193,870 68 | 175,270 68 |
| Sav. dept. | 666,635 67 | 680,145 67 | 701,844 42 | 633,316 72 | 665,170 72 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | 28,017 32 |
| Sav. dept. | ..... | ..... | ..... | 52,017 69 | 24,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 45,685 19 | 59,330 98 | 60,250 16 | 57,761 26 | 21,860 54 |
| Sav. dept. | 73,487 62 | 51,090 86 | 85,157 75 | 36,596 27 | 30,717 56 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 36,000 00 | 45,000 00 | 38,000 00 | 21,500 00 | 28,500 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | 5,000 00 | 10,000 00 | 10,000 00 | ..... |
| Sav. dept. | 20,000 00 | 20,000 00 | 15,000 00 | 15,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 14,864 00 | 7,974 00 | 6,632 00 | 15,761 00 | 23,364 00 |
| Sav. dept. | 13,000 00 | 15,000 00 | 16,000 00 | 23,000 00 | 18,000 00 |
| Gold coin: Com'l. dept. | 1,652 50 | 1,742 50 | 747 50 | ..... | ..... |
| Sav. dept. | 3,000 00 | 3,000 00 | 4,000 00 | 250 00 | 240 00 |
| Silver coin: Com'l. dept. | 2,800 15 | 4,206 00 | 1,938 50 | 1,776 00 | 1,238 65 |
| Sav. dept. | 2,350 00 | 800 00 | 3,000 00 | 777 00 | 1,600 00 |
| Nickels and cents: Com'l. dept. | 232 40 | 144 93 | 204 51 | 55 89 | 210 37 |
| Sav. dept. | 103 50 | 144 75 | 108 80 | 100 90 | 21 30 |
| Overdrafts | 153 53 | 679 30 | 180 52 | 410 79 | 688 89 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 18,000 00 |
| Furniture and fixtures | 3,700 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,900 00 |
| Other real estate | 5,613 00 | 5,613 00 | 5,613 00 | 3,613 00 | 3,113 00 |
| Due from banks other than in reserve cities | 5,788 95 | 10,217 25 | 11,737 29 | 9,244 29 | 951 01 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 531 91 | 673 73 | 546 49 | 259 81 | 163 52 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | 2,700 00 | 2,700 00 |
| Other assets | ..... | ..... | ..... | ..... | 81,400 00 |
| Totals | $1,240,672 13 | $1,281,722 31 | $1,303,610 54 | $1,374,595 40 | $1,448,493 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $60,000 00 |
| Surplus fund | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 | 30,000 00 |
| Undivided profits, net | 33,790 33 | 43,899 64 | 47,842 53 | 37,924 30 | 46,757 29 |
| Dividends unpaid | 6,000 00 | 160 00 | 200 00 | 6,000 00 | 60 00 |
| Reserved for taxes, interest, etc | 3,940 21 | 3,371 35 | 2,210 04 | 5,145 12 | 4,060 86 |
| Commercial deposits subject to check | 205,350 73 | 215,211 46 | 227,567 84 | 260,644 59 | 248,085 25 |
| Demand certificates of deposit | 132,519 72 | 150,637 86 | 163,153 50 | 162,938 48 | 180,843 23 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 768,288 95 | 778,442 00 | 761,913 19 | 782,330 24 | 797,038 56 |
| Certificates of deposit | 782 19 | ..... | 263 34 | 228 34 | 228 34 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 10,460 10 | 29,384 33 | 81,420 23 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,240,672 13 | $1,281,722 31 | $1,303,610 54 | $1,374,595 40 | $1,448,493 76 |

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## No. 432.

## THE HOLTON STATE BANK, HOLTON.

Organized June 10, 1909.

B. F. BLACK, *President;* JOSEPH MARTIN, S. P. MURPHY, *Vice Presidents;*
JOHN E. NASH, *Cashier;* THOMAS L. HERMANCE, *Assistant Cashier.*

DIRECTORS.—B. F. Black, S. P. Murphy, Joseph Martin, Bertha Skeels, Lulu J. Black.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $20,270 16 | $15,152 64 | $7,837 49 | $12,420 72 | $9,577 17 |
| Sav. dept. | 16,692 95 | 19,746 88 | 24,761 42 | 24,263 48 | 24,119 76 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,026 63 | 24,002 75 | 20,450 75 | 19,250 00 | 26,125 00 |
| Sav. dept. | 39,607 90 | 39,307 74 | 39,757 90 | 44,290 00 | 43,840 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 2,607 32 | 10,299 09 | 9,101 84 | 4,913 76 | 14,710 89 |
| Sav. dept. | 7,880 50 | 6,780 50 | 10,280 50 | 12,700 00 | 21,900 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,400 00 | 4,600 00 | 4,600 00 | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 1,217 00 | 1,011 00 | 654 00 | 1,423 00 | 867 00 |
| Sav. dept. | 3,752 00 | 3,038 00 | 4,775 00 | 3,800 00 | 3,936 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | 15 00 | 22 50 |
| Silver coin:.....Com'l. dept. | | 539 05 | 687 20 | | 823 15 |
| Sav. dept. | 620 75 | | | 690 35 | |
| Nickels and cents:.....Com'l. dept. | 33 | 364 69 | 401 24 | 34 | 416 03 |
| Sav. dept. | 332 83 | 09 | 56 | 422 63 | 79 |
| Overdrafts | 14 53 | 131 05 | 121 92 | 206 87 | 365 46 |
| Premium account | | | | | |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 59 40 | | 397 46 |
| Outside checks and other cash items | 62 26 | 82 42 | 149 09 | 162 65 | 49 21 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $120,485 16 | $131,055 90 | $129,638 31 | $130,558 80 | $153,150 42 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,500 00 | 4,500 00 | 4,276 05 | 4,500 00 | 4,500 00 |
| Undivided profits, net | 469 10 | 293 34 | | 1,059 85 | 1,231 50 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 23,166 87 | 32,770 85 | 21,186 88 | 18,654 84 | 33,599 87 |
| Demand certificates of deposit | | | | | |
| Certified checks | | 18 50 | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 22,234 65 | 24,760 27 | 24,836 08 | 24,512 69 | 26,913 99 |
| Certificates of deposit | 50,114 54 | 48,712 94 | 59,339 30 | 61,831 42 | 66,905 06 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $120,485 16 | $131,055 90 | $129,638 31 | $130,558 80 | $153,150 42 |

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## No. 255.

## CALHOUN STATE BANK, HOMER.

### Organized January 27, 1902.

J. C. SNYDER, *President;* C. R. CHURCH, *Vice President;* R. D. GARDNER, *Cashier;* FORD B. JARVIS, *Assistant Cashier.*

DIRECTORS.—A. E. Hunter, R. D. Gardner, C. R. Church, E. F. Campbell, J. C. Snyder, John Jackson, Wm. McKennam, Frank H. Wilcox.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $287,646 34 | $281,724 46 | $316,120 78 | $312,005 97 | $331,946 48 |
| Sav. dept. | 49,077 43 | 65,449 66 | 44,971 77 | 51,671 77 | 24,653 37 |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,595 03 | 23,075 81 | 1 25 | ..... | 21,000 00 |
| Sav. dept. | 73,059 50 | 68,909 50 | 80,539 50 | 69,139 50 | 81,317 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 93,786 73 | 32,419 57 | 54,963 04 | 48,790 96 | 44,599 59 |
| Sav. dept. | 6,000 00 | 6,000 00 | ..... | 6,900 00 | 8,100 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 18,550 00 | 19,450 00 | 16,000 00 | 10,130 00 | 13,400 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 4,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 257 07 | 3,043 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,083 00 | 4,847 00 | 5,039 00 | 8,492 00 | 7,433 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 6,000 00 | 3,000 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | 6,225 50 | 6,747 50 | 5,672 50 | 7,660 00 | 6,572 50 |
| Sav. dept. | 4,000 00 | 4,000 00 | 5,000 00 | 3,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 2,118 65 | 1,044 20 | 2,263 90 | 378 50 | 1,953 60 |
| Sav. dept. | 520 00 | 1,190 00 | 35 00 | 1,400 00 | 100 00 |
| Nickels and cents.....Com'l. dept. | 225 94 | 330 06 | 254 44 | 199 38 | 244 65 |
| Sav. dept. | 3 19 | 4 46 | 84 | 33 42 | 11 20 |
| Overdrafts..... | 4,914 53 | 5,322 80 | 2,086 42 | 702 22 | 1,111 36 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | 1,841 40 |
| Outside checks and other cash items..... | 3,320 63 | 10,185 14 | 369 34 | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $582,023 47 | $543,200 16 | $551,817 78 | $532,260 79 | $562,827 81 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net..... | 2,857 17 | 4,269 47 | 9,177 37 | 5,030 84 | 4,069 23 |
| Dividends unpaid..... | 1,500 00 | 50 00 | ..... | 1,500 00 | 100 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 226,303 50 | 204,542 67 | 228,192 33 | 190,482 15 | 216,343 23 |
| Demand certificates of deposit..... | 129,593 52 | 129,133 62 | 125,720 66 | 119,550 49 | 121,553 46 |
| Certified checks..... | 183 57 | 68 64 | 85 77 | 4,331 38 | 87 95 |
| Cashier's checks..... | 284 35 | 40 90 | 3 30 | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 91 24 | 91 24 | 91 24 | 91 24 | 92 37 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 155,210 12 | 169,003 62 | 152,547 11 | 145,274 69 | 134,581 57 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 30,000 00 | ..... | ..... | 30,000 00 | 50,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $582,023 47 | $543,200 16 | $551,817 78 | $532,260 79 | $562,827 81 |

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## No. 597.

## HONOR STATE BANK, HONOR.

### Organized June 15, 1917.

E. HARVEY WILCE, *President;* WM. P. GRIFFITHS, FRANK S. HARDY, *Vice Presidents;* L. H. STACEY, *Cashier;* MARY POWERS, *Assistant Cashier.*

DIRECTORS.—E. Harvey Wilce, E. R. Dailey, A. B. Case, Wm. P. Griffiths, Frank S. Hardy, F. G. Peck, L. H. Stacey.

| Resources. | Report of Dec. 31, 1919. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919.. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $34,647 53 | $35,526 35 | $38,953 20 | $35,306 05 | $34,116 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,862 72 | ..... | ..... | 1,500 00 | ..... |
| Sav. dept. | ..... | 22,332 72 | 33,571 54 | 39,062 54 | 38,482 04 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 4,634 63 | 12,490 39 | 7,794 20 | 5,822 78 | 11,061 79 |
| Sav. dept. | ..... | ..... | 2,000 00 | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 4,114 66 | 9,550 00 | 4,250 00 | 6,600 00 | 3,950 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,208 00 | 2,116 00 | 1,455 00 | 2,947 00 | 4,036 00 |
| Sav. dept. | 800 00 | 700 00 | 800 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 95 00 | 185 00 | 137 50 | 142 50 |
| Sav. dept. | 310 00 | 225 00 | 150 00 | 200 00 | 200 00 |
| Silver coin:.....Com'l. dept. | 131 00 | 431 45 | 388 00 | 344 04 | 170 00 |
| Sav. dept. | 75 00 | 50 00 | 50 00 | 100 00 | 100 00 |
| Nickels and cents:.....Com'l. dept. | 54 34 | 82 00 | 102 56 | 119 50 | 185 19 |
| Sav. dept. | 15 00 | 25 00 | ..... | ..... | ..... |
| Overdrafts..... | 1 57 | ..... | 3 25 | 49 58 | 64 71 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,500 00 | 3,500 00 |
| Furniture and fixtures..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | 4,000 00 | ..... | 4,000 00 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | 640 38 |
| Outside checks and other cash items..... | 103 58 | 143 92 | 28 95 | 53 65 | 99 52 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $72,463 03 | $87,267 83 | $97,231 70 | $97,242 64 | $103,248 78 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 300 00 | 300 00 | 300 00 | 450 00 | 450 00 |
| Undivided profits, net..... | ..... | 112 28 | 945 63 | 105 53 | 447 74 |
| Dividends unpaid..... | 1,000 00 | 10 00 | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc..... | 739 84 | 739 84 | 763 95 | 665 73 | 644 68 |
| Commercial deposits subject to check..... | 25,402 83 | 38,246 98 | 45,267 80 | 25,554 75 | 35,175 03 |
| Demand certificates of deposit..... | 356 18 | 355 18 | 355 18 | 355 18 | 329 18 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 1,505 06 | 974 81 | 1,330 57 | 1,420 89 | 2,625 87 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 12,489 24 | 12,754 77 | 13,507 19 | 14,084 56 | 16,111 84 |
| Certificates of deposit..... | 10,669 88 | 11,273 97 | 12,261 38 | 12,406 00 | 14,064 44 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | 6,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | 12,700 00 | 13,400 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $72,463 03 | $87,267,83 | $97,231 70 | $97,242 64 | $103,248 78 |

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No. 353.

## *THE HOPKINS STATE SAVINGS BANK, HOPKINS.

Organized September 20, 1906.

D. B. KIDDER, *President;* FRED KRUG, *Vice President;* R. C. FURBER, *Vice Pres. and Cashier;* ANNA B. WALTER, *Assistant Cashier.*

DIRECTORS.—D. B. Kidder, R. C. Furber, Alice E. Kidder, S. L. Kidder, Katherine M. Furber, Fred Krug.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $108,083 44 | $121,094 91 | $108,042 58 | $119,880 66 | $117,016 44 |
| Sav. dept. | 22,008 55 | 44,865 77 | 63,909 64 | 53,229 99 | 58,027 15 |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,250 00 | 26,250 00 | 41,400 00 | 58,125 00 | 61,120 00 |
| Sav. dept. | 156,834 70 | 146,959 70 | 141,859 70 | 142,934 70 | 149,021 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | 3,000 00 | 3,897 60 |
| Sav. dept. | ..... | ..... | ..... | 9,289 82 | 9,800 00 |
| Due from bks. in res. cities:...Com'l. dept. | 11,346 23 | 15,082 16 | 10,501 76 | ..... | ..... |
| Sav. dept. | ..... | ..... | 35,331 34 | 6,781 04 | 29,635 95 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 46,675 00 | 48,250 00 | 12,250 00 | 15,400 00 | 5,800 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 3,000 00 | 2,000 00 | 2,000 00 | ..... | ..... |
| Sav. dept. | 5,000 00 | 6,000 00 | 6,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 91 87 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,266 00 | 461 00 | 2,786 00 | 3,000 00 | ..... |
| Sav. dept. | 6,066 00 | 5,713 00 | 5,440 00 | 7,466 00 | 5,384 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 500 00 | 520 00 | 525 00 | 530 00 | 505 00 |
| Silver coin:.....Com'l. dept. | 749 65 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 323 50 | 701 70 | 406 10 | 571 75 |
| Nickels and cents:.....Com'l. dept. | 167 66 | 92 | 08 | ..... | ..... |
| Sav. dept. | 08 | 116 70 | 147 12 | 139 82 | 265 28 |
| Overdrafts | 7 24 | 32 70 | 14 58 | 264 10 | 4 12 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,000 00 | 3,500 00 | 3,500 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 9,606 08 | 682 52 | ..... | ..... | 5,680 71 |
| Outside checks and other cash items | ..... | ..... | 5 00 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | 900 00 | 900 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $404,252 50 | $422,852 88 | $435,414 50 | $424,347 23 | $450,629 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 2,555 80 | 4,742 17 | 6,024 54 | 4,356 24 | 5,661 80 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 96,554 70 | 94,208 33 | 92,944 90 | 76,328 59 | 89,166 59 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 10 20 | 8 21 | 334 86 | 2 50 | 2 89 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 37,310 25 | 35,430 25 | 44,733 83 | 66,810 88 | 74,995 74 |
| Book accounts | 70,411 74 | 75,442 00 | 82,039 20 | 83,975 44 | 90,288 90 |
| Certificates of deposit | 160,909 81 | 178,021 92 | 174,337 17 | 157,873 58 | 158,013 55 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 11,500 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $404,252 50 | $422,852 88 | $435,414 50 | $424,347 23 | $450,629 47 |

*February 1, 1919, title changed from Hopkins State Bank to present title.

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## No. 109.

## THE FIRST STATE AND SAVINGS BANK OF HOWELL.

### Organized January 12, 1891.

W. P. VAN WINKLE, *President;* GEO. BARNES, *Vice President;* A. L. SMITH, *Cashier;* L. H. CRANDALL AND EUGENE A. FAY, *Assistant Cashiers.*

DIRECTORS.—W. P. Van Winkle, Geo. Barnes, F. O. Burt, Arthur Garland, A. L. Smith, Harry L. Williams, John Ryan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $153,506 34 | $88,349 94 | $91,899 92 | $126,887 21 | $95,860 64 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 36,870 96 | 151,302 17 | 162,712 17 | 100,072 17 | 123,767 02 |
| Sav. dept. | 213,369 89 | 232,615 41 | 279,294 84 | 253,114 95 | 254,437 84 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | 19,495 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | 7,200 00 |
| Due from bks. in res. cities:...Com'l. dept. | 51,878 65 | 69,479 24 | 42,695 17 | 30,011 53 | 24,230 62 |
| Sav. dept. | 26,102 33 | 33,561 37 | 23,482 62 | 30,121 41 | 16,705 54 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,397 76 | 3,295 31 | 1,987 44 | 2,251 78 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,115 00 | 7,031 00 | 12,020 00 | 6,121 00 | 10,000 00 |
| Sav. dept. | 15,264 00 | 12,550 00 | 16,162 00 | 6,840 00 | 4,345 00 |
| Gold coin:.....Com'l. dept. | 170 00 | 210 00 | 62 50 | 420 00 | 500 00 |
| Sav. dept. | 2 50 | 100 00 | 400 00 | 160 00 | 140 00 |
| Silver coin:.....Com'l. dept. | 1,255 65 | 2,165 50 | 3,537 40 | 2,345 00 | 4,283 70 |
| Sav. dept. | 3,210 00 | 2,640 60 | 1,260 40 | 3,600 00 | 2,600 00 |
| Nickels and cents:.....Com'l. dept. | 588 39 | 405 66 | 508 36 | 761 48 | 552 08 |
| Sav. dept. | 404 78 | 781 97 | 337 55 | 241 19 | 181 06 |
| Overdrafts..... | 62 60 | 139 13 | 87 02 | 94 85 | 360 85 |
| Premium account..... | ..... | 615 13 | 418 13 | ..... | 460 13 |
| Banking house..... | 15,900 00 | 20,000 00 | 20,000 00 | 20,000 00 | 29,750 00 |
| Furniture and fixtures..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 10,550 00 |
| Other real estate..... | ..... | 4,400 00 | 4,400 00 | 4,400 00 | 4,400 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 298 13 | ..... | ..... | 355 13 | 1,618 36 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | 2,712 60 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $530,396 98 | $631,642 43 | $663,265 52 | $589,797 70 | $614,140 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net..... | 12,856 20 | 26,388 01 | 23,208 20 | 11,134 67 | 14,483 40 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 191,254 62 | 221,765 28 | 217,558 51 | 196,913 93 | 215,231 10 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 465 25 | 74 14 | 803 75 | 368 58 | 214 59 |
| Cashier's checks..... | 198 00 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Postal savings deposits..... | 2,269 41 | 1,165 65 | 757 65 | 753 00 | 245 47 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 85,338 39 | 92,316 56 | 136,487 14 | 91,713 98 | 97,927 66 |
| Certificates of deposit..... | 172,076 70 | 187,407 41 | 182,027 70 | 186,707 97 | 193,996 40 |
| Club savings deposits..... | 938 41 | 2,525 38 | 2,422 57 | 2,205 57 | 2,042 03 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $530,396 98 | $631,642 43 | $663,265 52 | $589,797 70 | $614,140 65 |

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## No. 559.

## McPHERSON STATE BANK, HOWELL.

### Organized February 24, 1915.

M. J. McPHERSON, *President;* R. B. McPHERSON, *Vice President;*
H. A. McPHERSON, *Cashier;* WM. McPHERSON, 3rd, *Vice President and Assistant Cashier.*
DIRECTORS.—M. J. McPherson, R. B. McPherson, Wm. McPherson, 3rd, H. A. McPherson, Wm. McPherson Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $359,900 60 | $304,259 37 | $367,432 09 | $342,796 59 | $416,554 21 |
| Sav. dept. | | | | 10,000 00 | 20,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 141,722 69 | 117,451 00 | 37,484 00 | 33,600 00 | 38,705 50 |
| Sav. dept. | 769,354 92 | 777,526 85 | 834,496 36 | 834,935 82 | 848,526 36 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept | 38,714 40 | 119,253 92 | 159,264 94 | 66,478 32 | 51,848 83 |
| Sav. dept. | 26,964 83 | 34,035 45 | 19,097 17 | 57,113 95 | 125,086 30 |
| U. S. Bds. & cert. indebt. as sav. legal res . | 72,750 00 | 116,600 00 | 80,000 00 | 27,850 00 | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | 10,000 00 | 20,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,110 60 | 1,240 94 | 791 67 | 2,013 78 | 3,006 24 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 13,000 00 | 20,000 00 | 33,000 00 | 20,000 00 | 7,000 00 |
| Sav. dept. | 24,284 00 | 14,668 00 | 9,765 00 | 20,797 00 | 12,183 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 24,531 80 | 24,531 80 | 24,531 80 | 24,531 80 | 24,531 80 |
| Silver coin:.....Com'l. dept. | 3,700 00 | 531 75 | 800 00 | 1,600 00 | 800 75 |
| Sav. dept. | 587 40 | 3,505 00 | 3,216 00 | 1,923 50 | 2,962 50 |
| Nickels and cents:.....Com'l. dept. | 6 53 | 2 00 | 59 | 81 03 | 48 00 |
| Sav. dept. | 362 04 | 60 44 | 252 44 | 212 94 | 124 52 |
| Overdrafts | 4,343 25 | 385 77 | 1,516 42 | 1,735 25 | 4,115 41 |
| Premium account | | | | | |
| Banking house | 46,215 38 | 51,929 81 | 54,301 32 | 56,279 93 | 56,354 74 |
| Furniture and fixtures | | 6,664 00 | 12,209 01 | 19,586 88 | 19,782 90 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | 20 69 | 7,006 52 | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 319 62 | 805 33 | 95 24 | 154 38 | 9,690 54 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $1,529,888 75 | $1,610,457 95 | $1,658,254 05 | $1,521,691 17 | $1,641,321 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $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 | 30,000 00 |
| Undivided profits, net | 14,324 17 | 12,997 83 | 18,261 53 | 18,009 71 | 29,008 95 |
| Dividends unpaid | 21,000 00 | 3,485 00 | | 6,000 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 300,278 20 | 324,844 50 | 470,294 56 | 315,592 41 | 382,247 90 |
| Demand certificates of deposit | 1,021 26 | 803 96 | 1,070 83 | 1,019 66 | 886 08 |
| Certified checks | 145 19 | 93 18 | 243 52 | 3,312 41 | 2,985 20 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,033 33 | 4,155 54 | 1,791 71 | 3,331 59 | 3,913 88 |
| State moneys on deposit | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 91,510 43 | 91,879 99 | 87,663 39 | 93,506 05 | 107,103 67 |
| Certificates of deposit | 889,576 17 | 962,197 95 | 868,928 51 | 870,919 34 | 935,175 92 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,529,888 75 | $1,610,457 95 | $1,658,254 05 | $1,521,691 17 | $1,641,321 60 |

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## No. 140.

## BOIES STATE SAVINGS BANK, HUDSON.

Organized August 27, 1892.

EDW. FRENSDORF, *President;* JAMES B. THORN, CHAS. F. KEFUSS, *Vice Presidents;* ORLIN F. RUMSEY, *Cashier;* PERRINE LAUTZENHEISER, *Assistant Cashier.*

DIRECTORS.—James B. Thorn, L. J. Niblack, A. A. Buck, Orlin F. Rumsey, Jas. L. Moloney; Charles F. Kefuss, Edw. Frensdorf, John A. Dillon, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $256,672 08 | $271,488 07 | $299,848 62 | $331,745 33 | $320,829 35 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,299 60 | 74,299 60 | 84,210 60 | 15,210 60 | 15,210 60 |
| Sav. dept. | 377,231 48 | 367,782 13 | 390,157 13 | 383,501 91 | 361,110 54 |
| Due from Fed. Res. Bank:....Com'l. dept. | 10,368 93 | 15,352 66 | 39,633 45 | 14,466 50 | 25,310 52 |
| Sav. dept. | 14,150 00 | 13,150 00 | 13,150 00 | 13,150 00 | 13,150 00 |
| Due from bks. in res. cities:...Com'l. dept. | 2,097 91 | 520 32 | 4,299 40 | 2,086 93 | 6,247 30 |
| Sav. dept. | 16,016 55 | 15,479 84 | 125,183 71 | 17,527 36 | 138,478 84 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 11,949 00 | 6,151 00 | 7,735 00 | 9,121 00 | 7,846 00 |
| Sav. dept. | 19,500 00 | 12,000 00 | 13,000 00 | 15,000 00 | 22,000 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,157 50 | 1,187 50 | 1,152 50 | 1,072 50 | 1,087 50 |
| Silver coin:.....Com'l. dept. | 757 20 | 471 00 | 634 55 | 1,144 10 | 1,257 60 |
| Sav. dept. | 2,000 00 | 1,500 00 | 747 50 | 1,827 50 | 1,800 00 |
| Nickels and cents:.....Com'l. dept. | 95 81 | 198 60 | 309 03 | 212 28 | 244 15 |
| Sav. dept. | 342 50 | 312 50 | 100 00 | 100 00 | 112 50 |
| Overdrafts | 86 80 | 249 10 | 3,184 80 | 190 69 | 2,634 05 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 4,775 65 | 535 92 | 155 98 | 368 33 | 6,717 30 |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other assets | | | | | |
| Totals | $748,501 01 | $791,678 24 | $994,502 27 | $817,725 03 | $935,036 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 67,582 47 | 52,095 53 | 57,387 88 | 60,985 14 | 63,617 49 |
| Dividends unpa d | | | | | |
| Reserved for taxes, interest, etc | | 5,000 00 | 5,000 00 | | |
| Commercial deposits subject to check | 146,426 10 | 187,233 89 | 371,307 52 | 199,190 41 | 306,205 08 |
| Demand certificates of deposit | 1,239 65 | 1,210 61 | 239 75 | 327 81 | 10,307 81 |
| Certified checks | | | | | |
| Cashier's checks | 2,728 32 | 745 00 | 770 10 | 935 00 | 3,862 04 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 8,586 51 | 3,741 48 | 19,424 57 | 12,400 06 | 13,165 75 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | 4,550 00 | 16,003 40 | 12,500 00 | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 408,945 62 | 416,868 98 | 387,281 30 | 384,853 77 | 389,906 59 |
| Certificates of deposit | | | | | |
| Club savings deposits | 342 34 | 679 35 | 1,092 63 | 1,335 65 | 1,702 43 |
| Notes and bills rediscounted | | | 21,398 52 | 39,597 19 | 25,669 06 |
| Bills payable | | | 10,000 00 | 10,000 00 | 12,500 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 8,100 00 | 8,100 00 | 8,100 00 | 8,100 00 | 8,100 00 |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $748,501 01 | $791,678 24 | $994,502 27 | $817,725 03 | $935,036 25 |

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## No. 593.

## HUDSON STATE SAVINGS BANK, HUDSON.

### Organized March 23, 1917.

BYRON J. FOSTER, *President;* WILLIAM N. DERBYSHIRE, *Vice President;*
VAL. W. FISHER, *Cashier.*

DIRECTORS.—Byron J. Foster, Albert V. Foster, Val. W. Fisher, Wm. N. Derbyshire, Horton C. Rorick.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $58,589 67 | $85,330 04 | $95,313 52 | $120,983 58 | $94,843 61 |
| Sav. dept. | 35,432 52 | 25,826 99 | 24,141 39 | ..... | 32,705 89 |
| Bonds, mtgs. and securities: Com'l dept. | ..... | ..... | ..... | 7,000 00 | 12,793 75 |
| Sav. dept. | 58,840 12 | 89,857 62 | 94,757 62 | 94,457 62 | 101,732 77 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 11,990 40 | 21,777 50 | 13,589 63 | 8,760 49 | 4,950 26 |
| Sav. dept. | 7,879 57 | 9,509 21 | 8,935 70 | 13,318 21 | 10,852 76 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | 5,000 00 | 9,600 00 | 11,800 00 | 3,800 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 2,590 00 | 5,400 00 | 3,900 00 | 5,700 00 | 4,550 00 |
| Sav. dept. | 4,962 00 | 2,448 00 | 3,145 00 | 4,571 00 | 4,035 00 |
| Gold coin: Com'l dept. | ..... | 55 00 | ..... | 50 00 | ..... |
| Sav. dept. | 20 00 | ..... | 40 00 | ..... | 45 00 |
| Silver coin: Com'l. dept. | 100 00 | 145 00 | 90 00 | 150 00 | 400 00 |
| Sav. dept. | 695 90 | 178 60 | 265 45 | 191 95 | 531 05 |
| Nickels and cents: Com'l. dept. | 10 00 | 100 00 | 10 00 | 100 00 | 50 00 |
| Sav. dept. | 100 29 | 49 67 | 159 29 | 55 13 | 86 72 |
| Overdrafts | 241 64 | 5 67 | 278 74 | 31 26 | 13 31 |
| Premium account | 188 60 | 378 46 | 442 63 | 407 63 | 407 63 |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 1,940 29 | 1,940 29 | 1,940 29 | 1,940 29 | 1,940 29 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve citise. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 920 65 | 177 27 | 136 82 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $190,501 65 | $254,179 32 | $262,746 08 | $275,517 16 | $279,738 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | ..... |
| Undivided profits, net | 15 85 | 1,357 99 | 2,892 69 | 1,270 81 | 3,914 12 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 44,370 74 | 94,188 45 | 105,046 81 | 118,796 76 | 92,207 24 |
| Demand certificates of deposit | 10,700 00 | 10,796 50 | 10,700 00 | 10,100 00 | 10,360 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 95,415 06 | 107,836 38 | 104,046 81 | 105,349 59 | 119,256 68 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | 59 77 | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 14,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $190,501 65 | $254,179 32 | $262,746 08 | $275,517 16 | $279,738 04 |

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## No. 143.

## THOMPSON SAVINGS BANK, HUDSON.

### Organized October 22, 1892.

G. I. THOMPSON, *President;* W. R. THOMPSON, *Vice President;* L. P. BEAL, *Cashier;* P. J. DILLON, *Assistant Cashier;* C. C. WHITNEY, *Auditor.*

DIRECTORS.—F. S. Vedder, R. W. Thompson, G. I. Thompson, L. P. Beal, W. R. Thompson, C. C. Whitney.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $280,058 48 | $326,519 77 | $333,167 36 | $314,284 60 | $322,184 60 |
| Sav. dept. | 277,762 48 | 252,757 55 | 225,369 85 | 243,390 89 | 282,542 60 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | |
| Sav. dept. | 630,807 34 | 681,842 25 | 727,684 98 | 669,288 44 | 660,823 71 |
| Due from Fed. Res. Bank: Com'l. dept. | 13,000 00 | 15,000 00 | 17,500 00 | 15,000 00 | 15,000 00 |
| Sav. dept. | 32,000 00 | 33,000 00 | 32,500 00 | 35,000 00 | 33,000 00 |
| Due from bks. in res. c'ties: Com'l. dept. | 29,101 22 | 22,218 13 | 24,586 25 | 40,964 94 | 19,494 92 |
| Sav. dept. | 95,359 70 | 87,281 67 | 80,133 98 | 102,898 12 | 86,721 72 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | 438 36 | 66 84 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 20,010 00 | 21,684 00 | 30,546 00 | 6,709 00 | 19,395 00 |
| Sav. dept. | 23,000 00 | 18,000 00 | 8,000 00 | 38,000 00 | 13,000 00 |
| Gold coin: Com'l. dept. | 30 00 | 55 00 | 47 50 | 95 00 | 145 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Silver coin: Com'l. dept. | 2,035 00 | 1,337 60 | 3,285 40 | 2,458 80 | 1,589 65 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Nickels and cents: Com'l. dept. | 230 05 | 183 43 | 92 68 | 271 80 | 181 30 |
| Sav. dept. | | | | | |
| Overdrafts | 1,034 20 | 774 54 | 1,126 58 | 401 38 | 1,509 70 |
| Premium account | | | | | |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 4,100 00 | 4,100 00 | 4,100 00 | 4,000 00 | 4,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | 4,470 45 | 3,896 19 | 324 52 |
| Outside checks and other cash items | 25 50 | 48 00 | 15 50 | 30 00 | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other assets | | | | | |
| Totals | $1,422,553 97 | $1,478,801 94 | $1,506,626 53 | $1,491,127 52 | $1,473,979 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 50,289 27 | 54,315 89 | 51,634 18 | 50,289 27 | 56,608 69 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | 5,000 00 | 18,000 00 | | |
| Commercial deposits subject to check | 157,809 36 | 189,349 42 | 209,119 02 | 199,141 99 | 187,455 66 |
| Demand certificates of deposit | 3,525 82 | 5,255 16 | 2,184 52 | 1,118 81 | 1,827 18 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 1,060,803 52 | 1,074,881 47 | 1,075,688 81 | 1,090,577 45 | 1,078,088 03 |
| Certificates of deposit | | | | | |
| Club savings deposits | 126 00 | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,422,553 97 | $1,478,801 94 | $1,506,626 53 | $1,491,127 52 | $1,473,979 56 |

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## No. 492.

## THE HUDSONVILLE STATE BANK, HUDSONVILLE.

### Organized June 12, 1911.

FRANK L. CHAMBERLIN, *President;* LUTHER M. WOLF, *Vice President;*
FRED F. MCEACHRON, *Cashier;* HENRY P. STEGEMAN, *Assistant Cashier.*

DIRECTORS.—Thomas Hughes, Frank L. Chamberlin, Nicholas De Weerd, Flora B. Maxfield, Luther M. Wolf, William Boldt, Fred F. McEachron.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $45,449 85 | $47,465 52 | $54,001 43 | $54,290 42 | $50,275 52 |
| Sav. dept. | 47,488 08 | 46,689 12 | 50,956 56 | 50,680 34 | 48,788 21 |
| Bonds, mtgs. and securities: Com'l. dept. | 8,000 00 | ..... | ..... | ..... | 5,000 00 |
| Sav. dept. | 103,907 00 | 122,177 00 | 123,427 00 | 124,602 00 | 126,352 00 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 20,047 30 | 15,658 86 | 239 06 | 7,081 44 | 7,224 67 |
| Sav. dept. | 14,245 10 | 30,554 21 | 11,388 69 | 13,280 75 | 27,604 03 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 20,400 00 | 20,400 00 | 20,400 00 | 20,650 00 | 30,100 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 2,096 00 | 1,308 00 | 1,000 00 | 3,653 00 | 1,761 00 |
| Sav. dept. | 8,000 00 | 10,000 00 | 10,000 00 | 7,000 00 | 6,000 00 |
| Gold coin: Com'l. dept. | 197 50 | 197 50 | 395 00 | 465 00 | 500 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 478 50 | 603 70 | 416 35 | 648 70 | 779 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 297 08 | 232 47 | 240 25 | 363 53 | 369 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 130 14 | 772 50 | 36 53 | 145 72 | 77 98 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $276,736 55 | $302,058 88 | $288,500 87 | $298,860 90 | $310,831 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,825 84 | 4,295 38 | 4,865 07 | 3,745 61 | 5,790 73 |
| Dividends unpaid | 270 00 | 10 00 | 20 00 | 20 00 | ..... |
| Reserved for taxes, interest, etc. | 420 19 | 418 06 | ..... | 37 91 | 26 88 |
| Commercial deposits subject to check | 63,657 47 | 49,270 63 | 52,296 14 | 48,953 78 | 56,417 57 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 99,019 17 | 112,919 90 | 101,236 94 | 102,810 60 | 114,050 65 |
| Certificates of deposit | 86,543 88 | 110,144 91 | 105,082 72 | 103,893 00 | 109,545 82 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 14,400 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $276,736 55 | $302,058 88 | $288,500 87 | $298,860 90 | $310,831 65 |

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## No. 618.

## PEOPLES STATE BANK, IDA.

### Organized February 20, 1918.

SAMUEL L. WALLACE, *President;* S. O. NEWCOMB, ROBERT FEINAUER, *Vice Presidents;* FLORENCE M. KNAPP, *Cashier;* RUSSELL J. KNAPP, *Assistant Cashier;* FRANK B. GERWICK, *Auditor.*

DIRECTORS.—Mrs. Mary Knapp, S. L. Wallace, Florence M. Knapp, Robert Feinauer, S. O. Newcomb, Frank B. Gerwick, William Nickel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919 | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $117,129 54 | $105,257 35 | $124,273 60 | $142,848 15 | $133,701 90 |
| Sav. dept. | 27,643 69 | 31,567 65 | 16,567 65 | 16,567 65 | 16,567 65 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,795 13 | 3,528 95 | 18,697 10 | 2,290 81 | 2,100 99 |
| Sav. dept. | 89,293 80 | 86,923 80 | 110,757 81 | 126,482 81 | 123,829 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 45,853 03 | 50,597 07 | 28,512 18 | 31,100 59 | 49,822 97 |
| Sav. dept. | 9,168 13 | 12,464 56 | 17,328 48 | 14,922 04 | 14,780 56 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 16,200 00 | 30,000 00 | 26,000 00 | 23,000 00 | 27,650 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 3,000 00 | 4,500 00 | 4,500 00 | 4,500 00 | ..... |
| Sav. dept. | 3,800 00 | 4,500 00 | 4,500 00 | 4,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,304 00 | 5,276 00 | 4,744 00 | 4,636 00 | 4,338 00 |
| Sav. dept. | 4,100 00 | 4,500 00 | 4,500 00 | 4,700 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 180 00 | 182 50 | 155 00 | 142 50 | 142 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 452 23 | 608 83 | 343 70 | 492 95 | 664 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 154 39 | 110 10 | 64 36 | 165 59 | 165 64 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | 4 80 | 49 50 | 12 14 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estste | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 1,481 56 | 9,113 88 | 2,803 47 | 2,006 11 | 2,018 14 |
| Cash items in transit | ..... | ..... | 4 93 | ..... | ..... |
| Outside checks and other cash items | ..... | 47 47 | ..... | 6 01 | 48 46 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $346,555 50 | $365,178 16 | $379,757 08 | $394,410 71 | $394,842 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | ..... | ..... | 150 00 | 150 00 | 150 00 |
| Undivided profits, net | 306 52 | 1,349 81 | 1,189 19 | 2,485 00 | 4,611 54 |
| Dividends unpaid | ..... | ..... | 120 00 | ..... | ..... |
| Reserved for taxes, interest, etc | 400 11 | 346 41 | 525 08 | ..... | ..... |
| Commercial deposits subject to check | 86,290 07 | 79,533 54 | 95,557 88 | 76,155 25 | 76,650 81 |
| Demand certificates of deposit | 61,146 60 | 71,713 55 | 63,698 86 | 98,221 95 | 96,566 77 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 6,668 09 | 2,720 71 | 2,488 04 | 3,552 70 | 2,658 11 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 8,263 45 | 9,522 68 | 10,413 42 | 612 51 | 708 38 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 153,480 66 | 169,991 46 | 175,614 61 | 183,233 30 | 183,496 69 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $346,555 50 | $365,178 16 | $379,757 08 | $394,410 71 | $394,842 30 |

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## No. 24.

## THE LAPEER COUNTY BANK, IMLAY CITY.

### Organized January 26, 1886.

### Corporate existence extended January 26, 1916.

JOHN BORLAND, JR., *President;* WALTER WALKER, *Vice President;* WILL BORLAND, *Cashier;* IRVINE BORLAND, MILTON MOYER, *Assistant Cashiers.*

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

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $147,750 29 | $146,641 30 | $146,825 01 | $199,962 01 | $184,931 10 |
| Sav. dept. | 87,902 59 | 71,613 43 | 91,958 16 | 33,839 09 | 58,420 04 |
| Bonds, mtgs. and securities: Com'l. dept. | 8,000 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 502,008 67 | 528,537 89 | 536,153 82 | 533,382 91 | 534,464 40 |
| Due from Fed. Res. Bank: Com'l. dept. | 10,000 00 | 11,000 00 | 11,000 00 | 12,400 00 | 10,400 00 |
| Sav. dept. | 23,976 55 | 24,647 04 | 26,230 52 | 25,698 57 | 25,492 35 |
| Due from bks. in res. cities: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 46,359 59 | 82,296 23 | 20,977 43 | 39,282 80 | 38,722 67 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | 43,150 00 | 192,050 00 | 174,950 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 128,050 00 | 147,050 00 | 183,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Sav. dept. | 6,907 00 | 5,054 00 | 9,301 00 | 7,941 00 | 7,769 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 70 00 | 27 50 | ..... | ..... |
| Silver coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 939 00 | 731 00 | 1,069 00 | 741 00 | 475 00 |
| Nickels and cents: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 167 94 | 192 96 | 247 71 | 156 74 | 87 85 |
| Overdrafts | 3,880 81 | 2,182 96 | 1,600 26 | 576 51 | 276 54 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,485 41 | 4,626 29 | 4,162 23 | 896 12 | 7,236 00 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $981,027 85 | $1,037,243 10 | $1,088,302 64 | $1,059,526 75 | $1,055,824 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 2,814 96 | 11,293 08 | 22,924 56 | 2,586 14 | 5,310 27 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 134,654 22 | 152,882 95 | 155,058 37 | 159,238 59 | 150,657 86 |
| Demand certificates of deposit | 1,114 05 | 996 70 | 426 00 | 710 00 | 1,344 00 |
| Certified checks | 10 00 | 72 67 | 10 00 | 10 00 | 10 00 |
| Cashier's checks | 2,348 87 | 788 85 | 2,855 30 | 2,544 24 | 366 94 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 670,281 22 | 695,015 97 | 707,816 59 | 732,655 34 | 731,256 20 |
| Certificates of deposit | 109,804 53 | 116,192 88 | 104,211 82 | 101,782 44 | 106,879 68 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 35,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $981,027 85 | $1,037,243 10 | $1,088,302 64 | $1,059,526 75 | $1,055,824 95 |

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## No. 517.

## THE PEOPLE'S STATE BANK OF IMLAY CITY, IMLAY CITY.

### Organized August 29, 1912.

H. E. PALMER, *President;* CHARLES S. MARSHALL, GEORGE A. TITUS, *Vice Presidents;* ISAAC MCKILLEN, *Cashier.*

DIRECTORS.—Charles S. Marshall, Geo. A. Titus, Charles C. Hazelton, Frank Rathsburg, A. D. Conley, Earl I. Heenan, J. A. Taylor, H. E. Palmer, Isaac McKillen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $116,249 76 | $110,296 19 | $126,955 88 | $128,252 15 | $126,139 00 |
| Sav. dept. | 96,152 75 | 95,161 73 | 84,730 46 | 84,813 99 | 87,829 27 |
| Bonds, mtgs. and securities:...Com'l. dept. | 52,266 21 | 67,266 21 | 132,750 24 | 125,850 24 | 123,250 24 |
| Sav. dept. | 246,156 08 | 245,334 32 | 265,645 88 | 260,672 53 | 274,932 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,729 45 | 10,722 86 | 33,466 21 | 31,120 82 | 11,546 14 |
| Sav. dept. | 13,733 91 | 13,312 74 | 25,000 00 | 15,390 63 | 15,251 16 |
| Due from bks. in res. cities:...Com'l. dept. | 20,325 00 | 42,796 91 | 23,404 41 | 24,109 86 | 39,743 19 |
| Sav. dept. | ..... | 25,000 00 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 99,050 00 | 142,150 00 | 138,800 00 | 150,000 00 | 130,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 1,213 70 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,000 00 | 9,553 00 | 7,029 00 | 12,002 00 | 9,268 00 |
| Sav. dept. | 9,866 00 | 2,000 00 | 5,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 32 50 | 40 00 | 72 50 | 150 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | 374 80 | 898 90 | 336 30 | 623 35 |
| Sav. dept. | 522 50 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | 114 71 | 124 41 | 72 61 | 59 54 |
| Sav. dept. | 184 16 | ..... | ..... | ..... | ..... |
| Overdrafts | 2,277 32 | 3,631 20 | 2,367 09 | 2,833 20 | 2,762 36 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | ..... | 1,079 88 | 2,829 88 | 2,829 88 | 2,829 88 |
| Due from banks other than in reserve cities. | 5,672 78 | ..... | 774 10 | 3,686 65 | 6,489 95 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 82 60 | ..... | 402 68 | 390 78 | 355 15 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $678,568 52 | $773,340 75 | $853,519 14 | $848,734 14 | $837,529 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 1,816 60 | 1,552 64 | 9,451 60 | 5,898 63 | 5,868 20 |
| Dividends unpaid | 8,740 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 111,932 72 | 139,788 15 | 200,958 32 | 198,772 53 | 210,911 70 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 281 44 | 1,024 51 | 736 63 | 1,041 06 | 2,377 29 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 7,000 00 | 16,000 00 | 50,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 395,792 96 | 443,758 20 | 443,172 72 | 463,720 81 | 454,214 47 |
| Certificates of deposit | 63,004 80 | 76,217 25 | 63,609 68 | 49,301 11 | 53,000 01 |
| Club savings deposits | ..... | ..... | 590 19 | ..... | 1,158 09 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 30,000 00 | 35,000 00 | 25,000 00 | 70,000 00 | 50,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $678,568 52 | $773,340 75 | $853,519 14 | $848,734 14 | $837,529 76 |

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## No. 191.

## STATE SAVINGS BANK OF IONIA, IONIA.

### Organized December 8, 1896.

T. B. PRESTON, *President;* K. R. SMITH, *Vice President;* W. B. HEATH, *Cashier;* A. J. HEMINGWAY, W. Y. TEMPLETON, *Assistant Cashiers;* G. LEE YATES, *Auditor.*

DIRECTORS.—T. B. Preston, J. E. Morrison, K. R. Smith, A. M. Welch, W. B. Heath, Fred A. Chapman, R. A. Hawley, Thane Benedict.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $741,173 95 | $689,828 95 | $590,521 49 | $549,697 38 | $591,307 34 |
| Sav. dept. | 117,943 79 | 160,803 22 | 164,280 29 | 150,584 30 | 134,454 85 |
| Bonds, mtgs. and securities:...Com'l. dept. | 356,509 32 | 406,809 57 | 480,694 77 | 350,931 70 | 360,848 67 |
| Sav. dept. | 220,709 30 | 223,698 80 | 253,798 40 | 249,650 40 | 255,828 85 |
| Due from Fed. Res. Bank:....Com'l. dept. | 51,107 72 | 69,832 98 | 84,956 67 | 56,458 27 | 59,048 54 |
| Sav. dept. | 12,000 00 | 13,000 00 | 14,000 00 | 14,000 00 | 13,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 83,243 94 | 110,061 83 | 141,022 70 | 150,689 94 | 60,341 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on bank in same place:.....Com'l. dept. | 8,637 96 | 23,643 31 | 6,834 12 | 13,416 78 | 10,295 13 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 16,191 00 | 431 00 | 40,762 00 | 44,322 00 | 31,400 00 |
| Sav. dept. | 25,116 00 | 29,322 00 | 10,404 00 | 22,263 00 | 25,485 00 |
| Gold coin:.....Com'l. dept. | 1,847 50 | 1,570 00 | 1,822 50 | 1,867 50 | 2,892 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 7,100 55 | 5,856 95 | 4,306 90 | 6,473 45 | 7,138 55 |
| Sav. dept. | 90 | ..... | ..... | ..... | ..... |
| Nickels and cents.....Com'l. dept. | 663 01 | 354 83 | 751 19 | 470 53 | 657 29 |
| Sav. dept. | ..... | 78 | 61 | 40 | 97 |
| Overdrafts | 6,337 13 | 1,838 95 | 3,126 89 | 8,461 76 | 2,246 30 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 121 00 | 120 00 | 154 00 | 108 00 | 90 00 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,685,203 07 | $1,773,673 17 | $1,833,936 53 | $1,655,895 41 | $1,591,535 43 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 10,728 23 | 2,818 92 | 7,853 17 | 17,320 11 | 4,858 74 |
| Dividends unpaid | 27 33 | 39 33 | 29 33 | 23 33 | 26 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 456,979 55 | 511,305 79 | 478,509 18 | 443,835 48 | 401,798 51 |
| Demand certificates of deposit | 376,017 66 | 379,651 22 | 400,544 04 | 369,199 03 | 413,427 40 |
| Certified checks | 11 25 | 239 83 | 3,319 62 | 400 00 | 4,509 87 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | 38,750 00 | 43,000 00 | ..... | ..... | ..... |
| Due to other banks and bankers | 70,243 79 | 72,563 53 | 62,066 74 | 70,075 69 | 68,822 57 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 4,635 25 | 5,640 25 | 4,131 15 | 3,543 67 | 4,322 67 |
| U. S. Government deposits | ..... | ..... | 35,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 375,747 32 | 426,802 13 | 442,460 63 | 436,475 43 | 428,747 00 |
| Certificates of deposit | 22 67 | 22 67 | 22 67 | 22 67 | 22 67 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 59,540 02 | 11,589 50 | ..... | ..... | ..... |
| Bills payable | 92,500 00 | 120,000 00 | 200,000 00 | 115,000 00 | 65,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,685,203 07 | $1,773,673 17 | $1,833,936 53 | $1,655,895 41 | $1,591,535 43 |

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## No. 135.

## THE COMMERCIAL BANK OF IRON MOUNTAIN, IRON MOUNTAIN.

### Organized March 7, 1892.

O. C. DAVIDSON, *President;* WILLIAM KELLY, *Vice President;* WILBUR W. THOMPSON, *Cashier;* F. O. MORETT, MAY BRADFORD, *Assistant Cashiers.*

DIRECTORS.—O. C. Davidson, H. M. Pelham, C. H. Baxter, William Kelly, W. W. Thompson, Oliver Evans, H. G. Neuens, F. C. Cole.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $344,809 63 | $403,626 95 | $446,629 61 | $413,655 15 | $375,892 83 |
| Sav. dept. | 419,743 75 | 324,318 75 | 230,893 75 | 275,868 75 | 382,708 32 |
| Bonds, mtgs. and securities:...Com'l. dept. | 112,100 00 | 108,467 50 | 113,000 00 | 148,000 00 | 125,100 00 |
| Sav. dept. | 226,435 82 | 355,655 63 | 453,731 23 | 350,352 72 | 296,039 40 |
| Due from Fed. Res. Bank:....Com'l. dept. | 28,074 99 | 35,292 69 | 42,553 78 | 32,634 51 | 34,103 29 |
| Sav. dept. | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 36,988 66 | 96,641 38 | 173,932 22 | 44,776 57 | 37,775 88 |
| Sav. dept. | 20,984 31 | 16,202 48 | 16,267 17 | 4,416 08 | 16,969 46 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,154 51 | 1,740 36 | 6,333 29 | 3,320 87 | 839 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 27,187 00 | 24,341 00 | 22,455 00 | 28,326 00 | 31,848 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | 95 00 | 270 00 | 385 00 | 410 00 | 530 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,291 10 | 1,745 45 | 1,398 95 | 2,636 45 | 4,869 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 208 32 | 171 39 | 398 14 | 432 22 | 358 17 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 43 04 | 17 09 | 124 08 | 203 04 | 209 96 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 15,164 26 | 15,077 42 | 15,276 09 | 17,322 88 | 17,347 64 |
| Due from banks other than in reserve cities. | 422 68 | ..... | 902 78 | 5,350 83 | 5,332 64 |
| Cash items in transit | 2,961 77 | 7,271 15 | 5,762 10 | 3,399 84 | 7,196 79 |
| Outside checks and other cash items | 6,179 58 | 4,161 61 | ..... | 5,269 03 | 8,460 90 |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,271,344 42 | $1,421,500 85 | $1,556,543 19 | $1,362,874 94 | $1,372,081 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 11,960 50 | 12,707 23 | 13,570 52 | 12,221 64 | 23,517 61 |
| Dividends unpaid | 7,000 00 | 91 00 | 35 00 | 6,795 00 | ..... |
| Reserved for taxes, interest, etc | 30,661 39 | 41,661 39 | 41,661 39 | 34,961 39 | 34,961 39 |
| Commercial deposits subject to check | 353,823 69 | 475,223 39 | 583,652 45 | 449,121 44 | 426,458 48 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 42 50 | 1,200 00 | 216 05 | 505 55 | 1,323 07 |
| Cashier's checks | 9,634 76 | 1,720 72 | 2,133 81 | 3,644 99 | 2,283 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 4,130 78 | ..... | ..... | ..... |
| State moneys on deposit | 3,730 43 | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 5,958 45 | 6,603 13 | 8,447 13 | 8,537 57 | 6,537 75 |
| U. S. Government deposits | ..... | 45,000 00 | 58,500 00 | 5,599 22 | 7,997 00 |
| Time commercial certificates of deposit | 48,900 86 | 50,756 13 | 51,482 19 | 43,241 53 | 46,094 81 |
| Book accounts | 549,631 84 | 597,407 08 | 621,844 65 | 623,246 61 | 662,908 26 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 55,000 00 | 10,000 00 | ..... | ..... | ..... |
| Bills payable | 45,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,271,344 42 | $1,421,500 85 | $1,556,543,19 | $1,362,874 94 | $1,372,081 87 |

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## No. 501.

## THE MINERS STATE BANK, IRON RIVER.

### Organized April 3, 1912.

JAS. S. WALL, *President;* RUDOLPH ERICSON, *Vice President;* HENRY L. SHIELDS, *Cashier;* ALBERT COLLINS, *Assistant Cashier.*

DIRECTORS.—Rudolph Ericson, Victor D. Laing, Zygmundt Zyskowski, Jas. S. Wall, Marion Ochiltree, Henry L. Shields, Gustavus R. Waeber.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $99,250 19 | $119,457 84 | $114,851 17 | $134,875 40 | $174,893 97 |
| Sav. dept. | 73,704 78 | 42,451 91 | 35,776 88 | 46,947 91 | 53,256 44 |
| Bonds, mtgs. and securities:...Com'l. dept. | 39,140 00 | 36,294 36 | 23,053 36 | 25,009 45 | 29,485 51 |
| Sav. dept. | 51,179 15 | 51,087 15 | 65,649 32 | 69,124 53 | 61,619 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 11,418 06 | 26,269 49 | 35,383 75 | 9,689 90 | 19,442 79 |
| Sav. dept. | 4,433 72 | 37,012 83 | 8,535 43 | 7,215 17 | 2,808 79 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,175 43 | 11,595 83 | 9,647 81 | 9,679 98 | 14,095 12 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | 6,000 00 | 8,000 00 | 2,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,219 44 | 375 29 | 1,376 92 | 224 57 | 1,403 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,000 00 | 4,789 00 | 15,695 00 | 1,000 00 | 13,765 00 |
| Sav. dept. | 5,677 00 | 6,490 00 | 6,000 00 | 6,000 00 | 6,347 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 115 00 | 170 00 | 200 00 | 197 50 | 395 00 |
| Silver coin:.....Com'l. dept. | 1,418 00 | 1,688 60 | 2,328 50 | 476 00 | 3,100 00 |
| Sav. dept. | 1,091 00 | 1,200 00 | 1,600 00 | 1,650 00 | 1,193 45 |
| Nickels and cents:.....Com'l. dept. | 303 98 | 381 81 | 492 42 | 374 40 | 300 50 |
| Sav. dept. | 117 00 | 140 00 | 200 00 | 152 50 | 64 55 |
| Overdrafts | 351 42 | 762 81 | 1,330 01 | 1,302 19 | 1,626 45 |
| Premium account | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Banking house | 19,988 15 | 19,988 15 | 19,900 00 | 19,900 00 | 19,900 00 |
| Furniture and fixtures | 7,560 71 | 7,560 71 | 7,400 00 | 7,400 00 | 7,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 528 80 | ..... | ..... | ..... | ..... |
| Cash items in transit | 12,112 29 | 2,005 44 | 5,631 35 | 5,888 27 | 2,833 08 |
| Outside checks and other cash items | 3,167 72 | 885 81 | 1,771 81 | 2,331 72 | 430 83 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 280 71 | ..... | ..... | ..... | ..... |
| Totals | $348,032 55 | $380,407 03 | $360,623 73 | $351,239 49 | $416,161 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 5,750 00 | 5,750 00 | 5,750 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net | 968 56 | 1,267 13 | 2,917 24 | 1,445 15 | 2,400 48 |
| Dividends unpaid | 1,149 00 | 60 00 | 6 00 | 1,458 00 | 30 00 |
| Reserved for taxes, interest, etc. | 972 15 | 325 70 | 1,325 70 | 364 13 | 1,150 11 |
| Commercial deposits subject to check | 96,792 89 | 131,391 46 | 111,937 70 | 99,315 18 | 120,773 21 |
| Demand certificates of deposit | 14,931 50 | 15,206 50 | 13,449 93 | 11,026 35 | 9,671 35 |
| Certified checks | 282 45 | 518 09 | 935 61 | 481 20 | 354 20 |
| Cashier's checks | 99 53 | 711 65 | 465 66 | 203 39 | 568 66 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 22,133 00 | 22,133 00 | 22,132 83 | 22,407 21 | 22,407 21 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 139,611 40 | 152,181 03 | 150,109 86 | 156,505 25 | 181,139 07 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 342 07 | 862 47 | 1,593 20 | 2,033 63 | 2,679 05 |
| Notes and bills rediscounted | 15,000 00 | ..... | ..... | ..... | 18,987 67 |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $348,032 55 | $380,407 03 | $360,623 73 | $351,239 49 | $416,161 01 |

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## No. 547.

## THE MERCHANTS & MINERS STATE BANK, IRONWOOD.

### Organized December 26, 1913.

F. H. KEARNEY, *President;* J. H. URQUHART, RICHARD P. ZINN, *Vice Presidents;*
C. E. HOUK, *Cashier;* F. J. JEPPESEN, ARTHUR F. KAUFHOLD, *Assistant Cashiers.*
DIRECTORS.—F. H. Kearney, C. E. Houk, J. C. Thomas, J. H. Urquhart, David C. Pierpont, O. J. Nordling, R. P. Zinn.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $197,799 51 | $240,269 10 | $219,695 99 | $225,720 35 | $231,971 13 |
| Sav. dept. | 12,500 00 | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 129,480 98 | 221,911 26 | 211,400 54 | 138,438 58 | 99,926 02 |
| Sav. dept. | 78,370 00 | 106,070 00 | 116,175 00 | 121,925 00 | 136,775 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 27,556 58 | 36,144 62 | 18,576 63 | 71,257 93 | 58,686 13 |
| Sav. dept. | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,000 00 | 9,500 00 | 10,150 00 | 10,150 00 | 10,150 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 2,715 66 | 2,856 09 | ..... | 7,656 46 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 37,973 00 | 35,726 00 | 36,714 00 | 23,441 00 | 19,899 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 940 00 | 965 00 | 895 00 | 1,500 00 | 1,862 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,030 55 | 4,369 00 | 2,976 15 | 1,784 65 | 3,139 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 363 05 | 281 82 | 318 67 | 338 13 | 339 46 |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 133 90 | 149 49 | 77 92 | 911 83 | 327 05 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 224 00 | 89 60 | 120 15 | 58 43 | 1,316 48 |
| Outside checks and other cash items | 3,699 63 | ..... | 3,651 50 | 11,985 72 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $520,071 20 | $681,191 55 | $646,607 64 | $630,511 62 | $587,048 73 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 9,044 91 | 9,441 32 | 10,862 15 | 8,183 71 | 9,810 40 |
| Dividends unpaid | ..... | 37 50 | ..... | 3,750 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 300,946 90 | 444,102 25 | 384,766 94 | 376,932 49 | 335,129 49 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 598 79 | 448 79 | 2,921 14 | 748 79 | 347 29 |
| Cashier's checks | 2,666 16 | 638 61 | 2,791 26 | 1,508 61 | 1,785 97 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 17,344 19 | 17,344 19 | 17,344 19 | 17,559 19 | 17,559 19 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 84,020 18 | 89,781 01 | 91,142 79 | 92,714 52 | 106,760 70 |
| Certificates of deposit | 45,175 41 | 58,170 37 | 64,606 65 | 56,382 02 | 47,000 55 |
| Club savings deposits | 274 66 | 1,227 51 | 2,172 52 | 2,732 29 | 3,655 14 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $520,071 20 | $681,191 55 | $646,607 64 | $630,511 62 | $587,048 73 |

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## No. 12.

## THE PENINSULA BANK, ISHPEMING.

### Organized October 27, 1887.

### Corporate existence extended October 27, 1917.

GEO. F. THONEY, *President;* JOHN KANDELIN, *Vice President;* J. G. WELSH, *Cashier;* PETER HANDBERG, JOHN JAAKSI, *Assistant Cashiers;* H. F. HEYN, *Auditor.*

DIRECTORS.—Otto Eger, Jos. Mitchell, Geo. F. Thoney, Thos. W. Hughes, H. F. Heyn, John Kandelin, W. T. Potter, J. G. Welsh, John S. Olson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $255,761 45 | $326,303 46 | $407,289 51 | $360,557 31 | $341,736 10 |
| Sav. dept. | 276,567 03 | 228,754 53 | 221,155 28 | 303,077 63 | 286,424 26 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Sav. dept. | 405,204 16 | 483,493 76 | 498,000 26 | 430,332 43 | 457,398 14 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 45,659 51 | 64,696 22 | 31,714 30 | 48,500 40 | 23,922 40 |
| Sav. dept. | 59,796 28 | 63,983 95 | 65,498 67 | 66,042 34 | 86,791 93 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 18,200 00 | 20,150 00 | 23,050 00 | 20,000 00 | ..... |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,513 31 | 1,431 17 | 1,339 95 | 8,885 15 | 5,453 31 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,088 00 | 2,726 00 | 26,496 00 | 11,648 00 | 2,036 00 |
| Sav. dept. | 30,000 00 | 33,000 00 | 32,000 00 | 33,000 00 | 22,000 00 |
| Gold coin:.....Com'l. dept. | 115 00 | 245 00 | 147 50 | 31 50 | 532 50 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 11,000 00 |
| Silver coin:.....Com'l. dept. | 2,000 00 | 85 50 | 1,128 93 | 56 46 | 3,041 75 |
| Sav. dept. | 2,300 00 | 4,765 33 | 4,191 55 | 3,199 41 | 4,995 50 |
| Nickels and cents:.....Com'l. dept. | 172 99 | ..... | ..... | ..... | 249 61 |
| Sav. dept. | 67 08 | 250 00 | 250 00 | 276 17 | 150 42 |
| Overdrafts..... | ..... | ..... | 9 44 | ..... | 1 44 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures..... | ..... | ..... | ..... | ..... | ..... |
| Other real estate..... | 8,538 33 | 5,038 33 | 4,345 48 | 4,345 48 | 4,345 48 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 3,643 56 | 13,323 79 | 2,375 05 | 18,131 87 | 2,115 23 |
| Outside checks and other cash items..... | 6,922 27 | 249 61 | 4,366 86 | 1,818 71 | 13,343 04 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,169,548 97 | $1,288,496 65 | $1,363,358 78 | $1,349,902 86 | $1,295,537 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund..... | 75,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net..... | 39,520 32 | 14,362 61 | 17,362 42 | 20,634 21 | 20,447 08 |
| Dividends unpaid..... | 528 00 | ..... | 12 00 | 1,260 00 | ..... |
| Reserved for taxes, interest, etc..... | 7,500 00 | 10,500 00 | 13,500 00 | 7,500 00 | 11,500 00 |
| Commercial deposits subject to check..... | 187,192 03 | 261,313 39 | 320,289 95 | 296,560 86 | 235,637 21 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 114 85 | 86 79 | 212 36 | 86 36 | 1,259 13 |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 7,836 29 | 7,836 29 | 7,836 29 | 7,933 44 | 7,933 44 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 790,289 62 | 831,799 71 | 837,894 09 | 854,485 49 | 859,048 75 |
| Certificates of deposit..... | 11,567 86 | 12,597 86 | 16,251 67 | 11,442 50 | 9,711 50 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,169,548 97 | $1,288,496 65 | $1,363,358 78 | $1,349,902 86 | $1,295,537 11 |

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## No. 150.

## ITHACA SAVINGS BANK, ITHACA.

### Organized January 16, 1893.

JOHN C. HICKS, *President;* J. LEE POTTS, *Vice President;* C. A. PRICE, *Cashier;* R. A. BARBER, FLOYD J. GIBBS, *Assistant Cashiers.*

DIRECTORS.—J. B. Crawford, W. M. Weller, J. Lee Potts, John C. Hicks, F. H. McKay, C. A. Price, H. B. Parrish, A. E. Pinney.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | $114,068 95 | $100,823 19 | $83,211 41 | $121,506 10 | $120,126 39 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 240,026 80 | 266,591 80 | 315,501 80 | 307,296 80 | 284,311 80 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 62,917 31 | 68,334 11 | 50,651 31 | 27,290 99 | 53,656 42 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,350 00 | 12,350 00 | 12,350 00 | 17,350 00 | 17,350 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | 10,490 00 | 11,889 00 | 5,881 00 | 12,738 00 | 14,172 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 10,395 00 | 10,467 50 | 10,490 00 | 10,440 00 | 10,352 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 182 95 | 173 85 | 256 50 | 87 95 | 148 65 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 18 54 | 18 15 | 6 62 | 14 41 | 5 81 |
| Overdrafts | | | 515 69 | | |
| Premium account | | | | | |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | 1 00 | 1 31 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $459,949 55 | $480,147 60 | $488,365 33 | $506,225 56 | $509,623 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 |
| Undivided profits, net | 684 74 | 3,720 64 | 7,326 55 | 5,894 88 | 208 82 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 181,521 94 | 193,498 90 | 207,739 11 | 214,396 22 | 211,143 69 |
| Certificates of deposit | 225,242 87 | 230,428 06 | 220,799 67 | 233,434 46 | 245,771 06 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $459,949 55 | $480,147 60 | $488,365 33 | $506,225 56 | $509,623 57 |

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## No. 387.

## CENTRAL STATE BANK, JACKSON.

### Organized July 15, 1907.

F. E. PALMER, *President;* HUGO C. LOESER, L. R. WELCOME, *Vice Presidents;*
H. J. SMITH, *Cashier;* L. H. LUDY, *Assistant Cashier.*

DIRECTORS.—Richard Price, Hugo C. Loeser, F. E. Palmer, W. W. Wright, Jos. W. Marks, L. R. Welcome, T. B. Taylor, Robert S. Lockhart, J. O. Gilbert.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $374,718 03 | $349,885 08 | $369,664 03 | $428,334 44 | $561,110 64 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 54,000 00 | 104,000 00 | 115,000 00 | 70,893 75 | 157,049 65 |
| Sav. dept. | 359,875 30 | 391,173 23 | 462,475 02 | 417,730 34 | 360,120 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | 34,271 87 | 41,907 74 | 45,347 29 | 86,545 23 | 84,332 85 |
| Sav. dept. | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 91,234 65 | 267,139 36 | 227,908 43 | 681,083 55 | 483,842 18 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 192,700 00 | 177,600 00 | 111,700 00 | 228,000 00 | 255,800 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 17,333 08 | 40,025 04 | 20,876 70 | 28,818 18 | 19,859 56 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 37,342 00 | 40,586 00 | 8,815 00 | 17,675 00 | 8,093 00 |
| Sav. dept. | 20,000 00 | 20,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Gold coin:.....Com'l. dept. | 2,507 50 | 2,905 00 | 3,405 00 | 4,530 00 | 1,917 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 5,891 45 | 2,572 10 | 5,710 00 | 3,764 30 | 2,551 40 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 913 02 | 498 03 | 787 04 | 538 68 | 319 17 |
| Sav. dept. | | | | | |
| Overdrafts | 145 50 | 499 87 | 108 38 | 237 76 | 1,974 28 |
| Premium account | | | | | |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | 17,698 00 | 17,698 00 | 17,623 00 | 17,623 00 | 17,608 00 |
| Other real estate | | | | | 1,000 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,610 03 | 670 50 | 1,299 27 | 3,061 79 | 1,099 90 |
| Stock of Federal Reserve Bank | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Other assets | | | | | |
| Totals | $1,284,040 43 | $1,530,959 95 | $1,494,519 16 | $2,092,636 02 | $2,060,478 52 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 26,000 00 | 26,000 00 | 26,000 00 | 26,000 00 | 26,000 00 |
| Undivided profits, net | 814 92 | 1,485 62 | 1,087 48 | 1,305 84 | 5,544 45 |
| Dividends unpaid | 3,002 28 | 32 60 | 32 60 | 14 28 | 14 28 |
| Reserved for taxes, interest, etc. | 4,500 00 | 5,100 00 | 7,900 00 | 5,400 00 | 6,900 00 |
| Commercial deposits subject to check | 432,130 09 | 671,674 52 | 659,978 47 | 1,210,129 58 | 1,134,614 39 |
| Demand certificates of deposit | | | | | |
| Certified checks | 81 68 | 113 25 | 249 03 | 898 77 | 3,342 30 |
| Cashier's checks | 29,926 95 | 11,665 81 | 26,264 09 | 22,608 38 | 26,935 75 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 30,246 39 | 61,215 94 | 44,766 18 | 38,648 66 | 33,650 05 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 871 34 | 871 34 | 871 34 | 671 34 | 681 81 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 515,320 26 | 532,774 78 | 525,647 54 | 528,657 50 | 569,777 61 |
| Certificates of deposit | 54,716 12 | 50,368 69 | 51,338 49 | 51,505 07 | 46,185 73 |
| Club savings deposits | 86,430 40 | 69,657 40 | 50,383 94 | 42,596 60 | 29,482 15 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 25,000 00 | 25,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 39,200 00 | 52,350 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,284,040 43 | $1,530,959 95 | $1,494,519 16 | $2,092,636 02 | $2,060,478 52 |

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## No. 177.

## JACKSON CITY BANK, JACKSON.

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

N. S. POTTER, *President;* WM. M. THOMPSON, B. R. LARAWAY, K. L. POTTER, *Vice Presidents;* P. B. LOOMIS, *Vice President and Cashier;* A. D. LATHROP, R. B. WALKER, *Assistant Cashiers.*

DIRECTORS.—Wm. M. Thompson, N. S. Potter, P. B. Loomis, M. C. Townley, B. J. Glasgow, P. L. Carter, B. R. Laraway, J. W. Miner, W. M. Eaton, K. L. Potter, W. A. Bunting.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,572,592 90 | $1,630,637 44 | $1,757,370 75 | $1,776,668 73 | $1,739,045 41 |
| Sav. dept. | 270,000 00 | 156,000 00 | 154,000 00 | 28,000 00 | 25,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 113,966 87 | 26,993 47 | 159,087 76 | 106,724 49 | 136,705 52 |
| Sav. dept. | 339,475 20 | 468,795 20 | 473,043 20 | 617,813 20 | 660,288 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 90,823 31 | 27,536 07 | 83,001 74 | 213,546 01 | 113,974 08 |
| Sav. dept. | 16,789 47 | 3,614 74 | 36,509 46 | 48,762 19 | 49,532 16 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 87,650 00 | 89,000 00 | 36,900 00 | 39,500 00 | 46,200 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 48,420 21 | 29,406 08 | 21,069 15 | 69,971 93 | 17,179 80 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 23,973 00 | 36,462 00 | 80,996 00 | 62,104 00 | 107,615 00 |
| Sav. dept. | 6,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 1,462 50 | 1,935 00 | 2,315 00 | 2,445 00 | 3,565 00 |
| Sav. dept. | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Silver coin:.....Com'l. dept. | 5,061 35 | 6,138 20 | 5,414 65 | 9,444 10 | 9,450 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 629 30 | 672 98 | 343 15 | 768 74 | 928 01 |
| Sav. dept. | | | | | |
| Overdrafts | 5,286 88 | 7,121 03 | 4 04 | 943 96 | 675 62 |
| Premium account | | | | | |
| Banking house | 33,000 00 | 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 | 15,000 00 |
| Other real estate | 15,241 40 | 15,241 40 | 15,241 40 | 15,241 40 | 14,241 40 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 227 89 | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $2,680,372 39 | $2,587,781 50 | $2,913,296 30 | $3,079,933 75 | $3,012,400 85 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 200,000 00 |
| Undivided profits, net | 85,665 99 | 86,835 02 | 82,389 28 | 66,427 86 | 68,972 63 |
| Dividends unpaid | 8,080 00 | 120 00 | 10 00 | 8,010 00 | 40 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 961,234 82 | 796,976 66 | 994,696 92 | 1,264,175 43 | 1,400,026 07 |
| Demand certificates of deposit | 231,210 25 | 205,469 06 | 197,848 62 | 182,380 27 | 192,391 69 |
| Certified checks | 4,796 12 | 26 26 | 5,360 18 | 4,726 78 | 9,789 18 |
| Cashier's checks | | 14 00 | 279 12 | 11 00 | 62 20 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 4,000 00 | 92,198 76 | 80,563 47 | 173,962 40 | 2,521 46 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 4,371 39 | 4,371 39 | 4,371 39 | 2,923 12 | 2,923 12 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 754,914 67 | 757,326 34 | 769,115 31 | 772,706 39 | 818,887 23 |
| Certificates of deposit | | | | | |
| Club savings deposits | 506 77 | 1,083 60 | 1,337 35 | 1,869 00 | 2,133 13 |
| Notes and bills rediscounted | 225,592 38 | 243,360 41 | 282,324 66 | 202,741 50 | 114,654 14 |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | 95,000 00 | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $2,680,372 39 | $2,587,781 50 | $2,913,296 30 | $3,079,933 75 | $3,012,400 85 |

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## No. 186.

## JACKSON STATE SAVINGS BANK, JACKSON.

### Organized April 1, 1896.

WILLIAM M. PALMER, *President;* CHAS. M. SPINNING, CHAS. E. TOWNSEND, *Vice Presidents;* F. H. NEWKIRK, *Cashier;* JOHN W. KNIGHT, *Assistant Cashier.*

DIRECTORS.—Chas. E. Townsend, H. H. Neesley, H. J. Davis, Chas. M. Spinning, William M. Palmer, H. Hobart Corwin, A. J. Callaghan, Chas. E. Noyes, Russell E. Ward, A. J. Peek, Arthur L. Lockwood, F. H. Newkirk, W. S. Kessler, C. W. Morrey, Harvey T. Woodfield.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $764,635 60 | $813,371 82 | $899,321 44 | $893,389 24 | $996,902 98 |
| Sav. dept. | 317,247 09 | 349,480 82 | 320,565 32 | 330,438 79 | 324,951 24 |
| Bonds, mtgs. and securities: Com'l. dept. | 62,803 57 | 60,779 57 | 371,391 69 | 324,824 13 | 232,895 96 |
| Sav. dept. | 601,117 32 | 746,624 09 | 510,384 59 | 505,461 21 | 418,083 30 |
| Due from Fed. Res. Bank: Com'l. dept. | 58,606 51 | 71,163 98 | 76,334 86 | 76,865 79 | 83,913 40 |
| Sav. dept. | 25,000 00 | 27,000 00 | 28,000 00 | 28,000 00 | 30,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 95,472 98 | 325,006 23 | 326,584 02 | 234,138 28 | 284,305 92 |
| Sav. dept. | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 60,238 00 | 33,845 00 | ..... | 65,381 00 | 128,810 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 84,124 32 | 25,079 38 | 41,795 66 | 52,349 81 | 27,387 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 47,716 00 | 6,564 00 | 5,874 00 | 13,177 00 | 40,829 00 |
| Sav. dept. | 40,000 00 | 37,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Gold coin: Com'l. dept. | 2,750 00 | 330 00 | 3,460 00 | 3,902 50 | 4,267 50 |
| Sav. dept. | ..... | 3,000 00 | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 10,758 25 | 9,874 25 | 7,748 00 | 2,851 45 | 6,418 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 658 92 | 1,114 99 | 603 02 | 438 32 | 442 72 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,607 73 | 8,404 18 | 1,588 97 | 2,426 79 | 925 53 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 372 56 | 3,600 46 | 955 76 | 770 31 | 1,596 77 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,242,108 85 | $2,600,238 77 | $2,712,607 33 | $2,652,414 62 | $2,699,732 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 23,926 17 | 16,968 84 | 24,145 49 | 20,372 34 | 29,654 89 |
| Dividends unpaid | 5 00 | 165 00 | 80 00 | 8,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 724,219 67 | 816,763 56 | 993,017 02 | 868,187 39 | 1,106,891 54 |
| Demand certificates of deposit | 179,068 62 | 246,765 90 | 179,212 82 | 167,575 36 | 164,443 04 |
| Certified checks | 3,229 35 | 442 26 | 17,755 58 | 2,225 61 | 3,069 09 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 6,035 62 | 54,633 20 | 47,044 29 | 147,141 78 | 179,530 20 |
| State moneys on deposit | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | 20,000 00 | 46,333 34 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 822,557 13 | 867,954 23 | 906,398 85 | 916,430 79 | 931,516 44 |
| Certificates of deposit | 25 00 | 25 00 | 25 00 | 25 00 | 25 00 |
| Club savings deposits | 4,272 29 | 9,715 78 | 17,928 28 | 23,456 35 | 28,269 33 |
| Notes and bills rediscounted | 51,770 00 | 47,805 00 | 10,000 00 | ..... | ..... |
| Bills payable | 227,000 00 | 314,000 00 | 292,000 00 | 254,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,242,108 85 | $2,600,238 77 | $2,712 607 33 | $2,652,414 62 | $2,699,732 87 |

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## No. 14.

## *UNION BANK, JACKSON.

### Organized November 1, 1883.

### Corporate existence extended November 1, 1913.

C. C. BLOOMFIELD, *President;* A. C. BLOOMFIELD, A. B. ROBINSON, F. D. BENNETT, Z. C. ELDRED, R. A. PACKARD, *Vice Presidents;* H. A. REECE, *Cashier;* C. W. SPIEGEL, *Assistant Cashier.*

DIRECTORS.—C. C. Bloomfield, A. B. Robinson, L. H. Field, C. B. Hayes, M. Dalziel, F. D. Bennett, A. D. McBurney, H. H. Stiles, Z. C. Eldred, A. C. Bloomfield.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $1,691,522 81 | | | | |
| Sav. dept. | 811,597 53 | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 934,391 93 | | | | |
| Sav. dept. | 1,100 410 72 | | | | |
| Due from Fed. Res. Bank: Com'l. dept. | 135,299 91 | | | | |
| Sav. dept | 70,000 00 | | | | |
| Due from bks. in res. cities: Com'l. dept. | 77,166 96 | | | | |
| Sav. dept. | 126,804 15 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 45,993 91 | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 141,791 00 | | | | |
| Sav. dept. | 86,000 00 | | | | |
| Gold coin: Com'l. dept. | 16,122 50 | | | | |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 12,306 00 | | | | |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 2,698 98 | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | 108,000 00 | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | 5,619 61 | | | | |
| Due from banks other than in reserve cities | 2,105 00 | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 25,923 94 | | | | |
| Stock of Federal Reserve Bank | 15,000 00 | | | | |
| Other assets | | | | | |
| Totals | $5,408,754 95 | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | $400,000 00 | | | | |
| Surplus fund | 100,000 00 | | | | |
| Undivided profits, net | 163,682 46 | | | | |
| Dividends unpaid | 10,475 00 | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 1,482,568 65 | | | | |
| Demand certificates of deposit | 47,151 37 | | | | |
| Certified checks | 2,358 25 | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 203,501 99 | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 4,506 02 | | | | |
| U. S. Government deposits | 70,000 00 | | | | |
| Time commercial certificates of deposit | 240,754 08 | | | | |
| Book accounts | 1,768,828 03 | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | 283,754 10 | | | | |
| Notes and bills rediscounted | 150,175 00 | | | | |
| Bills payable | 475,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | 6,000 00 | | | | |
| Other liabilities | | | | | |
| Totals | $5,408,754 95 | | | | |

*Converted to National Union Bank, Jackson, on January 20, 1919.

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## No. 607.

## JAMESTOWN STATE BANK, JAMESTOWN.

### Organized April 7, 1917.

LEWIS DEKLEINE, *President;* ALBERT H. BOSCH, *Cashier;* FRANK PETERS, *Assistant Cashier;* OWEN SNEDEN, H. VAN NOORD, *Auditors.*

DIRECTORS.—Lewis De Kleine, Henry Weber, Owen Sneden, Henry Van Noord, C. J. Den Herder, A. H. Bosch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $76,698 46 | $77,770 71 | $121,142 28 | $117,046 09 | $109,401 57 |
| Sav. dept. | 26,630 00 | 31,350 00 | 37,632 00 | 32,232 00 | 41,232 00 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | |
| Sav. dept. | 15,925 00 | 24,825 00 | 41,975 00 | 44,375 00 | 50,085 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 13,761 96 | 31,057 97 | 11,144 78 | 12,803 62 | 26,104 54 |
| Sav. dept. | 10,812 28 | 13,037 13 | 7,386 09 | 3,737 08 | 5,807 80 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 1,500 00 | | | 26,500 00 | 26,500 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 8,979 00 | 9,159 00 | 5,473 00 | 5,207 00 | 4,133 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Gold coin: Com'l. dept. | 5 00 | | | | |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 1,717 20 | 1,552 60 | 1,519 10 | 962 20 | 1,558 45 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 238 05 | 248 46 | 192 11 | 128 35 | 442 24 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | 146 02 |
| Premium account | 955 82 | 216 32 | | | |
| Banking house | 8,016 70 | 8,714 26 | 8,714 26 | 8,714 26 | 8,714 26 |
| Furniture and fixtures | 2,881 20 | 2,891 20 | 2,891 20 | 2,891 20 | 2,891 20 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 124 74 | | | | |
| Outside checks and other cash items | 1,997 40 | 415 33 | 213 41 | 166 83 | 661 36 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $175,242 81 | $206,237 98 | $244,283 23 | $260,763 63 | $283,677 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | | | | 912 91 | 1,836 40 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | 494 35 | | |
| Commercial deposits subject to check | 55,653 72 | 43,066 21 | 63,511 37 | 51,406 46 | 57,115 60 |
| Demand certificates of deposit | 46,073 21 | 74,463 60 | 70,654 35 | 58,376 72 | 55,552 71 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 32,791 47 | 42,309 04 | 47,706 50 | 57,055 83 | 73,405 30 |
| Certificates of deposit | 15,724 41 | 21,399 13 | 36,916 66 | 51,011 71 | 70,767 43 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 17,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $175,242 81 | $206,237 98 | $244,283 23 | $260,763 63 | $283,677 44 |

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## No. 115.

## THE GROSVENOR SAVINGS BANK, JONESVILLE.

### Organized March 28, 1891.

CHARLES G. WHITE, *President;* OLIVER S. WHITE, *Vice President;*
WILLIAM M. WETMORE, *Vice President and Cashier;* RICHARD S. VARNUM, *Assistant Cashier.*
DIRECTORS.—Edgar A. Wisner, Charles G. White, William M. Wetmore, Oliver S. White, Harriet G. White, L. W. Sibbald.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $216,572 93 | $211,530 49 | $208,416 62 | $205,163 63 | $206,391 73 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 88,872 71 | 108,844 78 | 153,160 44 | 137,037 53 | 113,326 85 |
| Sav. dept. | 113,053 61 | 114,596 61 | 117,880 61 | 117,430 61 | 130,106 61 |
| Due from Fed. Res. Bank:....Com'l. dept. | 22,000 00 | 21,984 44 | 18,465 76 | 22,406 08 | 25,903 41 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 40,251 74 | 19,710 97 | 19,470 77 | 34,010 89 | 44,736 41 |
| Sav. dept. | 3,751 09 | 1,209 19 | 371 79 | 5,905 57 | 2,211 01 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,431 00 | 7,965 00 | 8,068 00 | 9,974 00 | 8,367 00 |
| Sav. dept. | 4,000 00 | 7,000 00 | 3,000 00 | 4,000 00 | 3,500 00 |
| Gold coin:.....Com'l. dept. | 300 00 | 230 00 | 495 00 | 460 00 | 445 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 2,091 45 | 1,332 50 | 1,539 65 | 1,774 35 | 1,680 10 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 590 40 | 661 71 | 682 17 | 790 74 | 833 57 |
| Sav. dept. | | | | | |
| Overdrafts | 228 73 | 557 07 | 145 43 | 1,214 51 | 878 58 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 3,999 70 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 2,950 95 | | 3,159 62 | 1,838 56 | 701 41 |
| Cash items in transit | | 185 26 | 1,186 12 | 1,290 69 | 353 73 |
| Outside checks and other cash items | 274 12 | 937 19 | 1,159 30 | 81 90 | 309 97 |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other assets | | | | | |
| Totals | $521,618 43 | $514,495 21 | $554,951 28 | $561,129 06 | $557,995 38 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 10,001 40 | 6,866 54 | 7,513 49 | 7,010 42 | 8,470 82 |
| Dividends unpaid | | | | 275 00 | 6 43 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 108,981 31 | 102,075 59 | 112,615 82 | 111,177 59 | 117,799 97 |
| Demand certificates of deposit | 185,797 25 | 188,382 63 | 189,525 37 | 210,895 25 | 212,632 58 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 830 45 | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 33 77 | 34 20 | 34 20 | 34 62 | 34 62 |
| U. S. Government deposits | 17,000 00 | 4,500 00 | 30,000 00 | 25,400 00 | 3,733 34 |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 124,804 70 | 126,805 80 | 125,262 40 | 131,336 18 | 140,317 62 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | 5,000 00 | | |
| Bills payable | | 10,000 00 | 10,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $521,618 43 | $514,495 21 | $554,951 28 | $561,129 06 | $557,995 38 |

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## No. 147.

## THE HOME SAVINGS BANK OF KALAMAZOO, KALAMAZOO.

### Organized December 27, 1892.

VERNON T. BARKER, *President;* FRANK H. MILHAM, *Vice President;* A. VAN BOCHOVE, *Cashier;* N. S. POND, WM. F. C. DOORNINK, *Assistant Cashiers.*

DIRECTORS.—Vernon T. Barker, F. B. Orcutt, H. P. Kauffer, Frank H. Milham, John McKinnon, A. J. Todd, W. N. Pomeroy, Jos. E. Brown, L. Rosenbaum, H. C. Howard, C. M. Bush, W. E. Kidder, Chas. Clarage, W. O. Jones, W. B. Milham.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $498,002 64 | $547,020 59 | $622,079 56 | $636,823 62 | $751,356 80 |
| Sav. dept. | 128,221 00 | 91,684 00 | 63,750 00 | 56,950 00 | 81,950 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 24,300 00 | 19,500 00 | 19,000 00 | 18,000 00 |
| Sav. dept. | 233,483 60 | 247,883 60 | 325,981 60 | 326,806 80 | 311,820 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 13,333 34 |
| Due from bks. in res. cities:...Com'l. dept. | 197,893 07 | 373,463 79 | 340,511 13 | 357,928 14 | 272,587 28 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 186,159 00 | 221,284 00 | 198,034 00 | 132,899 00 | 143,150 66 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 21,383 61 | 28,466 63 | 18,463 06 | 15,894 56 | 24,293 03 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 54,641 00 | 41,904 00 | 52,367 00 | 26,653 00 | 27,021 00 |
| Sav. dept. | 25,000 00 | 25,000 00 | 26,000 00 | 26,000 00 | 27,000 00 |
| Gold coin:.....Com'l. dept. | 10,170 00 | 662 50 | 827 50 | 820 00 | 1,680 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 9,060 85 | 7,197 35 | 6,985 70 | 5,613 08 | 6,101 86 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 744 00 | 850 79 | 1,032 82 | 834 05 | 520 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 36 04 | 50 94 | 180 71 | 46 73 | 311 44 |
| Premium account | 46 79 | ..... | ..... | 41 00 | ..... |
| Banking house | 49,000 00 | 49,000 00 | 49,000 00 | 49,000 00 | 49,000 00 |
| Furniture and fixtures | 11,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 | 2,400 00 |
| Due from banks other than in reserve cities | ..... | 6,667 90 | ..... | ..... | ..... |
| Cash items in transit | 3,072 75 | 13,610 46 | 1,203 74 | 11,178 00 | 585 51 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | 694 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,430,514 35 | $1,691,646 55 | $1,738,516 82 | $1,679,087 98 | $1,741,806 92 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 50,000 00 | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 |
| Undivided profits, net | 18,878 81 | 2,097 56 | 5,850 91 | 7,419 93 | 8,229 92 |
| Dividends unpaid | ..... | 100 00 | 12 50 | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | 1,020 66 | ..... | ..... | ..... |
| Commercial deposits subject to check | 402,761 54 | 493,150 50 | 512,097 88 | 483,223 98 | 541,422 41 |
| Demand certificates of deposit | 232,985 11 | 291,702 89 | 308,568 23 | 294,575 89 | 297,131 39 |
| Certified checks | 69 75 | 918 27 | 2,050 40 | 3,007 57 | ..... |
| Cashier's checks | 17,068 26 | 20 00 | 46 24 | 20 00 | 1,169 06 |
| Due to Federal Reserve Bank | ..... | 18,000 00 | ..... | ..... | 13,333 34 |
| Due to other banks and bankers | 141,947 34 | 200,986 19 | 205,555 42 | 174,925 13 | 146,064 91 |
| State moneys on deposit | ..... | 20,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 464,106 30 | 503,650 48 | 524,335 24 | 535,915 48 | 564,455 89 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 2,697 24 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,430,514 35 | $1,691,646 55 | $1,738,516 82 | $1,679,087 98 | $1,741,806 92 |

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## No. 1.

## KALAMAZOO CITY SAVINGS BANK, KALAMAZOO.

### Organized January 12, 1889.

### Corporate existence extended January 11, 1919.

HERBERT E. JOHNSON, *President;* HERBERT W. PARKER, ALFRED B. CONNABLE, FRED G. DEWEY, *Vice Presidents;* MILFORD G. DAVIS, *Cashier;* H. LYSLE JOHNSON, *Assistant Cashier;* JOHN F. TUBERTY, *Auditor.*

DIRECTORS.—Charles A. Peck, Charles J. Monroe, Lewis H. Kirby, Edward G. Read, Charles A. Dewing, William O. Jones, James W. Ryder, Albert J. Todd, George E. Bardeen, Alfred B. Connable, Henry B. Hoyt, Herbert K. Parker, John A. Pyl, Charles A. Blaney, Charles Clarage, Herbert E. Johnson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $2,492,403 47 | $2,267,694 16 | $2,245,307 25 | $2,439,053 95 | $2,595,374 36 |
| Sav. dept. | 462,213 85 | 435,533 75 | 404,637 16 | 390,516 78 | 404,293 56 |
| Bonds, mtgs. and securities:...Com'l. dept. | 472,350 00 | 585,889 31 | 833,131 81 | 509,947 13 | 514,103 85 |
| Sav. dept. | 947,013 43 | 1,059,770 29 | 1,050,910 29 | 1,066,660 29 | 1,224,074 13 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 278,371 40 | 210,029 52 | 223,329 57 | 200,500 18 | 581,307 25 |
| Sav. dept. | 164,049 00 | 170,932 00 | 170,510 00 | 169,627 00 | 178,143 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 70,815 62 | 44,232 00 | 47,274 34 | 48,846 70 | 37,990 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 167,327 88 | 122,298 00 | 110,885 00 | 85,203 00 | 82,421 00 |
| Sav. dept. | 82,024 00 | 85,466 00 | 85,255 00 | 84,813 00 | 35,628 00 |
| Gold coin:.....Com'l. dept. | 36,965 00 | 37,462 50 | 40,270 00 | 41,495 00 | 44,050 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 22,132 25 | 21,505 95 | 27,954 11 | 17,602 42 | 11,394 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,475 07 | 1,319 15 | 636 13 | 531 62 | 275 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 6,598 20 | 2,572 07 | 9,739 86 | 7,321 54 | 6,550 80 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 92,000 00 | 92,000 00 | 92,000 00 | 92,000 00 | 92,000 00 |
| Furniture and fixtures..... | 26,749 70 | 28,108 70 | 28,108 70 | 28,108 70 | 28,108 70 |
| Other real estate..... | 53,172 45 | 50,000 00 | 50,000 00 | 35,000 00 | 35,000 00 |
| Due from banks other than in reserve cities. | 5,000 13 | 5,069 25 | 4,844 84 | 4,703 94 | 4,331 41 |
| Cash items in transit..... | 68,920 80 | 62,748 35 | 60,224 62 | 45,018 98 | 116,114 91 |
| Outside checks and other cash items..... | 5,958 95 | 7,991 24 | 8,027 69 | 13,399 19 | 8,430 34 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $5,455,541 20 | $5,290,622 24 | $5,493,046 37 | $5,280,349 42 | $5,999,592 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $400,000 00 | $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 | 100,000 00 |
| Undivided profits, net..... | 61,900 41 | 43,548 96 | 52,262 26 | 55,395 17 | 56,896 13 |
| Dividends unpaid..... | 215 00 | 245 00 | 342 50 | 105 00 | 192 50 |
| Reserved for taxes, interest, etc..... | 42,937 50 | 50,137 50 | 38,337 50 | 44,637 50 | 53,637 50 |
| Commercial deposits subject to check..... | 1,634,649 60 | 1,670,828 66 | 1,532,379 13 | 1,387,210 71 | 2,233,393 96 |
| Demand certificates of deposit..... | 576,147 38 | 596,450 36 | 594,981 85 | 616,316 31 | 676,694 07 |
| Certified checks..... | 2,748 95 | 2,685 35 | 13,109 63 | 5,759 00 | 6,804 86 |
| Cashier's checks..... | 765 35 | 39 82 | 10 75 | 3,772 60 | 29 19 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 269,972 07 | 344,172 81 | 286,341 85 | 231,076 92 | 413,409 13 |
| State moneys on deposit..... | 25,000 00 | 25,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | 17,500 00 | 70,000 00 | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 1,640,499 48 | 1,709,326 73 | 1,705,106 14 | 1,696,274 10 | 1,781,435 19 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 383,205 46 | 278,187 05 | 420,174 76 | 459,802 11 | 65,450 00 |
| Bills payable..... | 300,000 00 | ..... | 300,000 00 | 230,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | 186,650 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $5,455,541 20 | $5,290,622 24 | $5,493,046 37 | $5,280,349 42 | $5,999,592 53 |

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## No. 257.

## THE KALKASKA STATE BANK, KALKASKA.

### Organized February 7, 1902.

AMBROSE E. PALMER, *President;* GEORGE F. BOW, A. E. BOWERMAN, *Vice Presidents;* HAROLD B. WHALLEY, *Cashier;* MARK S. JOHNSON, *Assistant Cashier.*

DIRECTORS.—Ambrose E. Palmer, Geo. F. Bow, Harold B. Walley, Wm. C. Hewitt, Wm. K. Phinney, M. A. Morrell, Solomon Loeser, A. E. Bowerman, C. W. Sherwood.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 9919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $101,315 78 | $98,888 67 | $109,993 59 | $102,538 15 | $107,149 77 |
| Sav. dept. | 8,049 00 | 8,049 00 | 13,490 91 | 14,939 17 | 14,610 35 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,177 07 | 44,575 58 | 47,552 13 | 34,450 00 | 18,702 49 |
| Sav. dept. | 52,182 51 | 52,902 98 | 52,407 59 | 52,150 14 | 51,578 59 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 24,130 78 | 41,010 98 | 31,339 51 | 24,227 81 | 54,332 08 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,650 00 | 8,550 00 | 6,800 00 | 6,800 00 | 6,750 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| av. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,886 00 | 7,626 00 | 12,270 00 | 9,536 00 | 12,564 00 |
| Sav. dept. | 7,390 00 | 7,139 00 | 4,900 00 | 6,177 00 | 6,100 00 |
| Gold coin:.....Com'l. dept. | 160 00 | ..... | 235 00 | ..... | 327 50 |
| Sav. dept. | ..... | 150 00 | ..... | 305 00 | ..... |
| Silver coin:.....Com'l. dept. | 1,010 75 | 1,096 70 | 725 40 | 575 80 | 556 75 |
| Sav. dept. | ..... | ..... | 85 00 | ..... | 11 00 |
| Nickels and cents:.....Com'l. dept. | 76 89 | 126 65 | 67 35 | 48 52 | 83 96 |
| Sav. dept. | 88 | 86 | 58 | 06 | 03 |
| Overdrafts..... | 3 75 | 75 84 | 530 28 | 1 07 | 64 56 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures..... | 3,557 20 | 3,557 20 | 3,753 20 | 3,668 20 | 3,568 20 |
| Other real estate..... | 833 27 | 833 27 | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 145 13 | ..... | 80 04 | 127 35 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $243,423 88 | $284,727 86 | $294,150 54 | $265,496 96 | $286,526 63 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund..... | 4,922 28 | 4,922 28 | 4,922 28 | 4,922 28 | 5,100 00 |
| Undivided profits, net..... | ..... | 1,387 12 | 2,832 93 | 1,658 33 | 1,126 47 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 87,046 07 | 119,018 62 | 121,527 96 | 91,834 33 | 110,909 71 |
| Demand certificates of deposit..... | ..... | ..... | 47,183 29 | 46,710 65 | 50,340 48 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 38,183 14 | 42,608 00 | ..... | ..... | ..... |
| Book accounts..... | 73,272 39 | 76,791 84 | 77,684 08 | 80,371 37 | 79,049 97 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $243,423 88 | $284,727 86 | $294,150 54 | $265,496 96 | $286,526 63 |

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## No. 490.

## FARMER'S STATE BANK OF KAWKAWLIN, KAWKAWLIN.

### Organized October 9, 1911.

M. D. EALY, *President;* PETER C. PARDEE, JOHN E. MCGUINESS, *Vice Presidents;* G. M. GALAGHER, *Cashier;* ADOLPH NITSCHE, *Assistant Cashier.*

DIRECTORS.—M. D. Ealy, Peter C. Pardee, John E. McGuiness, Albert W. Black, G. M. Galagher.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $25,386 92 | $30,348 43 | $39,095 03 | $40,703 88 | $37,730 23 |
| Sav. dept. | 31,040 79 | 30,139 01 | 32,440 56 | 35,113 24 | 35,983 60 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,096 00 | 14,296 00 | 5,246 00 | 4,996 00 | 1,996 00 |
| Sav. dept. | 31,885 75 | 39,370 75 | 48,520 75 | 44,904 75 | 50,354 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 11,685 14 | 11,359 52 | 7,866 33 | 7,143 70 | 15,016 93 |
| Sav. dept. | ..... | ..... | ..... | ..... | 12,777 97 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 6,250 00 | 6,300 00 | 8,400 00 | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 1,000 00 | 1,000 00 | 1,500 00 | ..... |
| Sav. dept. | 6,250 00 | 2,000 00 | 2,000 00 | 2,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 546 89 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,218 00 | 4,461 00 | 2,203 00 | 530 00 | 1,330 00 |
| Sav. dept. | 2,850 00 | 2,600 00 | 2,500 00 | 2,250 00 | 3,384 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 154 20 | 200 00 | 71 20 | 34 55 | ..... |
| Sav. dept. | 250 00 | 40 00 | 150 00 | 80 00 | 520 90 |
| Nickels and cents:.....Com'l. dept. | 59 86 | 46 87 | 75 23 | 178 14 | 33 |
| Sav. dept. | 68 42 | 8 75 | 27 19 | 15 13 | 232 44 |
| Overdrafts..... | 45 67 | ..... | ..... | 470 26 | ..... |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures..... | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | 8 50 | 187 60 |
| Outside checks and other cash items..... | 932 79 | ..... | 88 56 | ..... | 138 20 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $137,123 54 | $148,320 33 | $153,783 85 | $155,575 04 | $165,852 95 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 4,000 00 | 3,793 80 | 4,000 00 | 3,190 34 | 3,788 96 |
| Undivided profits, net..... | 76 01 | ..... | 357 10 | ..... | ..... |
| Dividends unpaid..... | 2,000 00 | 180 00 | 120 00 | 120 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 38,602 57 | 38,938 02 | 32,368 25 | 29,001 58 | 32,317 83 |
| Demand certificates of deposit..... | 100 00 | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on depoitt..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 68,730 04 | 76,709 14 | 86,045 13 | 88,683 51 | 97,857 21 |
| Certificates of deposit..... | 3,614 92 | 3,699 37 | 5,893 37 | 4,579 61 | 4,388 95 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | 5,000 00 | 5,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $137,123 54 | $148,320 33 | $153,783 85 | $155,575 04 | $165,852 95 |

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## No. 451.

## THE KENT CITY STATE BANK, KENT CITY.

### Organized May 5, 1910.

A. H. SAUR, *President;* C. GERBER, S. I. BRIGGS, *Vice Presidents;* M. E. MOORE, *Cashier;* R. J. KRIGER, *Assistant Cashier.*

DIRECTORS.—A. H. Saur, E. G. Roberts, E. J. Soles, Nels Anderson, David Magaw, M. E. Moore, Cornelius Gerber, David Neff, Schuyler I. Briggs.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $21,673 91 | $23,778 23 | $31,052 60 | $40,834 38 | $42,051 91 |
| Sav. dept. | 24,885 58 | 30,782 21 | 36,839 80 | 25,190 75 | 24,239 36 |
| Bonds, mtgs. and securities:...Com'l. dept. | 22,700 00 | 17,700 00 | 10,300 00 | 10,300 00 | 17,300 00 |
| Sav. dept. | 78,709 15 | 83,499 47 | 88,500 47 | 92,494 18 | 99,644 18 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,814 76 | 3,049 82 | 883 07 | 4,446 90 | 14,887 38 |
| Sav. dept. | 6,254 06 | 11,138 06 | 5,111 94 | 15,077 45 | 26,312 25 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 23,000 00 | 11,550 00 | 5,800 00 | 13,200 00 | 15,600 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 5,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | 5,000 00 | 5,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,552 00 | 331 00 | 2,056 00 | 3,212 00 | 5,591 00 |
| Sav. dept. | 7,425 00 | 3,190 00 | 3,140 00 | 3,180 00 | 1,175 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 20 00 | ..... | ..... |
| Sav. dept. | 1,575 00 | 1,810 00 | 1,860 00 | 1,820 00 | 1,825 00 |
| Silver coin:.....Com'l. dept. | 400 45 | 1,092 55 | 567 75 | 421 25 | 319 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 187 65 | 257 77 | 239 46 | 205 94 | 203 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 94 94 | 174 17 | 58 47 | ..... | 19 16 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 2,300 00 | 2,480 00 | 2,480 00 | 2,480 00 | 2,480 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 593 64 | 1,993 92 | 272 27 | 562 79 | 3,975 05 |
| Cash items in transit | 151 90 | ..... | 269 01 | ..... | 8 88 |
| Outside checks and other cash items | 50 63 | 66 45 | 46 13 | 75 06 | 8 70 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 100 00 | ..... | ..... | ..... | ..... |
| Totals | $206,468 67 | $209,893 65 | $206,496 97 | $220,500 70 | $262,640 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,500 00 | 3,000 00 | 3,000 00 | 3,200 00 | 3,200 00 |
| Undivided profits, net | 3,253 00 | 2,305 38 | 3,066 67 | 2,048 00 | 2,781 84 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 63,658 67 | 60,577 90 | 48,560 38 | 55,334 48 | 80,901 10 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 116 95 | 34 25 | 49 18 | 89 35 | 103 42 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 29,427 06 | 32,003 47 | 32,517 35 | 35,221 97 | 40,899 55 |
| Certificates of deposit | 87,512 99 | 91,972 65 | 89,303 39 | 95,106 90 | 111,604 70 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 5,000 00 | 4,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 3,150 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $206,468 67 | $209,893 65 | $206,496 97 | $220,500 70 | $262,640 61 |

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## No. 514.

## KINDE STATE BANK, KINDE.

### Organized July 20, 1912.

FRANK W. HUBBARD, *President;* JOHN RYAN, *Vice President;*
WILLIAM R. EVERINGHAM, *Cashier;* J. B. AHEARN, *Assistant Cashier.*
DIRECTORS.—Frank W. Hubbard, John Ryan, Willard Babcock, Jos. N. Rankin, W. R. Everingham.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $138,569 75 | $136,615 90 | $146,704 08 | $153,780 96 | $167,047 17 |
| Sav. dept. | 7,858 70 | 7,016 61 | 6,993 27 | 6,993 27 | 6,993 27 |
| Bonds, mtgs. and securities:...Com'l. dept. | 27,600 00 | 55,900 00 | 39,000 00 | 31,400 00 | 30,000 00 |
| Sav. dept. | 39,371 47 | 55,271 47 | 59,246 47 | 59,246 47 | 64,046 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 24,499 99 | 27,442 11 | 30,222 26 | 36,772 90 | 25,538 97 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 5,000 00 | 5,000 00 | 2,500 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 12 42 | 389 15 | 1,147 82 | 134 23 | 1,421 86 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 30,817 00 | 15,610 00 | 7,381 00 | 3,432 00 | 5,615 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 240 00 | 245 00 | 235 00 | 255 00 | 240 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 473 05 | 426 10 | 471 15 | 1,821 75 | 1,241 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 91 18 | 266 85 | 203 60 | 221 02 | 296 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,041 86 | 566 49 | 19 98 | 12 12 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 6,407 33 | 5,374 81 | 5,374 81 | 5,374 81 | 5,549 81 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,054 09 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 265 62 | 423 42 | 2,769 55 | 510 16 | 4,056 09 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $297,802 46 | $329,047 91 | $323,268 99 | $320,954 69 | $330,546 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 7,410 96 | 5,826 14 | 7,619 96 | 7,875 67 | 8,802 45 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 2,000 00 | 1,596 12 | 1,596 12 | 1,596 12 | 1,596 12 |
| Commercial deposits subject to check | 101,692 79 | 119,918 38 | 121,576 31 | 109,321 28 | 97,522 12 |
| Demand certificates of deposit | 97,961 70 | 111,132 77 | 104,392 17 | 114,105 67 | 136,855 02 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 58,737 01 | 60,574 50 | 58,084 43 | 58,055 95 | 55,770 59 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $297,802 46 | $329,047 91 | $323,268 99 | $320,954 69 | $330,546 30 |

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## No. 485.

## FIRST STATE BANK OF KINGSLEY, KINGSLEY.

### Organized June 22, 1911.

RALPH CASE, *President;* A. B. STINSON, E. G. RAWLINGS, *Vice Presidents;*
J. A. MCCARTHY, *Cashier;* C. J. BROWN, *Assistant Cashier.*
DIRECTORS.—Ralph Case, T. L. Doneth, R. H. Meyer, M. McCarthy, J. A. McCarthy, E. G. Rawlings, A. B. Stinson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $28,510 75 | $43,837 05 | $67,572 89 | $48,366 77 | $69,623 42 |
| Sav. dept. | 6,260 00 | 6,260 00 | 11,861 94 | 27,567 00 | 29,018 14 |
| Bonds, mtgs. and securities: Com'l. dept. | ..... | 6,300 00 | ..... | 1,500 00 | 23,800 00 |
| Sav. dept. | 11,898 84 | 10,646 65 | 34,793 15 | 37,343 15 | 37,134 15 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,650 00 | ..... | ..... | 1,075 00 | 10,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 2,411 03 | 2,348 03 | 4,961 17 | 8,693 47 | 7,243 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 4,677 50 | 7,500 00 | 4,750 00 | 3,800 00 | 2,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | 1,500 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | 1,000 00 | 1,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | 157 42 | 221 72 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 945 00 | 2,048 00 | 662 00 | 1,706 00 | 2,940 00 |
| Sav. dept. | 3,000 00 | 1,300 00 | 1,100 00 | 1,300 00 | ..... |
| Gold coin: Com'l. dept. | 17 50 | 17 50 | 42 50 | 40 00 | 55 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 178 00 | 449 50 | 85 00 | 190 10 | 266 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 162 34 | 222 15 | 204 50 | 91 74 | 78 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 96 83 | 13 36 | 319 93 | 209 67 | 285 17 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 2,350 00 | 2,350 00 | 2,350 00 | 2,350 00 | 2,350 00 |
| Other real estate | 473 92 | 473 92 | 473 92 | 473 92 | 473 92 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 719 82 | 53 08 | 479 37 | 302 13 | 50 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $69,851 53 | $86,319 24 | $134,813 79 | $138,730 67 | $188,268 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 4,835 30 |
| Undivided profits, net | 871 62 | 289 34 | 1,234 72 | 1,656 36 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | 25 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 18,207 62 | 16,396 98 | 22,505 78 | 32,853 35 | 58,253 16 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 4,876 47 | 643 95 | 14,458 60 | 2,166 77 | 1,972 18 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 5,472 28 | 6,982 86 | 19,272 53 | 19,954 56 | 23,166 30 |
| Certificates of deposit | 15,423 54 | 19,756 11 | 23,492 16 | 28,149 63 | 43,698 21 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 12,250 00 | 23,850 00 | 23,950 00 | 23,800 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | 18 75 |
| Totals | $69,851 53 | $86,319 24 | $134,813 79 | $138,730 67 | $188,268 90 |

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## No. 504.

## KINGSTON STATE BANK, KINGSTON.

### Organized June 13, 1912.

C. W. McPHAIL, *President;* L. A. MAYNARD, *Vice President and Cashier;*
FRED AYRAULT, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, L. A. Maynard, George Bates, C. H. Macomber, M. S. Maynard.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $61,823 29 | $60,473 95 | $61,717 25 | $63,884 72 | $77,377 86 |
| Sav. dept. | 10,170 61 | 6,473 06 | 5,988 87 | 5,989 21 | 12,553 09 |
| Bonds, mtgs. and securities: Com'l. dept. | 23,548 25 | 14,098 25 | 19,048 25 | 27,848 25 | 23,148 25 |
| Sav. dept. | 29,403 31 | 31,472 97 | 33,666 25 | 33,416 25 | 32,661 35 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 21,041 34 | 26,901 72 | 23,556 05 | 20,033 99 | 18,858 94 |
| Sav. dept. | 5,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 3,500 00 | 15,700 00 | 13,700 00 | 13,700 00 | 13,700 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 3,600 00 | 3,000 00 | 3,000 00 | ..... |
| Sav. dept. | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept | 4,849 50 | 4,945 50 | 5,225 50 | 2,870 50 | 5,711 00 |
| Sav. dept | 2,502 50 | 2,492 50 | 2,492 50 | 2,502 50 | 2,500 00 |
| Gold coin: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | 82 50 | 92 50 | 92 50 | 82 50 | 87 50 |
| Silver coin: Com'l. dept | 513 65 | 495 80 | 350 90 | 342 35 | 273 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 205 00 | 223 88 | 190 04 | 216 64 | 181 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 788 51 | 9 33 | 22 | 55 73 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Furniture and fixtures | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other real estate | 288 20 | 288 20 | 288 20 | 288 20 | 288 20 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 442 32 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 371 57 | 52 12 | 162 06 | 169 81 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $167,658 98 | $174,139 23 | $177,868 65 | $182,892 90 | $197,011 52 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 4,502 85 | 2,318 93 | 4,005 49 | 4,474 24 | 5,891 70 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | 103 00 | ..... | ..... | ..... |
| Commercial deposits subject to check | 43,434 31 | 42,496 65 | 39,627 11 | 36,810 24 | 44,192 32 |
| Demand certificates of deposit | 42,325 77 | 47,222 72 | 51,466 06 | 58,005 88 | 57,296 38 |
| Certified checks | 102 00 | 178 69 | 367 00 | 6 00 | 114 50 |
| Cashier's checks | 7 68 | 7 68 | 7 68 | 7 68 | 7 68 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 52,286 37 | 56,811 56 | 57,395 31 | 58,588 86 | 64,508 94 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $167,658 98 | $174,139 23 | $177,868 65 | $182,892 90 | $197,011 25 |

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## No. 566.

## *THE FARMERS STATE BANK OF LACHINE.

### Organized June 23, 1915.

A. B. GREEN, *President;* THOS. JACOBSON, JOHN DUNFORD, *Vice Presidents;* R. J. SHERIDAN, *Cashier.*

DIRECTORS.—A. B. Green, John Dunford, Thomas Jacobson, D. D. Hanover, Thomas Combs, W. A. Prince, R. J. Sheridan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*On December 19, 1918, this bank was absorbed by The Alpena County Savings Bank.

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## No. 383.

## THE UNION STATE BANK, LAINGSBURG.

### Organized November 12, 1907.

FRANK B. SMITH, *President;* ISAAC ROHRABACHER, *Vice President;* W. H. HUNT, *Cashier;* E. L. PIATT, *Assistant Cashier.*

DIRECTORS.—Isaac Rohrabacher, Frank B. Smith, J. D. Houghton, W. H. Hunt, S. Piatt, E. E. Bixby.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $48,250 71 | $53,603 92 | $71,432 07 | $74,130 34 | $101,418 57 |
| Sav. dept. | 53,903 82 | 47,060 65 | 48,401 90 | 32,810 70 | 14,055 70 |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,421 00 | 20,421 00 | ..... | 10,000 00 | 446 80 |
| Sav. dept. | 77,368 00 | 61,375 00 | 84,594 00 | 89,354 00 | 99,113 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 10,374 68 | 31,376 90 | 14,590 51 | 5,490 44 | 7,327 92 |
| Sav. dept. | 14,000 00 | 17,000 00 | 16,000 00 | 21,000 00 | 28,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | 15,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,869 00 | 1,995 00 | 2,910 00 | 2,206 00 | 1,952 00 |
| Sav. dept. | 7,000 00 | 5,000 00 | 8,000 00 | 7,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 97 50 | 97 50 | 102 50 | 120 00 | 200 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,000 00 | 700 00 | 700 00 | 1,200 00 | 1,000 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 485 05 | 318 33 | 303 58 | 476 01 | 260 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 206 96 | 305 62 | 71 15 | ..... | 51 04 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 11,424 00 | ..... | ..... | 1,887 47 | 13,928 74 |
| Outside checks and other cash items | 210 37 | 50 50 | 1,065 96 | 14 95 | 903 21 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $252,011 09 | $258,704 42 | $252,571 67 | $250,089 91 | $280,057 81 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 886 54 | 1,581 06 | 2,279 26 | 1,386 54 | 2,275 87 |
| Dividends unpaid | 2,000 00 | ..... | ..... | 2,000 00 | ..... |
| Reserved for taxes, interest, etc | 1,855 92 | 1,855 92 | 1,330 76 | 1,330 76 | 1,330 76 |
| Commercial deposits subject to check | 78,743 78 | 75,189 42 | 69,780 53 | 66,921 22 | 79,403 68 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | 21,645 25 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 10,086 32 | 15,489 21 | 16,384 39 | 17,392 59 | 22,092 69 |
| Certificates of deposit | 128,438 53 | 134,588 81 | 132,796 73 | 131,058 80 | 123,309 56 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $252,011 09 | $258,704 42 | $252,571 67 | $250,089 91 | $280,057 81 |

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## No. 417.

## THE LAKE CITY STATE BANK, LAKE CITY.

### Organized December 21, 1908.

R. M. BIELBY, *President;* SINNEMON ARDIS, *Vice President;* F. D. MCGREGOR, *Cashier;* FRANK COFFEY, *Assistant Cashier.*

DIRECTORS.—R. M. Bielby, Sinnemon Ardis, F. D. McGregor, Allison L. Wright, W. J. Ardis.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $141,997 87 | $136,311 61 | $142,230 49 | $152,500 37 | $166,175 61 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 15,793 16 | 11,358 16 | 18,260 20 | 18,253 20 | 12,253 20 |
| Sav. dept. | 2,350 00 | 8,325 00 | 8,725 00 | 9,980 00 | 12,864 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept | 16,872 28 | 31,854 08 | 23,376 16 | 10,266 76 | 19,535 60 |
| Sav. dept. | | 2,004 50 | 2,010 97 | 2,014 26 | 3,544 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept | | 4,000 00 | 4,000 00 | 2,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | 600 63 |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 3,375 00 | 4,251 00 | 2,520 00 | 6,058 00 | 3,266 00 |
| Sav. dept. | | | | | |
| Gold coin: Com'l. dept. | 5,565 00 | 575 00 | 560 00 | 557 50 | 557 50 |
| Sav. dept. | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Silver coin: Com'l. dept. | 764 15 | 1,046 25 | 1,408 35 | 1,606 00 | 1,181 65 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 175 58 | 162 78 | 158 39 | 206 03 | 115 93 |
| Sav. dept. | | | | | |
| Overdrafts | 242 11 | 211 25 | 1,325 72 | 133 56 | 1,385 77 |
| Premium account | | | | | |
| Banking house | 993 00 | 993 00 | 993 00 | 993 00 | 993 00 |
| Furniture and fixtures | 800 00 | 800 00 | 800 00 | 800 00 | 800 00 |
| Other real estate | 488 46 | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 662 65 | 542 06 | 207 67 | 1,030 77 | 92 98 |
| Outside checks and other cash items | 810 04 | 1,094 07 | 1,178 25 | 649 25 | 1,043 84 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $191,489 30 | $204,128 76 | $208,354 20 | $207,648 70 | $225,949 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits' net | 3,778 95 | 1,054 09 | 3,110 10 | 3,943 35 | 5,311 04 |
| Dividends unpaid | | 300 00 | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | 63,096 81 | 72,660 83 | 77,429 94 | 72,475 75 | 82,553 12 |
| Demand certificates of deposit | 90,035 21 | 89,520 32 | 85,335 55 | 85,516 05 | 88,319 68 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | 98 97 | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 7,078 33 | 10,593 52 | 12,478 61 | 15,614 58 | 17,265 87 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | 5,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $191,489 30 | $204,128 76 | $208,354 20 | $207,648 70 | $225,949 71 |

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## No. 283.

## FARMERS' AND MERCHANTS' BANK OF LAKE ODESSA.

### Organized October 10, 1903.

GEO. A. WEED, *President;* GEO. W. SCHNEIDER, *Vice President;* SAMUEL VELTE, *Cashier;* A. B. USBORNE, *Assistant Cashier.*

DIRECTORS.—John Wagner, Geo. A. Weed, J. F. Velte, Perry Allarding, Ellis W. Durkee, W. S. Augst, Geo. W. Schneider.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $139,201 20 | $172,945 54 | $192,923 03 | $216,273 05 | $174,820 54 |
| Sav. dept. | 54,286 66 | 52,045 66 | 51,737 66 | 62,201 65 | 58,637 54 |
| Bonds, mtgs. and securities:...Com'l. dept. | 49,800 00 | ..... | 3,950 00 | 3,250 00 | 10,950 00 |
| Sav. dept. | 186,652 91 | 187,001 16 | 167,653 31 | 176,303 31 | 196,745 51 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 39,033 20 | 36,192 86 | 29,515 34 | 38,392 94 | 67,364 43 |
| Sav. dept. | 36,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 25,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 21,200 00 | 41,850 00 | 44,625 00 | 34,750 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,315 00 | 5,819 00 | 9,635 00 | 14,984 00 | 3,571 00 |
| Sav. dept. | 5,882 00 | 5,860 00 | 5,850 00 | 5,810 00 | 5,805 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 8,117 50 | 8,140 00 | 8,150 00 | 8,190 00 | 8,195 00 |
| Silver coin:.....Com'l. dept. | 1,216 95 | 1,061 60 | 1,361 10 | 1,567 55 | 1,770 75 |
| Sav. dept. | 50 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 161 72 | 184 99 | 60 23 | 42 66 | 134 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,410 78 | 1,358 22 | 812 66 | 841 52 | 1,075 76 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 785 87 | 1,002 89 | 989 54 | 1,039 29 | 468 73 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $539,864 29 | $513,811 92 | $535,487 87 | $594,520 97 | $593,788 86 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 12,500 00 |
| Undivided profits, net | 12,737 98 | 11,793 79 | 11,229 88 | 12,537 02 | 12,087 79 |
| Dividends unpaid | ..... | ..... | ..... | ..... | 44 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 79,295 66 | 89,608 68 | 122,939 94 | 159,650 40 | 146,123 96 |
| Demand certificates of deposit | 110,790 91 | 94,837 76 | 106,483 99 | 97,846 11 | 93,150 50 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 167,252 53 | 177,605 79 | 176,459 94 | 176,605 20 | 182,025 15 |
| Certificates of deposit | 107,287 21 | 97,465 90 | 75,874 12 | 105,382 24 | 120,357 46 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $539,864 29 | $513,811 92 | $535,487 87 | $594,520 97 | $593,788 86 |

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## No. 41.

## LAKE ODESSA STATE SAVINGS BANK, LAKE ODESSA.

### Organized May 22, 1888.

### Corporate existence extended May 7, 1918.

GEORGE LIVERTON, *President;* WM. H. MCCARTNEY, *Vice President;*
H. C. LAWRENCE, *Cashier.*

DIRECTORS.—George Liverton, Louis Krieger, Otis Miner, Wm. H. McCartney, H. C. Lawrence, Wallace Lovewell, Otto C. Russ.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $119,614 97 | $139,143 50 | $126,810 81 | $142,391 84 | $143,655 54 |
| Sav. dept. | 43,016 22 | 34,700 38 | 49,704 28 | 54,484 56 | 45,071 43 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,820 00 | 8,583 09 | 8,570 00 | 7,560 00 | 6,560 00 |
| Sav. dept. | 89,084 90 | 94,211 50 | 101,661 50 | 121,661 50 | 132,292 19 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 18,115 16 | 5,878 47 | 8,119 89 | 11,138 08 | 33,106 98 |
| Sav. dept. | 10,337 45 | 11,233 61 | 48,773 91 | 4,129 89 | 34,114 76 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,000 00 | 21,000 00 | 23,650 00 | 5,650 00 | 7,550 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,600 69 | 1,727 09 | 2,223 02 | 2,843 93 | 1,427 55 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,579 00 | 4,948 00 | 9,585 00 | 3,265 00 | 4,859 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 14,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 835 00 | 852 50 | 817 50 | 812 50 | 997 50 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Silver coin:.....Com'l. dept. | 2,610 75 | 3,103 40 | 3,141 05 | 2,159 90 | 3,444 40 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 130 15 | 145 10 | 81 77 | 29 53 | 79 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 835 31 | 310 56 | 577 17 | 119 71 | 3,076 92 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 3,200 00 | 3,255 00 | 3,255 00 | 3,255 00 | 3,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 3,776 64 | ..... | 769 66 | 1,171 20 | 2,433 25 |
| Outside checks and other cash items | ..... | 4,100 00 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $329,556 24 | $345,192 20 | $399,740 56 | $381,672 64 | $433,669 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 12,500 00 |
| Undivided profits, net | 8,161 15 | 3,829 20 | 7,091 43 | 5,760 95 | 2,076 17 |
| Dividends unpaid | 31 50 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 70,911 71 | 63,272 96 | 133,856 00 | 74,106 98 | 104,672 78 |
| Demand certificates of deposit | 43,086 06 | 60,747 79 | 40,187 82 | 44,356 62 | 59,459 03 |
| Certified checks | 104 45 | 49 00 | 29 25 | 51 75 | 10 75 |
| Cashier's checks | 574 30 | 1,174 81 | 458 46 | 325 77 | 178 90 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 91 | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 113,392 22 | 125,518 57 | 124,686 26 | 129,810 06 | 142,217 00 |
| Certificates of deposit | 52,293 94 | 55,599 87 | 53,431 34 | 57,260 51 | 65,054 63 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 10,000 00 | ..... | ..... | 30,000 00 | 20,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $329,556 24 | $345,192 20 | $399,740 56 | $381,672 64 | $433,669 26 |

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## No. 575.

## COMMERCIAL STATE SAVINGS BANK, LAKEVIEW.

### Organized February 21, 1916.

FRANK L. STEBBINS, *President;* HORACE L. KIRTLAND, *Vice President;* F. M. NORTHROP, *Cashier;* GLENN L. CHARNLEY, *Assistant Cashier.*

DIRECTORS.—F. L. Stebbins, H. L. Kirtland, F. M. Northrop, C. L. Meach, C. F. French, L. E. Kelsey, Peter Hansen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $61,988 41 | $71,953 16 | $87,534 17 | $96,997 98 | $107,853 15 |
| Sav. dept. | 9,450 00 | 9,850 00 | 8,000 00 | 7,075 00 | 6,475 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 50,810 25 | 400 00 |
| Sav. dept. | 44,935 25 | 44,410 25 | 50,810 25 | 400 00 | 70,450 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,740 45 | 7,941 97 | 12,533 71 | 9,501 19 | 6,000 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,817 91 |
| Due from bks. in res. cities:...Com'l. dept. | 20,302 38 | 8,859 26 | 11,897 37 | 8,102 81 | 14,341 68 |
| Sav. dept. | 2,000 00 | 2,000 00 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 24,950 00 | 34,908 00 | 37,000 00 | 41,000 0 | 15,600 00 |
| U. S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,570 00 | 941 00 | 4,108 00 | 2,739 00 | 4,962 00 |
| Sav. dept. | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 45 00 | 170 00 | 175 00 | 185 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 472 00 | 537 50 | 355 50 | 649 25 | 485 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 124 85 | 129 47 | 130 19 | 89 79 | 34 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 294 66 | 308 87 | 321 69 | 516 52 | 474 13 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate | ..... | ..... | 3,500 00 | 3,500 00 | 3,500 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 134 50 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 800 00 | 800 00 | 800 00 | 800 00 | 800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $188,168 00 | $192,184 48 | $226,660 88 | $230,856 79 | $244,013 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 3,000 00 | 3,000 00 | 3,000 00 | 3,250 00 | 3,250 00 |
| Undivided profits, net | 114 48 | 1,063 73 | 1,524 51 | 1,051 89 | 1,441 22 |
| Dividends unpaid | 2,000 00 | 24 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 55,840 16 | 50,393 67 | 65,588 22 | 58,131 13 | 67,490 83 |
| Demand certificates of deposit | 26,955 69 | 24,536 50 | 21,494 81 | 15,448 05 | 13,659 49 |
| Certified checks | 254 01 | 89 52 | 19 55 | 182 00 | 1,961 72 |
| Cashier's checks | 102 20 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 34,801 65 | 36,897 16 | 34,555 53 | 36,421 55 | 41,135 87 |
| Certificates of deposit | 36,099 81 | 43,179 90 | 67,978 26 | 65,372 17 | 71,074 41 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 4,000 00 | 8,000 00 | 7,500 00 | 26,000 00 | 19,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $188,168 00 | $192,184 48 | $226,660 88 | $230,856 79 | $244,013 54 |

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## No. 300.

## THE FARMERS' AND MERCHANTS' STATE BANK, LAKEVIEW.

### Organized October 27, 1904.

JOHN J. BALE, *President;* S. F. KENNEDY, *Vice President;* L. P. SORENSON, *Cashier;* D. S. GRIFFITH, CHAS. SORENSON, *Assistant Cashiers.*

DIRECTORS.—John H. Jenson, August Keppe, L. P. Sorenson, S. F. Kennedy, F. E. Moore, J. J. Bale, A. F. Hill.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $104,692 92 | $96,745 65 | $108,768 07 | $106,158 88 | $102,947 63 |
| Sav. dept. | 19,683 07 | 19,356 04 | 19,796 91 | 19,097 78 | 19,348 80 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 22,350 00 | 15,000 00 | 22,000 00 |
| Sav. dept. | 63,256 00 | 69,456 00 | 72,521 00 | 74,193 25 | 74,021 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 5,336 72 | 9,691 65 | 5,743 12 | 5,836 84 | 6,809 84 |
| Sav. dept. | 3,060 00 | 3,060 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 19,015 17 | 7,980 54 | 11,019 28 | 6,699 15 | 14,935 97 |
| Sav. dept | 630 73 | ..... | 7,030 94 | ..... | 1,538 41 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 24,300 00 | 47,450 00 | 13,600 00 | 12,500 00 | 6,650 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,714 00 | 8,335 00 | 5,803 00 | 3,685 00 | 6,024 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 60 00 | 120 00 | 85 00 | 75 00 | 65 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 740 00 | 961 45 | 931 50 | 1,008 00 | 743 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 533 89 | 638 81 | 621 59 | 587 55 | 540 84 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 747 63 | 321 00 | 613 17 | 421 60 | 2,502 97 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Furniture and fixtures | 2,772 44 | 2,722 44 | 2,722 44 | 2,722 44 | 2,722 44 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $264,942 57 | $277,238 58 | $286,006 02 | $262,385 49 | $275,249 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 9,967 28 | 6,835 95 | 7,241 29 | 8,298 39 | 7,825 19 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 63,983 60 | 69,612 64 | 80,621 46 | 61,775 61 | 57,857 13 |
| Demand certificates of deposit | 19,575 35 | 17,965 26 | 16,135 79 | 15,753 08 | 10,874 68 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 3,500 00 | 3,000 00 | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 13,201 14 | 20,286 77 | 22,458 56 | 24,239 14 | 24,076 50 |
| Certificates of deposit | 102,365 20 | 109,187 96 | 109,548 92 | 107,319 27 | 119,504 13 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 10,350 00 | 10,350 00 | ..... | ..... | 3,112 27 |
| Bills payable | 12,000 00 | 10,000 00 | 20,000 00 | 15,000 00 | 22,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $264,942 57 | $277,238 58 | $286,006 02 | $262,385 49 | $275,249 90 |

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## No. 445.

## THE AMERICAN SAVINGS BANK OF LANSING.

### Organized July 15, 1909.

W. K. PRUDDEN, *President;* M. R. CARRIER, D. E. BATES, *Vice Presidents;* CHAS. E. TOMS, *Cashier;* ERNEST D. GIBBS, *Assistant Cashier;* JOHN C. PHALEN, *Auditor;* BERT BERRY, *Manager of Branch.*

DIRECTORS.—J. W. Bailey, Wm. Brogan, M. R. Carrier, H. F. Harper, W. S. Foster, Harry C. Teel, Bert J. Baker, J. P. Hopkins, W. K. Prudden, Chas. E. Toms, D. E. Bates, R. C. Rueschaw, Hugo Lundberg.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $589,390 28 | $546,004 80 | $626,827 53 | $675,802 46 | $723,753 75 |
| Sav. dept. | 237,646 08 | 194,173 50 | 273,460 10 | 246,460 96 | 426,989 16 |
| Bonds, mtgs. and securities:...Com'l. dept. | 116,000 00 | 216,000 00 | 76,000 00 | 71,000 00 | 71,000 00 |
| Sav. dept. | 859,719 92 | 874,918 69 | 1,241,332 30 | 1,246,581 39 | 1,282,015 98 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 83,641 57 | 151,421 94 | 145,089 47 | 177,769 77 | 138,315 64 |
| Sav. dept. | 61,363 05 | 228,626 45 | 208,634 87 | 120,253 00 | 170,011 42 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 62,500 00 | 62,500 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 120,322 03 | 34,808 79 | 111,385 36 | 19,448 83 | 64,654 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 101,509 00 | 105,181 00 | 94,389 04 | 108,298 00 | 154,532 71 |
| Sav. dept. | 63,000 00 | 67,200 00 | 75,000 00 | 75,000 00 | 69,180 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 2,093 00 | 7,900 00 | 1,260 00 |
| Sav. dept. | 7,000 00 | 7,800 00 | ..... | ..... | 5,820 00 |
| Silver coin:.....Com'l. dept. | 4,191 60 | 4,856 50 | 1,098 00 | 4,819 40 | 6,327 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 409 02 | 1,486 99 | 76 15 | 1,026 71 | 813 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 4,972 42 | 150 17 | 154 18 | 127 19 | 696 83 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Furniture and fixtures | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 8,120 65 | 6,354 13 | 25,456 69 | 3,743 04 | 3,523 23 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,336,685 62 | $2,518,382 96 | $2,897,896 69 | $2,775,130 75 | $3,135,794 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 |
| Surplus fund | 77,000 00 | 77,000 00 | 77,000 00 | 77,000 00 | 77,000 00 |
| Undivided profits, net | 708 09 | 9,012 75 | 5,883 95 | 3,078 58 | 10,060 54 |
| Dividends unpaid | 186 00 | 75 00 | ..... | 1,972 00 | 24 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 763,701 84 | 829,043 14 | 1,102,008 63 | 1,034,250 92 | 1,180,526 66 |
| Demand certificates of deposit | 5,109 96 | 4,022 35 | 57,128 27 | 70,364 80 | 75,310 52 |
| Certified checks | 6 50 | 1,450 00 | 1,344 58 | 6,526 68 | 1,760 07 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 9,347 11 | 4,698 91 | 18,265 33 | 8,004 15 | 19,114 85 |
| State moneys on deposit | 29,061 73 | 40,450 70 | 54,688 83 | 54,569 36 | 51,475 84 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 887,896 67 | 937,016 18 | 951,403 82 | 951,714 99 | 1,172,396 89 |
| Certificates of deposit | 438,667 72 | 490,613 93 | 505,173 28 | 442,649 27 | 423,125 12 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,336,685 62 | $2,518,382 96 | $2,897,896 69 | $2,775,130 75 | $3,135,794 49 |

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## No. 133.

## THE LANSING STATE SAVINGS BANK, LANSING.

### Organized February 25, 1892.

H. H. LARNED, *President;* J. EDWARD ROE, S. H. CARPENTER, *Vice Presidents;*
L. C. ABBOTT, *Cashier.*

DIRECTORS.—H. H. Larned, C. F. Hammond, H. A. Haze, S. H. Carpenter, Jacob Himmelberger, Louis L. Sattler, Otto Ziegler, J. Edward Roe, J. G. Reutter, J. P. Edmonds, E. C. Shields.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $718,507 73 | $637,004 41 | $732,680 94 | $993,655 39 | $1,130,632 90 |
| Sav. dept. | 198,669 43 | 376,991 70 | 372,212 75 | 235,757 90 | 260,295 73 |
| Bonds, mtgs. and securities:...Com'l. dept. | 482,585 09 | 592,432 74 | 768,884 62 | 682,479 66 | 285,049 20 |
| Sav. dept. | 786,681 14 | 752,861 23 | 993,800 24 | 1,113,134 06 | 1,452,771 11 |
| Due from Fed. Res. Bank:....Com'l. dept. | 143,800 72 | 110,033 53 | 135,000 00 | 146,500 00 | 130,000 00 |
| Sav. dept. | 35,000 00 | 40,000 00 | 45,000 00 | 45,000 00 | 55,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 274,493 72 | 282,432 88 | 346,783 48 | 149,345 22 | 471,981 04 |
| Sav. dept. | 9,811 56 | 24,960 62 | 5,180 00 | 22,018 33 | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 36,857 38 | 27,952 83 | 69,459 63 | 71,238 53 | 48,378 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 109,138 00 | 86,503 00 | 112,776 00 | 71,353 00 | 119,341 00 |
| Sav. dept. | 25,000 00 | 62,000 00 | 18,000 00 | 49,000 00 | 21,000 00 |
| Gold coin:.....Com'l. dept. | 222 50 | 1,680 00 | 2,727 50 | 2,142 50 | 3,445 00 |
| Sav. dept. | ..... | ..... | ..... | 1,200 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 10,000 00 | 4,500 00 | 8,349 50 | 10,917 02 | 9,800 00 |
| Sav. dept. | 500 00 | 5,000 00 | 1,200 00 | 700 00 | 1,200 00 |
| Nickels and cents:.....Com'l. dept. | 752 54 | 112 65 | 308 20 | 322 95 | 300 61 |
| Sav. dept. | 443 50 | 46 40 | 93 49 | 77 05 | 39 13 |
| Overdrafts | 142 70 | 1 95 | 139 28 | 106 28 | 597 96 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Furniture and fixtures | 37,726 80 | 40,077 71 | 40,077 71 | 40,180 71 | 40,201 89 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 29,931 97 | 18,964 49 | 10,774 94 | 12,938 84 | 18,866 73 |
| Outside checks and other cash items | 23,807 47 | 36,511 55 | 42,911 73 | 30,312 59 | 28,290 74 |
| Stock of Federal Reserve Bank | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,006,572 25 | $3,182,567 69 | $3,788,860 01 | $3,760,880 03 | $4,167,191 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 78,246 03 | 80,059 23 | 91,650 38 | 96,812 47 | 107,427 76 |
| Dividends unpaid | 2,568 00 | 165 00 | 60 00 | 7,947 00 | 66 00 |
| Reserved for taxes, interest, etc | ..... | ..... | 7,150 00 | 8,700 00 | 10,500 00 |
| Commercial deposits subject to check | 1,301,011 51 | 1,547,812 98 | 1,937,594 41 | 1,853,442 14 | 1,905,863 09 |
| Demand certificates of deposit | ..... | 1,000 00 | 3,000 00 | 13,000 00 | 13,000 00 |
| Certified checks | 8,628 32 | 6,169 33 | 9,347 33 | 11,584 17 | 18,430 63 |
| Cashier's checks | 2,887 50 | 1,396 60 | 2,748 02 | 1,403 14 | 11,945 18 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 27,125 26 | 34,104 60 | 51,823 39 | 51,103 77 | 52,152 98 |
| Postal savings deposits | 14,010 43 | 14,010 43 | 12,810 43 | 12,977 79 | 12,977 79 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 747,225 83 | 771,159 12 | 908,205 24 | 886,705 49 | 1,183,479 40 |
| Certificates of deposit | 294,274 62 | 473,834 65 | 509,504 36 | 560,872 31 | 592,998 28 |
| Club savings deposits | 594 75 | 2,855 75 | 4,966 45 | 6,331 75 | 8,350 50 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 280,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,006,572 25 | $3,182,567 69 | $3,788,860 01 | $3,760,880 03 | $4,167,191 61 |

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## No. 271.

## LAPEER SAVINGS BANK, LAPEER.

### Organized September 19, 1902.

BENJ. F. LODER, *President;* MATTHIAS CALEY, *Vice President;* GEORGE R. BUCK, *Cashier;* FRED J. STEPHENSON, *Assistant Cashier.*

DIRECTORS.—Benj. F. Loder, Matthias Caley, George R. Buck, S. D. Brown, J. E. Buck, J. Herbert Cole, J. H. Dodds, H. P. Kelley, S. L. Slater.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $122,732 94 | $116,285 10 | $124,679 34 | $132,900 62 | $142,472 59 |
| Sav. dept. | 119,133 93 | 109,897 30 | 114,960 20 | 120,870 78 | 125,543 37 |
| Bonds mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 325,732 00 | 304,560 50 | 303,060 00 | 344,355 00 | 330,395 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | 14,413 69 | 8,285 62 | 9,543 88 | 13,134 38 | 12,433 46 |
| Sav. dept. | 12,500 00 | 12,000 00 | 12,500 00 | 13,000 00 | 14,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 3,257 36 | 11,088 40 | 13,029 76 | 7,161 07 | 29,808 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,439 00 | 3,281 00 | 1,552 00 | 5,004 00 | 2,090 00 |
| Sav. dept. | 3,100 00 | 5,000 00 | 11,100 00 | 7,500 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 55 00 | 450 00 | 75 00 | 110 00 | 80 00 |
| Sav. dept. | 1,300 00 | 1,000 00 | 1,400 00 | 1,400 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 450 20 | 468 35 | 874 95 | 547 10 | 1,918 10 |
| Sav. dept. | 1,600 00 | 1,900 00 | 450 00 | 1,000 00 | 450 00 |
| Nickels and cents:.....Com'l. dept. | 217 27 | 112 22 | 60 70 | 31 61 | 203 41 |
| Sav. dept. | ..... | 100 00 | 50 00 | 100 00 | 50 00 |
| Overdrafts | 842 53 | 503 21 | 2,511 53 | 205 08 | 351 55 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | 746 00 | 1,946 00 | 1,946 00 | 1,946 00 | 1,946 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 73 06 | 25 00 | 3,419 58 | 8,386 42 | 1,355 00 |
| Outside checks and other cash items | 2,207 81 | 459 61 | 2,388 88 | 1,327 81 | 278 37 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $641,600 79 | $609,162 31 | $635,401 82 | $690,779 87 | $700,676 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits net | 2,799 61 | 4,221 26 | 7,143 26 | 3,572 18 | 5,466 31 |
| Dividends unpaid | 1,750 00 | 43 75 | ..... | 1,750 00 | ..... |
| Reserved for taxes interest etc | 2,190 37 | 673 16 | 511 10 | 1,011 10 | 304 59 |
| Commercial deposits subject to check | 96,122 59 | 77,237 48 | 105,203 33 | 100,277 93 | 170,455 38 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 4,504 58 | 3,809 03 | 3,013 37 | 823 47 | 1,340 17 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 1,750 00 | 3,000 00 | 5,000 00 | 10,800 00 | 5,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 251,955 40 | 247,009 15 | 267,512 99 | 270,806 30 | 293,384 54 |
| Certificates of deposit | 148,059 34 | 155,468 24 | 147,017 77 | 156,738 89 | 164,725 09 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 21,468 90 | 7,700 24 | ..... | ..... | ..... |
| Bills payable | 35,000 00 | 50,000 00 | 40,000 00 | 60,000 00 | ..... |
| Bonds sold subject to repurchase | 16,000 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 25,000 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $641,600 79 | $609,162 31 | $635,401 82 | $690,779 87 | $700,676 08 |

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## No. 117.

## THE STATE SAVINGS BANK OF LAPEER, LAPEER.

### Organized May 9, 1891.

CHESTER G. WHITE, *President;* EDMUND BROWNELL, *Vice President;* J. R. JOHNSON, *Cashier;* KIRK WHITE, *Assistant Cashier.*

DIRECTORS.—Chester G. White, Edmund Brownell, Kirk White, Ripley White, Wm. B. Williams, Chas. H. Rood, Geo. W. Rood.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | $165,140 74 | $155,406 59 | $133,667 82 | $134,675 63 | $132,325 37 |
| Bonds mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 481,727 79 | 511,899 76 | 515,810 01 | 518,216 01 | 529,386 27 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 25,166 67 | 25,224 17 | 25,282 12 | 25,282 12 | 12,840 49 |
| U. S. Bds. & cert. indebt. as sav legal res.. | 36,100 00 | 36,100 00 | 36,100 00 | 36,100 00 | 74,100 00 |
| U. S cert.of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | 8,900 00 | 8,900 00 | 8,900 00 | 8,900 00 | 8,900 00 |
| Due from banks other than in reserve cities. | 32,730 17 | 5,824 16 | 11,761 73 | 900 30 | 25,164 85 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $790,765 37 | $784,354 68 | $772,521 68 | $765,074 06 | $783,716 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $45,000 00 | $45,000 00 | $45,000 00 | $45,000 00 | $45,000 00 |
| Surplus fund | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Undivided profits net | 12,234 09 | 14,985 48 | 23,890 56 | 15,411 30 | 13,178 52 |
| Dividends unpaid | | | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 688,531 28 | 679,369 20 | 658,631 12 | 659,662 76 | 680,538 46 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $790,765 37 | $784,354 68 | $772,521 68 | $765,074 06 | $783,716 98 |

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## No. 201.

## STATE SAVINGS BANK OF LAURIUM, LAURIUM.

### Organized November 6, 1897.

JOHNSON VIVIAN, *President;* WILLIAM H. THIELMAN, *Vice President;*
JAMES T. FISHER, *Cashier;* EDWARD P. BAST, CHRIS H. GRIBBLE, *Assistant Cashier.*
DIRECTORS.—Johnson Vivian, William H. Thielman, F. S. Carlton, J. P. Petermann, James A. Torreano, James T. Fisher, William H. Faucett.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $633,814 80 | $643,217 82 | $648,135 65 | $654,680 03 | $637,334 90 |
| Sav. dept. | 161,221 28 | 153,351 49 | 139,784 99 | 134,979 47 | 153,075 76 |
| Bonds mtgs. and securities:...Com'l. dept. | 50,535 00 | 27,935 00 | 27,500 00 | 27,500 00 | ..... |
| Sav. dept. | 213,536 71 | 242,551 33 | 256,946 66 | 240,528 66 | 273,763 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 58,250 00 | 59,583 32 | 54,925 82 | 54,173 50 |
| Due from bks. in res. cities:...Com'l. dept. | 80,827 24 | 58,255 20 | 58,611 69 | 28,540 03 | 38,012 39 |
| Sav. dept. | 71,480 95 | 83,752 19 | 80,045 61 | 53,494 62 | 52,638 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 21,850 00 | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 11,755 55 | 10,032 26 | 5,281 22 | 13,423 56 | 2,746 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 17,948 00 | 17,864 00 | 41,071 00 | 18,251 00 | 23,534 00 |
| Sav. dept. | 38,000 00 | 20,000 00 | 20,000 00 | 40,000 00 | 30,000 00 |
| Gold coin:.....Com'l. dept. | 180 00 | 300 00 | 357 50 | 392 50 | 555 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,376 85 | 4,416 10 | 3,633 85 | 4,084 85 | 3,191 25 |
| Sav. dept. | 2,000 00 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 618 15 | 491 73 | 586 05 | 596 55 | 507 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 3,570 31 | 147 48 | 156 64 | 3,485 71 | 769 23 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 1,328 50 | 13,978 61 | 1,919 86 | 1,619 42 | 1,162 75 |
| Cash items in transit | 1,269 69 | 1,016 69 | 495 52 | 2,357 39 | 1,909 28 |
| Outside checks and other cash items | 2,282 73 | 1,254 55 | 1,458 44 | 4,078 00 | 3,787 27 |
| Stock of Federal Reserve Bank | ..... | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,352,095 76 | $1,381,064 45 | $1,389,818 00 | $1,327,187 61 | $1,321,411 59 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 |
| Undivided profits net | 29,392 69 | 33,361 73 | 33,825 96 | 31,871 19 | 33,975 83 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 544,369 80 | 547,137 46 | 534,853 98 | 468,380 61 | 494,877 83 |
| Demand certificates of deposit | 20,606 62 | 14,404 54 | 14,803 06 | 17,499 65 | 1,843 86 |
| Certified checks | ..... | ..... | ..... | ..... | 30 72 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 2,035 15 | 3,268 78 | 2,942 76 | 6,130 80 | 5,829 23 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 405,550 68 | 434,323 99 | 457,671 21 | 458,301 13 | 444,946 45 |
| Certificates of deposit | 125,140 82 | 123,567 95 | 120,721 03 | 120,004 23 | 114,907 67 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,352,095 76 | $1,381,064 45 | $1,389,818 00 | $1,327,187 61 | $1,321,411 59 |

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## No. 545.

## THE HOME STATE BANK, LAWRENCE.

### Organized March 7, 1914.

M. S. FULLER, *President;* S. F. STEARNS, *Vice President;* FRANK H. FULLER, *Cashier;* C. B. GRANT, *Assistant Cashier.*

DIRECTORS.—M. S. Fuller, S. F. Stearns, R. L. Johnson, G. R. Dater, A. O. Duncombe, Alfonso Cross, Frank H. Fuller.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $115,700 43 | $110,633 58 | $112,014 06 | $132,777 25 | $135,229 61 |
| Sav. dept. | | | | | |
| Bonds mtgs. and securities:...Com'l. dept. | 14,350 00 | 10,850 00 | 10,900 00 | 11,300 00 | 10,900 00 |
| Sav. dept. | 53,951 87 | 61,706 18 | 79,506 18 | 50,561 18 | 60,610 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 14,958 71 | 17,028 88 | 15,776 60 | 7,710 87 | 12,196 65 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 3,645 00 | | 2,500 00 | 7,850 00 | 10,850 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept | | | | | |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 10,659 00 | 6,912 00 | 6,615 00 | 5,250 00 | 9,221 00 |
| Sav. dept. | | 3,000 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,787 50 | 1,762 50 | 1,977 50 | 1,992 50 | 1,947 50 |
| Silver coin:.....Com'l. dept. | 995 15 | 612 05 | 598 80 | 620 95 | 843 90 |
| Sav. dept. | | 237 50 | 522 50 | 507 50 | 552 50 |
| Nickels and cents:.....Com'l. dept. | 410 17 | 434 57 | 440 55 | 442 92 | 386 14 |
| Sav. dept. | | | | | |
| Overdrafts | 5 66 | 85 47 | 147 24 | 69 28 | 156 09 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 1,685 00 | 1,685 00 | 1,685 00 | 1,485 00 | 1,485 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 384 72 | 140 75 | 255 16 | 605 74 | 476 08 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $228,533 21 | $225,088 48 | $245,438 59 | $228,673 19 | $250,354 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 |
| Undivided profits net | 4,804 08 | 5,277 77 | 6,271 65 | 5,426 02 | 6,454 03 |
| Dividends unpaid | 1,500 00 | | | 1,500 00 | 30 00 |
| Reserved for taxes interest etc. | | | | | |
| Commercial deposits subject to check | 71,109 33 | 73,237 39 | 66,421 45 | 60,763 35 | 83,638 74 |
| Demand certificates of deposit | 48,972 89 | 43,010 21 | 41,462 19 | 49,406 74 | 47,547 30 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 13,007 11 | 14,807 71 | 13,193 53 | 15,978 34 | 21,127 59 |
| Certificates of deposit | 45,889 80 | 55,505 40 | 54,504 77 | 46,148 74 | 55,306 81 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 12,000 00 | 2,000 00 | | | 5,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | 32,335 00 | 18,200 00 | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $228,533 21 | $225,088 48 | $245,438 59 | $228,673 19 | $250,354 47 |

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## No. 8.

## THE PEOPLE'S BANK OF LESLIE.

Organized December 24, 1886.

Corporate existence extended December 24, 1906.

ARTHUR J. TUTTLE, *President;* M. L. CAMPBELL, *Vice President;* A. L. DOWLING, *Cashier;* E. T. BLACKMORE, *Assistant Cashier.*

DIRECTORS.—Arthur J. Tuttle, M. L. Campbell, A. L. Dowling, Grace Tuttle Annis, E. T. Blackmore.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $233,033 72 | $228,072 62 | $233,496 84 | $232,426 00 | $281,466 64 |
| Sav dept. | | | | | |
| Bonds mtgs. and securities:...Com'l. dept. | 94,984 44 | 111,424 44 | 55,057 38 | 88,522 38 | 75,127 38 |
| Sav. dept. | 131,828 00 | 130,208 00 | 160,968 00 | 116,948 00 | 142,928 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 59,764 57 | 55,096 30 | 44,019 34 | 52,786 97 | 23,840 94 |
| Sav. dept. | | | | | 4,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 10,052 00 | 8,508 00 | 8,717 00 | 9,591 00 | 7,007 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 3,800 00 | 3,850 00 | |
| Gold coin:.....Com'l. dept. | 2,339 05 | 2,664 05 | 2,699 05 | 2,666 55 | 2,716 55 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 928 50 | 1,089 00 | 925 00 | 1,501 00 | 1,280 00 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 501 41 | 501 73 | 423 29 | 204 47 | 308 48 |
| Sav. dept. | | | | | |
| Overdrafts | 848 21 | 723 32 | 1,143 57 | 2,868 07 | 4,452 37 |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 3,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,310 40 | | 234 29 | 341 44 | 130 57 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $567,090 30 | $569,787 46 | $539,983 76 | $539,205 88 | $560,757 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits net | 327 79 | 2,229 33 | 3,714 12 | 241 05 | 1,043 92 |
| Dividends unpaid | | | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | 219,530 33 | 218,910 69 | 175,216 64 | 176,958 11 | 191,730 15 |
| Demand certificates of deposit | | | | | |
| Certified checks | 10 00 | 10 00 | 10 00 | 10 00 | 1,138 56 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 443 83 | | | |
| State moneys on deposit | | | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 135,410 02 | 134,617 17 | 125,562 43 | 125,004 06 | 126,546 29 |
| Book accounts | | | | | |
| Certificates of deposit | 136,812 16 | 138,576 44 | 135,480 57 | 136,992 66 | 155,299 01 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $567,090 30 | $569,787 46 | $539,983 76 | $539,205 88 | $560,757 93 |

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## No. 621.

## *STATE BANK OF LEVERING, LEVERING.

### Organized October 28, 1918.

R. O. BISBEE, *President;* W. P. PORTER, A. CAMERON, *Vice Presidents;* C. C. BATDORFF, *Cashier.*

DIRECTORS.—R. O. Bisbee, W. P. Porter, A. Cameron, C. C. Batdorff, L. L. Batdorff.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | $4,401 17 | $21,872 23 | $30,893 26 | $42,549 45 |
| Sav. dept. | | | 3,500 00 | 3,500 00 | 3,500 00 |
| Bonds mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | 61 80 | 2,061 80 | 61 80 | 500 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | 8,501 41 | 2,859 59 | 6,134 52 | 3,924 63 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res... | | | | 2,000 00 | 2,000 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | 1,771 00 | 2,317 00 | 571 00 | 628 00 |
| Sav. dept. | | 300 00 | 700 00 | 500 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | | | | 7 50 | 15 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | 183 40 | 163 60 | 99 30 | 384 20 |
| Sav. dept. | | | | 89 00 | |
| Nickels and cents:.....Com'l. dept. | | 51 76 | 17 31 | 26 96 | 53 50 |
| Sav. dept. | | | | 61 | |
| Overdrafts | | | | | |
| Premium account | | 636 95 | | | |
| 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 | 1,001 50 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | 16,000 00 | 13,000 00 | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 155 02 | 512 56 | 310 39 | 6 50 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | $37,062 51 | $52,004 09 | $49,194 34 | $59,562 78 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits net | | | 603 75 | 1,063 38 | 1,836 64 |
| Dividends unpaid | | | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | | 11,365 36 | 19,868 22 | 15,691 64 | 19,629 42 |
| Demand certificates of deposit | | 3,925 36 | 6,307 67 | 6,103 00 | 7,648 60 |
| Certified checks | | | | | 576 25 |
| Cashier's checks | | | 873 95 | 51 30 | 1,004 75 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | 1,771 79 | 4,350 50 | 6,285 02 | 8,867 12 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | $37,062 51 | $52,004 09 | $49,194 34 | $59,562 78 |

*Commenced business January 21, 1919.

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## No. 184.

## LEXINGTON STATE BANK, LEXINGTON.

### Organized January 29, 1896.

JOHN P. NIGGEMAN, JR., *President;* M. J. CRUICKSHANK, J. F. MATTHEWS, *Vice Presidents;* A. R. SCHELL, *Cashier.*

DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., J. F. Matthews, Waldo Wixson, M. J. Cruickshank.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $155,354 16 | $153,325 29 | $169,388 22 | $161,922 32 | $170,060 47 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 27,533 78 | 28,253 00 | 19,161 00 | 19,061 00 | 23,084 82 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 38,024 26 | 53,868 08 | 18,302 04 | 47,344 90 | 54,277 48 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | 1,000 0 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 1,599 24 | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,259 00 | 6,000 00 | 6,808 00 | 6,713 00 | 9,489 00 |
| Sav. dept. | | | | | |
| Gold coin: Com'l. dept. | 160 00 | 175 00 | 170 00 | 170 00 | 170 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 556 10 | 756 75 | 952 15 | 1,203 60 | 1,061 05 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 69 39 | 138 53 | 198 90 | 218 65 | 141 27 |
| Sav. dept. | | | | | |
| Overdrafts | 1,719 13 | 20 42 | 28 93 | 95 26 | 94 82 |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate | 1,240 00 | 1,240 00 | 1,540 00 | 1,540 00 | 1,500 00 |
| Due from banks other than in reserve cities | 4,800 00 | 4,800 00 | 4,800 00 | 4,800 00 | 4,800 00 |
| Cash items in transit | | | | 200 00 | |
| Outside checks and other cash items | | 127 47 | 33 50 | 173 16 | 272 55 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $242,615 06 | $253,004 54 | $226,682 74 | $247,741 89 | $269,251 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | 2,090 58 | 1,472 37 | 3,584 75 | 3,409 12 | 4,348 55 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 71,723 87 | 82,438 58 | 55,523 09 | 70,730 61 | 77,031 53 |
| Demand certificates of deposit | 144,694 59 | 143,931 55 | 142,564 21 | 148,256 82 | 161,766 70 |
| Certified checks | | | | 10 00 | 16 24 |
| Cashier's checks | 1,606 02 | 162 04 | 10 69 | 335 34 | 1,088 44 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $242,615 06 | $253,004 54 | $226,682 74 | $247,741 89 | $269,251 46 |

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## No. 533.

## THE STATE BANK OF LINWOOD, LINWOOD.

### Organized January 9, 1913.

PAUL R. DINSMORE, *President;* HENRY B. LINTS, CHARLES W. KITCHEN, *Vice Presidents;* JOSEPH A. OUILLETTE, *Cashier;* CLARA BELL OUILLETTE, *Assistant Cashier.*

DIRECTORS.—H. B. Lints, C. W. Kitchen, Jno. W. Cummings, Paul R. Dinsmore, S. M. Dinsmore.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1910. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $59,949 82 | $50,693 93 | $63,221 63 | $49,624 01 | $49,003 08 |
| Sav. dept. | 23,868 61 | 33,241 87 | 38,744 22 | 44,159 89 | 49,781 55 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 | ..... |
| Sav. dept. | 45,015 07 | 44,604 72 | 45,473 37 | 35,873 37 | 31,063 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,833 99 | 14,927 06 | 5,694 54 | 12,020 77 | 13,821 48 |
| Sav. dept. | 3,329 12 | 3,628 77 | 3,090 00 | 3,290 57 | 3,314 17 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | 7,950 00 | 15,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 687 84 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,000 00 | 4,000 00 | 2,300 00 | 3,000 00 | 1,100 00 |
| Sav. dept. | 6,481 00 | 4,000 00 | 2,300 00 | 3,000 00 | 4,400 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 230 00 | 230 00 | 250 00 | 255 00 | 605 00 |
| Silver coin:.....Com'l. dept. | 230 00 | 100 00 | 80 00 | 195 00 | 153 80 |
| Sav. dept. | 100 00 | 160 00 | 100 00 | 395 00 | 200 00 |
| Nickels and cents:.....Com'l. dept. | 120 70 | 53 42 | 55 76 | 159 40 | 130 93 |
| Sav. dept. | 9 52 | 9 35 | 100 00 | 3 22 | 31 24 |
| Overdrafts | 1,283 58 | 479 07 | 261 44 | 169 00 | 23 68 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 |
| Furniture and fixtures | 2,450 39 | 2,450 00 | 2,450 00 | 2,450 00 | 2,450 00 |
| Other real estate | ..... | ..... | ..... | ..... | 2,800 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 1,023 33 | 4,243 10 | 3,200 00 |
| Outside checks and other cash items | 943 96 | 108 05 | 1,514 11 | 918 71 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $168,933 60 | $164,086 24 | $172,058 40 | $173,107 04 | $179,678 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,300 00 | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 |
| Undivided profits, net | 2,138 66 | 977 58 | 2,203 69 | 2,671 48 | 1,715 73 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 40,148 96 | 29,959 20 | 23,512 11 | 17,772 38 | 25,929 80 |
| Demand certificates of deposit | ..... | ..... | ..... | 20,671 50 | 20,057 40 |
| Certified checks | 26 | ..... | ..... | ..... | 2,400 00 |
| Cashier's checks | 2,988 05 | 884 55 | 1,622 27 | 513 13 | 1,685 58 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 17,968 85 | 18,434 70 | 20,637 18 | ..... | ..... |
| Book accounts | 79,386 34 | 87,230 21 | 91,483 15 | 93,889 71 | 105,290 32 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 2 48 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 4,000 00 | 4,000 00 | ..... | 4,988 84 | ..... |
| Bills payable | ..... | ..... | 10,000 00 | 10,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $168,933 60 | $164,086 24 | $172,058 40 | $173,107 04 | $179,678 83 |

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## No. 408.

## LITCHFIELD STATE SAVINGS BANK, LITCHFIELD.

### Organized August 3, 1908.

CHAS. G. SHERK, *President;* R. M. MILLER, *Vice Presidents;*
HOWARD E. DOW, *Assistant Cashier.*

DIRECTORS.—Chas. G. Sherk, J. H. Randall, W. R. Freeman, F. W. Barber, R. M. Miller, John Van Wert, Bert Hickok.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $153,638 74 | $152,754 60 | $158,954 51 | $163,608 31 | $181,057 08 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 29,550 00 | 46,472 00 | 51,972 00 | 22,442 00 | 36,930 82 |
| Sav. dept. | 61,487 10 | 67,469 71 | 74,928 58 | 89,343 06 | 97,071 57 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,370 18 | 44,219 41 | 50,537 02 | 36,593 00 | 26,858 90 |
| Sav. dept. | 4,783 62 | 3,783 62 | 1,000 00 | 7,400 00 | 3,247 28 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,550 00 | 10,250 00 | 12,900 00 | 15,000 00 | 15,750 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 4,000 00 | 4,000 00 | 4,000 00 | ..... |
| Sav. dept. | ..... | ..... | 1,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 160 46 | 113 01 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,025 00 | 4,000 00 | 7,000 00 | 14,460 00 | 5,453 00 |
| Sav. dept. | 2,000 00 | 1,162 00 | 1,200 00 | 4,000 00 | 1,500 00 |
| Gold coin:.....Com'l. dept. | 4,720 00 | 3,695 00 | 3,935 00 | 2,665 00 | ..... |
| Sav. dept. | 1,000 00 | 2,000 00 | 1,750 00 | 3,000 00 | 650 00 |
| Silver coin:.....Com'l. dept. | 400 00 | 1,212 20 | 917 30 | 1,004 70 | 989 05 |
| Sav. dept. | 1,074 10 | 1,000 00 | 250 00 | 790 00 | 450 00 |
| Nickels and cents:.....Com'l. dept. | 110 65 | 8 50 | 122 22 | 85 84 | 184 66 |
| Sav. dept. | 16 91 | 215 32 | 22 03 | 98 87 | 47 46 |
| Overdrafts | 325 26 | 308 09 | 299 11 | 62 17 | 4 56 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,465 00 | 3,465 00 |
| Furniture and fixtures | 1,300 00 | 1,300 00 | 1,300 00 | 1,235 00 | 1,235 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 142 86 | 60 75 | ..... | ..... | ..... |
| Outside checks and other cash items | 86 00 | ..... | ..... | 173 18 | 87 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $303,080 42 | $347,571 66 | $376,200 78 | $369,426 13 | $374,981 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 5,538 33 | 6,163 88 | 7,612 26 | 6,081 47 | 7,519 13 |
| Dividends unpaid | 2,000 00 | ..... | ..... | 700 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 89,557 89 | 109,213 48 | 144,822 68 | 102,966 60 | 99,899 71 |
| Demand certificates of deposit | 100,191 17 | 116,431 75 | 100,505 06 | 109,209 69 | 120,753 83 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 1,881 30 | 881 90 | 710 17 | 1,836 44 | 1,592 85 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 66,028 93 | 73,912 23 | 82,014 11 | 110,964 15 | 105,313 54 |
| Certificates of deposit | 13,882 80 | 11,968 42 | 11,536 50 | 8,667 78 | 13,402 77 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $303,080 42 | $347,571 66 | $376,200 78 | $369,426 13 | $374,981 83 |

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## No. 360.

## THE CITY STATE BANK OF LOWELL.

### Organized January 29, 1907.

R. VAN DYKE, *President;* WM. T. CONDON, D. G. LOOK, *Vice Presidents;* HARRY DAY, *Cashier;* RALPH CHASE, *Assistant Cashier.*

DIRECTORS.—J. S. Bergin, R. Van Dyke, Wm. T. Condon, D. G. Look, M. W. Gee, F. W. Hinyan, John A. Arehart, Harry Day, Lee E. Lampkin, H. L. Weekes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $104,627 68 | $142,358 88 | $99,192 76 | $160,878 18 | $150,433 68 |
| Sav. dept. | 38,537 75 | 33,250 00 | 81,525 95 | 37,864 87 | 49,242 23 |
| Bonds, mtgs. and securities:...Com'l. dept. | 61,365 00 | 98,365 00 | 170,465 00 | 131,765 00 | 111,665 00 |
| Sav. dept. | 276,917 36 | 279,560 00 | 222,178 00 | 256,344 42 | 254,589 42 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,892 82 | 4,893 60 | 4,062 04 | 2,651 09 | 12,527 15 |
| Sav. dept. | 13,000 00 | 15,000 00 | 13,000 00 | 15,000 00 | 18,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 10,610 75 | 11,308 26 | 7,241 02 | 4,455 23 | 2,020 39 |
| Sav. dept. | 3,000 00 | 4,000 00 | 1,000 00 | 2,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,252 58 | 87 48 | 2,111 34 | 2,713 10 | 926 23 |
| Sav. dept. | ..... | 2,500 00 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 845 00 | 2,680 00 | 1,840 00 | 1,307 00 | 2,012 00 |
| Sav. dept. | 9,481 00 | 6,300 00 | 6,744 00 | 8,879 00 | 7,581 00 |
| Gold coin:.....Com'l. dept. | 300 50 | ..... | 410 50 | 563 00 | 490 50 |
| Sav. dept. | ..... | 380 50 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,295 10 | 78 90 | 944 75 | 1,295 25 | 1,112 50 |
| Sav. dept. | ..... | 1,400 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 208 82 | 127 26 | 60 39 | 52 58 | 101 66 |
| Sav. dept. | 77 | 41 60 | 39 | 05 | 74 |
| Overdrafts | 527 41 | 267 25 | 822 85 | 982 88 | 834 89 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 5,500 00 | 5,500 00 | 5,500 00 | 5,000 00 | 5,350 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $537,412 54 | $609,148 73 | $618,148 99 | $632,801 65 | $618,937 39 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 1,741 55 | 3,233 31 | 6,465 34 | 2,662 22 | 3,562 51 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 126,734 11 | 104,919 32 | 104,345 45 | 110,134 45 | 116,795 22 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 196,048 04 | 198,779 59 | 161,064 86 | 167,265 16 | 177,084 92 |
| Certificates of deposit | 144,888 84 | 143,652 51 | 163,383 48 | 152,823 18 | 153,328 47 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 48,564 00 | ..... | 16,676 03 | 11,741 71 |
| Bills payable | 33,000 00 | 70,000 00 | 90,000 00 | 89,000 00 | 65,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 52,889 86 | 54,240 61 | 53,924 56 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $537,412 54 | $609,148 73 | $618,148 99 | $632,801 65 | $618,937 39 |

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## No. 111.

## THE LOWELL STATE BANK, LOWELL.

### Organized January 22, 1891.

E. D. McQUEEN, *President;* S. S. LEE, *Vice President;* D. G. MANGE, *Cashier;* H. L. SHUTER, *Assistant Cashier.*

DIRECTORS.—E. L. Bennett, C. A. Lee, E. D. McQueen, D. G. Mange, S. S. Lee, P. C. Peckham, C. H. Runciman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $229,065 83 | $226,871 23 | $250,646 04 | $261,786 84 | $288,813 55 |
| Sav. dept. | 72,092 62 | 46,809 42 | 53,864 39 | 67,544 05 | 78,454 62 |
| Bonds, mtgs. and securities:...Com'l. dept. | 161,730 50 | 215,951 75 | 232,525 50 | 169,675 50 | 161,909 25 |
| Sav. dept. | 192,014 39 | 225,519 39 | 211,248 36 | 198,992 36 | 221,481 05 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 24,616 67 | 26,107 77 | 26,036 53 | 31,059 63 | 32,979 00 |
| Sav. dept. | 21,505 73 | 9,137 15 | 11,321 90 | 5,234 38 | 14,483 83 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 19,100 00 | 20,000 00 | 20,000 00 | 25,000 00 | 25,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 855 69 | 2,045 22 | 2,072 89 | 277 92 | 2,195 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,506 00 | 4,500 00 | 8,500 00 | 9,160 00 | 6,244 00 |
| Sav. dept. | 4,000 00 | 5,601 00 | 4,933 00 | 5,200 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,520 00 | 2,817 50 | 2,840 00 | 2,887 50 | 2,887 50 |
| Silver coin:.....Com'l. dept. | 704 10 | 598 15 | 1,007 35 | 874 75 | 1,161 80 |
| Sav. dept. | 600 00 | 500 00 | 450 00 | 800 00 | 1,100 00 |
| Nickels and cents:.....Com'l. dept. | 39 93 | 124 08 | 39 25 | 142 15 | 125 22 |
| Sav. dept. | 46 92 | 20 74 | 33 11 | 84 85 | 82 75 |
| Overdrafts | 3,598 38 | 2,174 00 | 1,756 25 | 587 79 | 2,196 03 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | 7,000 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 123 15 | 472 67 | 513 84 | 177 69 | 35 55 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $764,619 91 | $815,750 07 | $854,288 41 | $805,985 41 | $857,649 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 5,760 15 | 6,158 69 | 10,623 45 | 7,851 33 | 9,340 44 |
| Dividends unpaid | 1,500 00 | ..... | ..... | 1,500 00 | 100 00 |
| Reserved for taxes, interest, etc. | 1,301 00 | 1,293 20 | 1,279 44 | 1,279 44 | 913 20 |
| Commercial deposits subject to check | 189,007 35 | 140,352 42 | 151,817 17 | 136,720 21 | 122,085 39 |
| Demand certificates of deposit | 165,027 65 | 172,501 46 | 190,681 15 | 187,084 04 | 197,957 10 |
| Certified checks | 144 10 | 39 10 | 196 44 | 807 25 | 1,101 95 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 243,558 52 | 249,150 47 | 255,525 85 | 258,189 59 | 282,516 11 |
| Certificates of deposit | 75,774 98 | 69,161 41 | 57,786 11 | 56,362 79 | 65,227 40 |
| Club savings deposits | 2,546 16 | 2,093 32 | 1,378 80 | 1,190 76 | 746 24 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 40,000 00 | 130,000 00 | 140,000 00 | 110,000 00 | 85,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 50,162 13 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $764,619 91 | $815,750 07 | $854,288 41 | $805,985 41 | $857,649 96 |

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## No. 239.

## LUDINGTON STATE BANK, LUDINGTON.

### Organized May 22, 1901.

C. G. WING, *President;* W. A. CARTIER, JOS. SAHLMARK, *Vice Presidents;*
C. HAGERMAN, *Cashier;* O. C. ZOOK, *Assistant Cashier.*

DIRECTORS.—C. G. Wing, W. A. Cartier, Frank Washatka, M. B. Danaher, M. E. Cartier, Chas. Forslind, C. Hagerman, J. A. Sherman, Jos. Sahlmark, N. C. Madsen, W. G. Hudson, M. Blumenstock, F. B. Olney, Morgan E. Cartier, Frank W. Hawley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $198,243 72 | $217,275 26 | $265,237 11 | $301,260 35 | $282,626 17 |
| Sav. dept. | 133,244 98 | 129,345 44 | 77,543 43 | 56,394 13 | 85,007 32 |
| Bonds, mtgs. and securities:...Com'l. dept. | 159,940 38 | 160,433 85 | 168,168 75 | 77,037 92 | 132,455 33 |
| Sav. dept. | 404,973 85 | 402,517 27 | 500,508 79 | 549,885 08 | 503,764 99 |
| Due from Fed. Res. Bank:....Com'l. dept. | 27,000 00 | 27,000 00 | 27,000 00 | 27,000 00 | 27,655 89 |
| Sav. dept. | 24,720 02 | 25,229 26 | 22,165 72 | 23,396 93 | 29,757 01 |
| Due from bks. in res. cities:...Com'l. dept. | 87,455 62 | 71,829 22 | 25,177 77 | 71,279 67 | 121,876 72 |
| Sav. dept. | 21,389 64 | 6,490 69 | 20,000 00 | 50,828 19 | 36,689 97 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 148,050 00 | 113,350 00 | 71,450 00 | 55,450 00 | ..... |
| U S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place·.....Com'l. dept. | 4,919 34 | 17,746 37 | 8,592 66 | 5,981 79 | 3,272 93 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,364 00 | 7,566 00 | 13,949 00 | 3,750 00 | 27,508 00 |
| Sav. dept. | 30,000 00 | 19,000 00 | 25,000 00 | 32,000 00 | 40,000 00 |
| Gold coin:.....Com'l. dept. | 3,197 70 | 417 82 | 612 63 | 1,910 34 | 3,200 22 |
| Sav. dept. | 10,000 00 | 9,000 00 | 15,000 00 | 3,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 3,125 80 | 1,469 05 | 3,539 65 | 2,697 70 | 3,480 70 |
| Sav. dept. | ..... | 2,000 00 | ..... | ..... | ..... |
| Nickels and cents·.....Com'l. dept. | 722 81 | 539 62 | 284 03 | 292 24 | 526 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 439 78 | 409 81 | 230 36 | 644 33 | 844 96 |
| Premium account..... | ..... | ..... | ..... | ..... | 50 00 |
| Banking house..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures..... | 15,949 87 | 17,424 27 | 17,551 13 | 17,676 13 | 17,676 13 |
| Other real estate..... | 3,366 49 | 3,314 07 | 3,772 88 | 11,052 20 | 10,337 77 |
| Due from banks other than in reserve cities. | 1,612 25 | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 232 38 | 138 90 | 257 00 | 167 65 | 317 15 |
| Stock of Federal Reserve Bank..... | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,340,548 63 | $1,286,096 90 | $1,319,640 91 | $1,345,304 65 | $1,390,647 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 20,000 00 |
| Undivided profits' net..... | 8,557 05 | 5,356 15 | 10,900 65 | 8,128 81 | 10,463 48 |
| Dividends unpaid..... | ..... | 70 00 | 70 00 | 70 00 | ..... |
| Reserved for taxes interest etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 398,383 65 | 331,980 08 | 339,997 94 | 392,760 79 | 411,635 55 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 32 67 | 70 75 | 13 25 | 50 00 | 25 00 |
| Cashier's checks..... | 2,068 06 | 4,268 18 | 5,623 43 | 9,160 80 | 3,859 78 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 10,623 03 | 10,408 49 | 8,958 30 | 10,055 04 | 10,013 86 |
| State moneys on deposit..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | 1,942 33 | 2,032 20 | 2,459 20 | 2,597 52 | 2,807 52 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 508,004 41 | 532,923 41 | 531,348 22 | 551,882 67 | 611,127 20 |
| Certificates of deposit..... | 256,937 43 | 265,921 53 | 227,837 34 | 203,433 40 | 206,297 43 |
| Club savings deposits..... | ..... | 3,066 11 | 5,432 58 | 7,165 62 | 9,417 89 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 34,000 00 | ..... | 57,000 00 | 30,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,340,548 63 | $1,286,096 90 | $1,319,640 91 | $1,345,304 65 | $1,390,647 71 |

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## No. 503.

## McBAIN STATE BANK, McBAIN.

### Organized May 1, 1912.

O. O. DUNHAM, *President;* A. E. SCHEPERS, *Vice President;* JOS. SCHEPERS, *Cashier.*
DIRECTORS.—O. O. Dunham, James English, J. H. Taylor, Jos. Schepers, A. E. Schepers, L. Kleinhesselin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $97,275 04 | $92,060 64 | $93,857 38 | $115,170 42 | $114,941 81 |
| Sav. dept | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept | 18,604 21 | 12,450 00 | 10,275 00 | 30,550 00 | 34,975 00 |
| Sav. dept | 45,237 70 | 44,245 70 | 48,345 70 | 43,395 70 | 42,870 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 10,732 30 | 35,512 86 | 45,304 99 | 31,316 20 | 22,577 87 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 4,650 00 | 4,650 00 | | 4,650 00 | 4,650 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 1,000 00 | 5,000 00 | 9,000 00 | 5,000 00 | |
| Sav. dept.. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 131 40 | | 18 05 | 85 88 | 43 23 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,616 00 | 9,069 00 | 4,534 00 | 3,673 00 | 4,885 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 250 00 | 250 00 | 265 00 | 255 00 | 250 00 |
| Sav. dept. | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Silver coin:.....Com'l. dept. | 890 90 | 839 95 | 424 25 | 660 35 | 363 35 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 231 70 | 334 16 | 125 23 | 110 55 | 167 93 |
| Sav. dept. | | | | | |
| Overdrafts | 163 01 | 81 30 | 754 40 | 534 18 | 2,069 22 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,551 70 | 2,551 70 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 515 33 | | | 173 94 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $192,982 26 | $210,208 94 | $218,104 00 | $241,152 98 | $233,719 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 837 86 | 819 85 | 2,995 45 | 1,246 98 | 1,286 37 |
| Dividends unpaid | | | | 615 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 68,123 42 | 76,111 03 | 78,969 62 | 101,062 79 | 89,914 78 |
| Demand certificates of deposit | 53,373 19 | 50,965 81 | 64,807 77 | 67,854 57 | 72,263 20 |
| Certified checks | | | 264 83 | 97 53 | |
| Cashier's checks | 2,755 12 | 5,330 22 | | | 151 40 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 11,903 38 | 11,543 39 | 11,366 85 | 12,256 13 | 11,228 46 |
| Certificates of deposit | 31,989 29 | 41,438 64 | 35,699 48 | 34,019 98 | 34,875 54 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $192,982 26 | $210,208 94 | $218,104 00 | $241,152 98 | $233,719 75 |

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## No. 130.

## THE ANTRIM COUNTY STATE SAVINGS BANK, MANCELONA.

### Organized January 20, 1892.

I. N. RODENBAUGH, *President;* N. M. LANGDON, *Vice President;* E. L. J. MILLS, *Cashier;* BERNIE F. BERNSTEINE, *Assistant Cashier.*

DIRECTORS.—I. N. Rodenbaugh, N. M. Langdon, C. M. White, H. M. Coldren, A. P. Meads, E. L. J. Mills, Ethel S. White.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $117,460 93 | $123,132 98 | $122,812 87 | $121,779 70 | $125,265 76 |
| Sav. dept. | 11,511 00 | 8,261 00 | 8,382 00 | 15,882 00 | 17,282 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 58,350 00 | 58,030 00 | 58,000 00 | 60,975 00 | 87,494 76 |
| Sav. dept. | 140,567 19 | 138,872 39 | 137,530 74 | 133,851 39 | 129,488 59 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 33,159 97 | 55,873 43 | 67,451 16 | 50,151 23 | 34,230 85 |
| Sav. dept | 47,370 34 | 20,903 58 | 11,692 42 | 6,779 73 | 25,424 89 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 66,150 00 | 67,100 00 | 66,300 00 | 59,000 00 | 35,250 00 |
| U. S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 10,000 00 | 7,500 00 | 7,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,920 00 | 10,140 00 | 9,567 00 | 10,567 00 | ..... |
| Sav. dept. | 7,000 00 | 10,000 00 | 7,500 00 | 7,500 00 | 3,986 00 |
| Gold coin:.....Com'l. dept. | ..... | 1,536 50 | 1,566 50 | 1,446 50 | ..... |
| Sav. dept. | 1,511 50 | ..... | ..... | ..... | 1,461 50 |
| Silver coin:.....Com'l. dept. | 2,175 80 | 4,184 10 | 3,585 05 | 2,819 80 | 1,539 90 |
| Sav. dept. | 1,600 00 | ..... | ..... | ..... | 2,052 50 |
| Nickels and cents:.....Com'l. dept. | 91 31 | 205 87 | 149 29 | 52 62 | 113 77 |
| Sav. dept. | 102 90 | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 3,765 00 | 4,077 00 | 4,077 00 | 4,077 00 | 4,077 00 |
| Other real estate | 9,304 04 | 9,304 04 | 9,304 04 | 9,304 04 | 9,304 04 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,475 98 | 2,883 30 | 1,574 51 | 1,697 64 | 1,663 14 |
| Outside checks and other cash items | ..... | 87 88 | 109 01 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 64 00 | ..... | ..... | ..... | ..... |
| Totals | $517,579 96 | $531,592 07 | $524,101 59 | $500,383 65 | $485,634 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 2,924 89 | 2,228 39 | 4,397 18 | 3,971 79 | 2,047 55 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 151,872 51 | 184,262 81 | 170,934 00 | 151,878 55 | 139,761 13 |
| Demand certificates of deposit | 47,561 05 | 47,982 83 | 49,004 63 | 48,393 64 | 50,891 18 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 979 71 | 1,646 15 | 1,518 79 | 2,153 38 | 2,020 70 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 4,803 77 | 4,803 77 | 4,803 77 | 4,062 94 | 4,062 94 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 253,353 11 | 233,206 52 | 235,658 46 | 234,820 09 | 221,182 69 |
| Certificates of deposit | 16,084 92 | 17,421 34 | 17,744 50 | 15,063 00 | 10,628 25 |
| Club savings deposits | ..... | 40 26 | 40 26 | 40 26 | 40 26 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $517,579 96 | $531,592 07 | $524,101 59 | $500,383 65 | $485,634 70 |

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## No. 242.

## PEOPLE'S BANK, MANCHESTER.

### Organized August 31, 1901.

J. A. LOWERY, *President;* F. G. HOUCK, C. W. CASE, *Vice Presidents;* F. A. LEHMAN, *Cashier;* L. P. WURSTER, *Assistant Cashier.*

DIRECTORS.—J. A. Lowery, F. W. Smith, C. W. Case, Henry Luckhardt, L. W. Watkins, F. G. Houck, Hiram Parr, W. J. Hoffer, F. A. Lehman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $114,361 07 | $114,750 11 | $109,403 80 | $99,316 20 | $126,304 85 |
| Sav. dept. | 39,975 04 | 39,302 04 | 30,926 43 | 44,216 43 | 65,754 43 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Sav. dept. | 192,313 56 | 193,427 52 | 195,306 32 | 202,856 32 | 209,495 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | 6,000 00 | 7,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Sav. dept. | 12,052 72 | 14,067 64 | 14,067 64 | 14,087 79 | 14,037 26 |
| Due from bks. in res. cities:...Com'l. dept. | 11,639 66 | 22,652 01 | 38,849 43 | 20,524 10 | 1,147 15 |
| Sav. dept. | 7,828 27 | 23,957 77 | 35,885 86 | 24,173 66 | 6,297 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 36,700 00 | 84,700 00 | 113,950 00 | 122,320 00 | 80,620 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 26,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,867 00 | 2,578 00 | 3,661 00 | 3,410 00 | 4,977 00 |
| Sav. dept. | 2,500 00 | 2,000 00 | 4,000 00 | 3,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 117 50 | 655 00 | 2,130 00 | 1,552 50 | 1,525 00 |
| Sav. dept. | 3,500 00 | 3,000 00 | 1,500 00 | 2,000 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 1,104 25 | 1,408 40 | 890 10 | 324 20 | 525 80 |
| Sav. dept. | 1,000 00 | ..... | 500 00 | 1,000 00 | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 534 31 | 672 56 | 622 34 | 123 78 | 108 61 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,214 04 | 541 47 | 821 66 | 1,296 10 | 2,197 36 |
| Premium account | 1,870 05 | 1,740 00 | 1,710 00 | 1,680 00 | 1,575 00 |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 210 00 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,150 00 | 1,150 00 | 1,150 00 | 1,150 00 | 1,200 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $471,327 47 | $525,202 52 | $575,974 58 | $563,631 08 | $544,576 20 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 4,879 83 | 3,304 86 | 5,759 17 | 6,436 12 | 4,635 07 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 82,896 16 | 99,236 08 | 106,090 02 | 95,946 66 | 81,351 88 |
| Demand certificates of deposit | 35,190 23 | 33,371 83 | 35,914 43 | 26,094 52 | 32,315 85 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 264,684 70 | 299,181 59 | 334,859 58 | 340,763 53 | 340,920 16 |
| Certificates of deposit | 42,676 55 | 45,108 16 | 48,351 38 | 48,390 25 | 42,853 24 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $471,327 47 | $525,202 52 | $575,974 58 | $563,631 08 | $544,576 20 |

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## No. 172.

## UNION SAVINGS BANK OF MANCHESTER.

### Organized June 28, 1894.

JOHN M. HORNING, *President;* ARNOLD H. KUHL, JOHN WUERTHNER, *Vice Presidents;* ED. E. ROOT, *Cashier;* B. C. ROOT, *Assistant Cashier.*

DIRECTORS.—John M. Horning, Arnold H. Kuhl, C. F. Kapp, John Wuerthner, John H. Schlicht, A. J. Waters, A. D. English, Ed. E. Root, M. P. Alber.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $131,166 32 | $144,326 25 | $111,106 79 | $116,670 05 | $120,644 93 |
| Sav. dept. | 48,050 00 | 37,650 00 | 49,450 00 | 69,450 00 | 79,150 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Sav. dept. | 455,349 29 | 451,536 51 | 453,842 97 | 454,337 98 | 457,792 61 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 25,250 00 | 27,508 70 | 27,659 24 | 26,500 00 | 26,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 4,396 07 | 4,057 92 | 5,843 80 | 5,576 78 | 4,385 55 |
| Sav. dept. | 40,262 35 | 53,039 33 | 46,233 48 | 56,321 53 | 50,785 05 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 73,450 00 | 112,450 00 | 162,300 00 | 92,500 00 | 62,500 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 212 33 | 408 44 | 37 41 | 450 18 | 71 54 |
| Currency:.....Com'l. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Sav. dept. | 5,309 00 | 2,215 00 | 2,473 00 | 3,696 00 | 2,700 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,365 00 | 2,360 00 | 2,360 00 | 2,360 00 | 2,360 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,307 00 | 1,953 00 | 1,682 00 | 1,710 00 | 2,773 00 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 64 47 | 73 47 | 82 34 | 138 13 | 54 96 |
| Overdrafts | 2,101 81 | 504 00 | 4,701 01 | 2,411 54 | 590 58 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 1,700 00 | 1,700 00 | 1,700 00 | 1,700 00 | 1,700 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 500 00 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $809,733 64 | $857,032 62 | $886,722 04 | $851,072 19 | $828,758 22 |
| Liabilities. | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 4,946 00 | 9,216 45 | 17,607 05 | 7,992 99 | 15,491 21 |
| Dividends unpaid | 2,500 00 | ..... | ..... | 3,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | 3,000 00 | ..... |
| Commercial depcsits subject to check | 95,440 02 | 107,276 66 | 79,943 72 | 74,871 26 | 73,144 51 |
| Demand certificates of deposit | 562 25 | 703 40 | 3,207 40 | 925 40 | 1,220 40 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 523,288 48 | 540,852 23 | 582,682 00 | 556,973 45 | 546,279 38 |
| Certificates of deposit | 107,996 89 | 113,983 88 | 118,281 87 | 119,309 09 | 112,622 72 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $809,733 64 | $857,032 62 | $886,722 04 | $851,072 19 | $828,758 22 |

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## No. 116.

## THE MANISTEE COUNTY SAVINGS BANK, MANISTEE.

### Organized May 4, 1891.

E. GOLDEN FILER, *President;* JOSEPH KIRSTER, *Vice President;* W. J. GREGORY, *Cashier;* O. F. LUNDBOM, *Assistant Cashier.*

DIRECTORS.—E. Golden Filer, Joseph Kirster, John Smith, W. J. Gregory, Patrick Noud.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $470,256 32 | $389,634 86 | $389,580 47 | $450,901 35 | $453,246 69 |
| Sav. dept. | 281,180 00 | 289,045 00 | 270,745 00 | 274,605 31 | 337,225 31 |
| Bonds, mtgs. and securities: Com'l. dept. | 236,526 44 | 249,152 73 | 264,553 17 | 261,192 25 | 177,393 86 |
| Sav. dept. | 467,490 22 | 451,791 15 | 657,270 18 | 707,402 54 | 745,818 99 |
| Due from Fed. Res. Bank: Com'l. dept. | 70,000 00 | 45,000 00 | 50,000 00 | 60,000 00 | 60,000 00 |
| Sav. dept. | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 294,218 87 | 257,501 55 | 353,609 64 | 334,572 88 | 338,680 15 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 60,000 00 | 140,000 00 | 124,000 00 | 154,000 00 | 175,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 717 62 | 1,496 65 | 734 31 | 336 79 | 72 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 25,008 00 | 21,647 00 | 84,113 00 | 44,539 00 | 32,070 00 |
| Sav. dept. | 20,954 00 | 9,118 00 | 4,695 00 | 19,393 00 | 18,636 00 |
| Gold coin: Com'l. dept. | 367 50 | 667 50 | 1,080 00 | 2,990 00 | 8,035 00 |
| Sav. dept. | 11,950 00 | 12,080 00 | 12,220 00 | 10,232 50 | 5,289 50 |
| Silver coin: Com'l. dept. | 2,397 70 | 2,856 14 | 3,463 55 | 3,679 90 | 4,345 85 |
| Sav. dept. | 79 85 | 85 15 | 56 05 | 19 65 | 57 80 |
| Nickels and cents: Com'l. dept. | 553 49 | 871 37 | 831 17 | 374 25 | 170 35 |
| Sav. dept. | 5 90 | 4 02 | 5 42 | 5 09 | 7 11 |
| Overdrafts | 1,123 73 | 1,774 02 | 4,204 63 | 1,952 38 | 910 66 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 10,645 75 | 10,647 50 | 12,644 95 | 12,980 37 | 13,072 36 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | 702 11 | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 5,066 45 | 3,477 59 | 4,429 88 | 9,331 70 | 4,352 34 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,044,541 84 | $1,972,850 23 | $2,324,236 42 | $2,435,211 07 | $2,460,383 97 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 73,327 02 | 52,907 76 | 49,873 38 | 47,609 69 | 56,740 07 |
| Dividends unpaid | ..... | 36 16 | 12 00 | 3,012 00 | ..... |
| Reserved for taxes, interest, etc. | 8,049 34 | 11,049 34 | 11,049 34 | 6,172 10 | 6,172 10 |
| Commercial deposits subject to check | 736,762 55 | 599,460 40 | 786,683 70 | 849,907 51 | 757,101 00 |
| Demand certificates of deposit | 121,905 73 | 110,585 12 | 97,037 17 | 97,312 14 | 100,606 31 |
| Certified checks | 3,755 42 | 3,025 05 | 291 00 | 1,741 18 | 308 28 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 11,660 00 | 16,033 08 | 6,133 50 | 3,703 83 | 14,088 16 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 17,500 00 | 47,500 00 | 75,000 00 | 30,780 00 | 13,333 34 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 870,913 71 | 927,684 46 | 878,009 37 | 910,748 52 | 959,453 64 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 668 07 | 4,568 86 | 7,746 96 | 10,074 10 | 13,831 07 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 212,400 00 | 274,150 00 | 338,750 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,044,541 84 | $1,972,850 23 | $2,324,236 42 | $2,435,211 07 | $2,460,383 97 |

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## No. 21.

## THE MANISTIQUE BANK, MANISTIQUE.

### Organized May 16, 1889.

### Corporate existence extended April 2, 1919.

MARTIN H. QUICK, *President;* CHAS. R. ORR, *Vice President;* EDWARD H. JEWELL, *Cashier;* C. EDWIN KAYE, *Assistant Cashier.*

DIRECTORS.—Martin H. Quick, Edward H. Jewell, O. G. Quick, Chas. R. Orr, Robt. B. Waddell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $297,953 75 | $300,211 62 | $287,891 29 | $275,593 32 | $300,910 19 |
| Sav. dept. | 55,101 85 | 53,231 13 | 64,190 91 | 69,535 39 | 77,896 57 |
| Bonds, mtgs. and securities:...Com'l. dept. | 85,186 00 | 125,186 00 | 122,386 00 | 127,186 00 | 97,986 00 |
| Sav. dept. | 196,165 99 | 198,526 49 | 201,262 99 | 205,195 13 | 229,400 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 32,868 55 | 53,634 91 | 56,366 40 | 24,896 17 | 37,404 78 |
| Sav. dept. | 16,062 54 | 35,456 93 | 51,875 73 | 39,630 60 | 19,780 42 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | ..... | ..... | ..... | 20,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 109 56 | 466 23 | 448 07 | 815 60 | 718 49 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,365 00 | 7,646 00 | 8,704 00 | 11,295 00 | 4,747 00 |
| Sav. dept. | 10,500 00 | 8,000 00 | 9,700 00 | 9,500 00 | 17,200 00 |
| Gold coin:.....Com'l. dept. | 5,680 00 | 5,927 50 | 5,922 50 | 5,917 50 | 5,945 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,953 70 | 2,005 00 | 2,725 00 | 2,173 45 | 1,952 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 119 17 | 491 37 | 87 64 | 600 62 | 700 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 125 75 | 169 38 | 188 80 | 322 25 | 518 51 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 24,706 40 | 24,481 40 | 24,399 59 | 24,087 63 | 23,675 13 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | 1,489 33 | ..... |
| Cash items in transit | 8,139 04 | 3,737 90 | 2,573 73 | 5,250 92 | 3,101 37 |
| Outside checks and other cash items | 3,342 36 | 1,623 49 | 1,067 86 | 646 72 | 851 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $766,379 66 | $827,795 35 | $846,790 51 | $811,135 63 | $842,789 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 30,000 00 |
| Undivided profits, net | 3,808 92 | 4,063 39 | 14,207 34 | 13,381 95 | 17,066 24 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 323,464 21 | 354,061 63 | 329,576 25 | 308,776 89 | 319,459 10 |
| Demand certificates of deposit | 76,144 25 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 7,818 55 | 8,000 00 | 5,700 00 | 1,887 83 | 2,181 00 |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 3,562 13 | 2,762 13 | 2,762 13 | 2,799 93 | 1,899 93 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | 78,067 69 | 76,398 97 | 70,513 00 | 76,740 20 |
| Book accounts | 271,581 60 | 295,840 51 | 333,145 82 | 328,776 03 | 342,942 90 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $766,379 66 | $827,795 35 | $846,790 51 | $811,135 63 | $842,789 37 |

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## No. 595.

## THE STATE SAVINGS BANK OF MANISTIQUE, MANISTIQUE.

### Organized May 12, 1917.

LEO C. HARMON, *President;* JOHN COFFEY, *Vice President;* WM. J. SHINAR, *Cashier.*
DIRECTORS.—Leo C. Harmon, John Coffey, John A. Reagan, Bruce ODell, Edwin R. Westcot, Gottfrid S. Johnson, Wm. J. Shinar, Henry J. Neville, Benjamin Gero.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $95,132 28 | 118,474 59 | $121,647 69 | $123,738 99 | $111,995 89 |
| Sav. dept. | ..... | ..... | 23,000 00 | 20,500 00 | 23,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,150 00 | 5,000 00 | 10,000 00 | 10,000 00 | 19,230 00 |
| Sav. dept. | 39,261 44 | 38,156 44 | 43,835 34 | 52,508 96 | 56,263 96 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 9,267 63 | 16,517 67 | 16,064 75 | 32,202 30 | 8,239 42 |
| Sav. dept. | 5,776 54 | 11,228 07 | 6,007 84 | 9,389 29 | 13,428 16 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,790 00 | 26,600 00 | 16,150 00 | 15,075 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 812 96 |
| Currency:.....Com'l. dept. | 1,928 00 | 4,454 00 | 2,030 00 | 2,043 00 | 4,154 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 4,500 00 | 4,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 207 50 | 210 00 | 215 00 | 217 50 | 242 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,822 20 | 2,391 30 | 1,953 75 | 2,039 85 | 1,616 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 309 22 | 138 41 | 161 47 | 84 69 | 80 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 193 27 | 802 21 | 905 25 | 108 50 | 483 92 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 5,677 11 | 5,677 11 | 5,672 11 | 5,672 11 | 5,672 11 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,095 19 | 1,337 42 | 3,407 44 | 2,790 04 | 7,432 70 |
| Outside checks and other cash items | 800 15 | 2,594 55 | 1,931 48 | 2,206 54 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $194,410 53 | $235,581 77 | $257,482 12 | $283,076 77 | $257,652 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 344 84 | 468 97 | 1,285 63 | 1,353 85 | 1,943 40 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 91,831 87 | 113,983 25 | 125,751 72 | 147,812 81 | 111,108 84 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | 625 00 | ..... |
| Cashier's checks | 484 98 | 1,028 12 | 992 15 | 3,230 26 | 3,011 61 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,112 52 | 8,000 00 | ..... | 689 33 | 1,388 00 |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 40,660 82 | 52,753 42 | 76,817 42 | 78,179 26 | 82,637 76 |
| Certificates of deposit | 13,975 50 | 16,348 01 | 12,635 20 | 11,186 26 | 9,512 80 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 10,000 00 | 3,000 00 | ..... | ..... | 3,000 00 |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | 6,000 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 10,050 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $194,410 53 | $235,581 77 | $257,482 12 | $283,076 77 | $257,652 41 |

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## No. 296.

## THE MANTON STATE BANK, MANTON.

### Organized July 12, 1904.

JOSEPH BERRY, *President;* JOHN E. JONES, *Vice President;* I. FAY HORTON, *Cashier;* C. HOWARD HORTON, *Assistant Cashier.*

DIRECTORS.—Joseph Berry, John E. Jones, I Fay Horton, Chas. Ransom, C. H. Horton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 39, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $60,628 69 | $63,148 98 | $66,373 23 | $75,207 30 | $93,445 30 |
| Sav. dept. | 4,000 00 | ..... | 9,000 00 | ..... | ..... |
| Bonds, mtgs. and securities: Com'l. dept. | 5,500 00 | 11,500 00 | 14,000 00 | 5,000 00 | 15,000 00 |
| Sav. dept. | 87,705 63 | 86,174 26 | 70,381 49 | 86,876 73 | 79,919 45 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 20,313 05 | 29,277 85 | 32,240 91 | 19,291 87 | 23,807 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 11,400 00 | 11,400 00 | 11,400 00 | 11,400 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 1,500 00 | 2,500 00 | 2,500 00 | 2,000 00 | ..... |
| Sav. dept. | 2,000 00 | 2,500 00 | 2,000 00 | 2,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 7,827 00 | 3,003 00 | 3,749 00 | 6,710 00 | 1,784 00 |
| Sav. dept. | 2,300 00 | 2,800 00 | 2,800 00 | 2,800 00 | 3,000 00 |
| Gold coin: Com'l. dept. | 40 00 | 130 00 | 132 50 | 197 50 | 202 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 601 40 | 977 80 | 607 90 | 695 55 | 819 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 26 51 | 40 22 | 170 03 | 164 27 | 25 14 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 21 54 | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 6,650 00 |
| Furniture and fixtures | 2,415 00 | 2,535 00 | 2,535 00 | 2,535 00 | 2,447 50 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,995 00 | 62 40 | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | 355 91 | 192 44 | 124 26 | 629 65 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $215,273 82 | $223,405 42 | $225,082 50 | $222,502 48 | $237,730 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 5,967 51 | 4,086 09 | 4,974 40 | 5,751 15 | 5,000 24 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 66,161 78 | 63,829 02 | 68,445 97 | 62,248 04 | 59,191 86 |
| Demand certificates of deposit | 44,796 05 | 34,661 14 | 42,753 32 | 40,369 46 | 45,603 24 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 507 75 | 507 75 | 591 75 | 598 33 | 415 77 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 16,285 76 | 17,919 46 | 19,062 09 | 20,599 54 | 26,704 46 |
| Certificates of deposit | 56,544 85 | 77,166 02 | 63,787 67 | 67,305 12 | 74,941 06 |
| Club savings deposits | 10 12 | 235 94 | 467 30 | 630 84 | 873 98 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $215,273 82 | $223,405 42 | $225,082 50 | $222,502 48 | $237,730 61 |

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## No. 381.

## THE FIRST STATE SAVINGS BANK OF MARCELLUS.

### Organized February 14, 1907.

S. STERN, *President;* ERNEST SHILLITO, *Vice President;* S. N. LOWRY, *Cashier.*

DIRECTORS.—S. Stern, R. Lowry, Ernest Shillito, Clyde Goodrich, W. C. Jones, S. N. Lowry, C. L. Kester.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $247,885 08 | $278,491 52 | $376,363 39 | $413,725 48 | $386,638 88 |
| Sav. dept. | 16,650 00 | 14,650 00 | 13,650 00 | 13,650 00 | 13,650 00 |
| Bonds, mtgs. and securities:..Com'l. dept. | ..... | ..... | 11,000 00 | 142,655 72 | 60,000 00 |
| Sav. dept. | 88,304 72 | 94,836 19 | 153,255 72 | ..... | 122,412 27 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 60,925 80 | 32,461 02 | 14,058 10 | 29,629 47 | 11,444 67 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 14,900 00 | 14,900 00 | 14,800 00 | 15,000 00 | 17,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 18,000 00 | 58,000 00 | 3,000 00 | 1,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,886 00 | 6,917 00 | 14,341 00 | 10,822 00 | 27,403 00 |
| Sav. dept. | 3,000 00 | 3,500 00 | 1,500 00 | 3,500 00 | 4,500 00 |
| Gold coin:.....Com'l. dept. | 105 00 | 95 00 | 5 00 | 50 00 | 110 00 |
| Sav. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 1,924 90 | 1,707 70 | 1,730 00 | 1,017 80 | 1,063 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 249 90 | 203 35 | 385 09 | 263 52 | 178 38 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 38 70 | 908 99 | 496 64 | 364 20 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 |
| Other real estate | 585 42 | 1,485 42 | 1,485 42 | 1,485 42 | 1,494 51 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,550 33 | ..... | ..... | 944 93 | 6,294 62 |
| Outside checks and other cash items | 365 63 | 888 60 | 1,763 48 | 1,241 51 | 653 29 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $478,532 78 | $522,374 50 | $622,446 19 | $649,682 49 | $667,407 62 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 5,100 00 | 5,100 00 | 5,100 00 | 5,100 00 | 5,100 00 |
| Undivided profits, net | 1,638 00 | 1,916 53 | 1,527 91 | 2,958 30 | 5,979 73 |
| Dividends unpaid | 2,880 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 121,991 75 | 93,506 21 | 140,418 63 | 134,744 49 | 138,647 73 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 519 61 | 5,014 23 | 497 50 | 1,333 75 | 5,065 35 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 208,682 41 | 216,130 88 | 298,855 42 | 307,941 80 | 345,061 79 |
| Book accounts | 97,721 01 | 115,906 65 | 112,046 73 | 117,604 15 | 122,553 02 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | 9,800 00 | ..... | ..... | ..... |
| Bills payable | ..... | 25,000 00 | 14,000 00 | 30,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $478,532 78 | $522,374 50 | $622,446 19 | $649,682 49 | $667,407 62 |

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## No. 198.

## G. W. JONES EXCHANGE BANK, MARCELLUS.

### Organized July 15, 1897.

F. S. JONES, *President;* C. H. HUDSON, *Vice President;* C. S. JONES, *Cashier;*
DONNA V. JONES, *Assistant Cashier.*

DIRECTORS.—F. S. Jones, Mrs. C. S. Jones, C. S. Jones, C. H. Hudson, E. S. Conklin, Mrs. G. W. Jones, C. C. Long.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $178,013 58 | $182,754 47 | $175,336 67 | $171,343 12 | $166,301 01 |
| Sav. dept. | 51,168 53 | 45,706 88 | 42,328 28 | 40,379 48 | 39,798 57 |
| Bonds, mtgs. and securities:...Com'l. dept. | 3,000 00 | 7,025 44 | 5,441 71 | 7,441 71 | 1,420 95 |
| Sav. dept. | 105,111 11 | 102,294 39 | 101,069 39 | 105,369 39 | 116,672 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | 10,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,190 58 |
| Sav. dept. | 11,107 48 | 12,000 00 | 12,031 87 | 11,320 97 | 11,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 42,054 73 | 39,835 91 | 29,092 42 | 7,908 11 | 35,508 43 |
| Sav. dept. | 17,898 39 | 30,825 77 | 10,235 42 | 22,277 22 | 31,870 37 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 90,450 00 | 94,700 00 | 107,400 00 | 95,550 00 | 88,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 86 30 | 160 00 | 309 41 | 173 69 | 446 06 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,860 00 | 9,007 00 | 5,956 00 | 13,590 00 | 5,501 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 10,000 00 | 5,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 3,155 00 | 3,200 00 | 3,432 50 | 3,542 50 | 3,727 50 |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Silver coin:.....Com'l. dept. | 764 80 | 1,737 35 | 1,729 95 | 2,909 25 | 3,268 70 |
| Sav. dept. | 400 00 | 100 00 | 600 00 | 300 00 | 200 00 |
| Nickels and cents:.....Com'l. dept. | 249 51 | 852 76 | 945 96 | 476 08 | 797 66 |
| Sav. dept. | 479 62 | 62 75 | 205 27 | 251 77 | 186 83 |
| Overdrafts | 575 73 | 231 28 | 441 44 | 351 81 | 285 53 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 300 00 | 300 00 | 300 00 | 300 00 | 300 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 852 24 | 2,072 90 | 3,730 69 | 967 23 | 477 44 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $548,827 02 | $568,166 90 | $537,886 98 | $516,752 33 | $540,253 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 22 03 | 3,358 27 | 4,027 86 | 1,578 37 | 2,230 50 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 104,397 72 | 110,655 50 | 119,502 50 | 98,321 98 | 112,036 28 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 3,502 64 | 7,348 56 | 3,460 54 | 3,888 27 | 5,664 91 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 913 29 | 839 77 | 5,945 22 | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 245 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 154,331 21 | 152,475 01 | 131,280 63 | 112,714 88 | 75,793 17 |
| Book accounts | 193,119 54 | 186,880 59 | 163,577 51 | 165,365 32 | 167,044 67 |
| Certificates of deposit | 32,295 59 | 46,609 20 | 50,092 72 | 74,883 51 | 117,483 49 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $548,827 02 | $568,166 90 | $537,886 98 | $516,752 33 | $540,253 02 |

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## No. 122.

## THE MARINE SAVINGS BANK, MARINE CITY.

### Organized September 5, 1891.

HALE P. SAPH, *President;* JOHN O'LEARY, *Vice President;*
JOHN L. CARMAN, *Vice President and Cashier;* J. N. BATES, *Assistant Cashier.*
DIRECTORS.—Wm. H. Mannel, Chas. Basney, Hale P. Saph, John O'Leary, T. E. De Gurse, F. W. Becker, J. L. Carman, L. Finsterwald, F. W. Zimmermann.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $96,060 20 | $96,707 59 | $109,899 82 | $109,657 77 | $122,146 69 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 69,986 69 | 78,064 78 | 69,068 98 | 68,068 98 | 80,203 90 |
| Sav. dept. | 423,053 67 | 423,568 32 | 433,789 39 | 465,078 16 | 515,279 17 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 64,542 53 | 104,779 53 | 39,735 50 | 23,330 17 | 20,643 35 |
| Sav. dept. | 56,353 35 | 15,000 00 | 4,150 38 | 38,467 41 | 58,337 28 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 53,838 00 | 78,000 00 | 73,750 00 | 8,750 00 | 10,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | | |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,251 13 | 1,134 75 | 801 25 | 1,777 64 | 1,383 78 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 14,647 00 | 8,537 00 | 17,745 00 | 27,875 00 | 5,793 00 |
| Sav. dept. | 19,800 00 | 13,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 633 50 | 1,633 50 | 796 00 | 758 50 | 518 50 |
| Sav. dept. | 3,000 00 | 2,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 2,132 60 | 1,272 40 | 672 45 | 1,725 80 | 1,091 15 |
| Sav. dept. | 2,000 00 | 1,800 00 | 1,300 00 | 1,700 00 | 4,900 00 |
| Nickels and cents:.....Com'l. dept. | 236 99 | 299 54 | 107 11 | 154 68 | 198 80 |
| Sav. dept. | 200 00 | 200 00 | 200 00 | 300 00 | 100 00 |
| Overdrafts | | 47 | 205 75 | 217 80 | 98 68 |
| Premium account | | | | | |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Due from banks other than in reserve cities | | | | | 6,285 25 |
| Cash items in transit | 2,211 47 | | | | |
| Outside checks and other cash items | 23 45 | 1,016 14 | 391 05 | 1,088 95 | 962 41 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $829,970 58 | $850,014 02 | $790,612 68 | $786,950 86 | $850,941 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 26,145 19 | 30,357 78 | 32,022 60 | 26,145 75 | 29,359 88 |
| Dividends unpaid | 924 17 | | | 1,728 00 | 40 00 |
| Reserved for taxes, interest, etc | | 2,500 00 | | 2,500 00 | |
| Commercial deposits subject to check | 202,208 47 | 206,619 07 | 183,711 41 | 165,855 12 | 190,800 71 |
| Demand certificates of deposit | 8,176 27 | 16,348 69 | 2,589 38 | 4,278 25 | 1,734 89 |
| Certified checks | | | | 392 33 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 419 85 | 1,121 55 | 514 05 | 514 05 | 521 60 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 532,096 63 | 532,414 48 | 510,661 74 | 524,152 86 | 566,623 18 |
| Certificates of deposit | | | | | |
| Club savings deposits | | 652 45 | 1,113 50 | 1,384 50 | 1,861 70 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $829,970 58 | $850,014 02 | $790,612 68 | $786,950 86 | $850,941 96 |

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## No. 346.

## THE MARION STATE BANK, MARION.

### Organized July 26, 1906.

F. A. RICHTER, *President;* F. D. ELLIOTT, *Vice President;* R. A. LEWIS, *Cashier;* D. E. DAVISON, *Assistant Cashier.*

DIRECTORS.—R. A. Lewis, F. A. Richter, F. D. Elliott, John Vanderheide, Geo. W. Rice.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $101,037 97 | $100,653 04 | $126,525 20 | $134,912 52 | $145,364 30 |
| Sav. dept. | 19,000 00 | 22,516 00 | 20,400 00 | 20,000 00 | 20,000 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 3,000 00 | 22,000 00 | 45,450 00 | 44,910 00 | 48,950 00 |
| Sav. dept. | 45,231 50 | 46,231 50 | 47,361 50 | 47,705 00 | 49,135 00 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 6,121 29 | 8,981 63 | 5,498 34 | 14,376 02 | 12,957 75 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 22,450 00 | 20,450 00 | 16,800 00 | 16,455 00 | 13,720 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 5,000 00 | |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 7,062 00 | 5,273 00 | 3,067 00 | 3,615 00 | 5,890 00 |
| Sav. dept. | 2,000 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin: Com'l. dept. | 315 00 | 325 00 | 320 00 | 317 50 | 325 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 1,787 40 | 1,911 10 | 1,791 45 | 1,857 15 | 2,122 70 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 176 50 | 177 38 | 202 80 | 203 16 | 155 91 |
| Sav. dept. | | | | | |
| Overdrafts | 26 20 | 251 87 | 203 80 | 554 42 | 930 69 |
| Premium account | | | | | |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,641 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 74 67 | | 85 55 | 241 16 | 129 61 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $225,781 83 | $248,770 52 | $287,705 64 | $306,146 93 | $313,822 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | | 811 68 | 2,765 29 | | 1,410 45 |
| Dividends unpaid | 648 00 | 96 00 | 48 00 | 642 00 | 36 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 76,025 63 | 74,697 63 | 113,311 57 | 116,253 72 | 113,040 01 |
| Demand certificates of deposit | 39,569 05 | 45,417 81 | 45,114 57 | 47,594 60 | 47,801 69 |
| Certified checks | 6 25 | 71 07 | 6 25 | 2,963 07 | 2,042 90 |
| Cashier's checks | 449 47 | 561 59 | 1,649 64 | 1,659 90 | 1,191 04 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 78,903 13 | 87,114 74 | 80,810 32 | 88,033 64 | 91,799 95 |
| Certificates of deposit | | | | | |
| Club savings deposits | 180 30 | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 5,000 00 | 9,000 00 | 14,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 24,000 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $225,781 83 | $248,770 52 | $287,705 64 | $306,146 93 | $313,822 04 |

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## No. 252.

## COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

### Organized January 8, 1902.

A. E. SLEEPER, *President;* EDWARD A. SMITH, JOHN H. HANLEY, *Vice Presidents;* D. C. MERRILL, *Cashier;* HUGH MCLEOD, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, D. C. Merrill, W. J. Baker, E. A. Smith, D. S. McClure, J. H. Hanley, W. M. Hanley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $237,172 95 | $304,505 62 | $280,031 09 | $275,418 12 | $291,105 40 |
| Sav. dept. | 43,000 00 | 17,500 00 | 21,000 00 | 30,000 00 | 29,500 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 5,425 00 | 5,425 00 | 43,075 00 | 56,375 00 | 34,825 00 |
| Sav. dept. | 73,066 24 | 86,191 24 | 95,091 24 | 95,591 24 | 101,591 24 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 59,362 57 | 4,403 41 | 28,889 03 | 43,202 93 | 14,487 59 |
| Sav. dept. | 4,671 94 | 6,902 77 | 6,381 67 | 4,942 25 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 13,300 00 | 21,250 00 | 9,400 00 | 7,900 00 | 18,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 12,000 00 | 12,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | 3,000 00 | 3,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 4,423 67 | 3,671 65 | 4,315 09 | 856 39 | 1,346 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 22,568 00 | 10,899 00 | 13,678 00 | 18,814 00 | 18,900 00 |
| Sav. dept. | 6,976 00 | 3,969 00 | 6,253 00 | 6,058 00 | ..... |
| Gold coin: Com'l. dept. | ..... | 22 50 | 37 50 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 1,344 50 | 1,528 95 | 529 15 | 965 00 | 853 85 |
| Sav. dept. | ..... | 80 | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 53 41 | 66 80 | 37 47 | 46 33 | 98 52 |
| Sav. dept. | 98 | ..... | 66 | 33 | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 |
| Other real estate | 19,040 00 | 15,990 00 | 11,500 00 | 11,500 00 | 10,700 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 24,057 87 | 30,703 22 | 11,681 66 | 28,339 92 | 22,194 44 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $522,063 13 | $530,629 96 | $549,500 56 | $587,609 51 | $576,202 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 23,396 91 | 18,874 40 | 21,892 62 | 21,248 84 | 20,668 03 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 130,066 94 | 124,445 20 | 122,793 33 | 145,355 07 | 125,624 01 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 175,084 12 | 193,496 55 | 177,388 04 | 177,363 78 | 169,128 86 |
| Book accounts | 141,015 16 | 138,813 81 | 138,126 57 | 144,491 82 | 149,231 14 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 10,000 00 | 10,000 00 | 20,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 19,300 00 | 29,150 00 | 31,550 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $522,063 13 | $530,629 96 | $549,500 56 | $587,609 51 | $576,202 04 |

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## No. 338.

## STATE SAVINGS BANK OF MARLETTE, MARLETTE.

### Organized April 17, 1906.

ANSON J. GRAHAM, *President;* W. T. ATKINSON, ROY BRICKER, *Vice Presidents;* J. C. ATKINSON, *Cashier;* F. W. WHITE, JEAN MCTAVISH, *Assistant Cashiers.*

DIRECTORS.—James Foster, Anson J. Graham, James McColl, James Livingston, Wm. T. Atkinson, Fred J. Taggart, J. C. Atkinson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $269,099 20 | $257,411 44 | $290,189 63 | $292,672 12 | $332,073 41 |
| Sav. dept. | 69,088 93 | 68,384 63 | 51,034 70 | 46,741 06 | 47,126 70 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,093 00 | 6,093 00 | 6,005 09 | 6,005 09 | 6,005 09 |
| Sav. dept. | 75,256 49 | 78,025 68 | 78,825 68 | 116,275 68 | 144,011 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 41,417 37 | 54,511 01 | 64,879 03 | 53,923 67 | 70,407 90 |
| Sav. dept. | 1,481 21 | 1,174 87 | 1,179 24 | 1,415 13 | 1,130 72 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,800 00 | 32,350 00 | 28,500 00 | 20,000 00 | 20,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | *2,500 00 | 10,000 00 | 10,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 3,960 28 | 943 76. |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,331 00 | 7,180 00 | 11,563 00 | 7,849 00 | 7,889 00 |
| Sav. dept. | 7,500 00 | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Gold coin:.....Com'l. dept. | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 | 1,100 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 846 80 | 825 20 | 1,113 30 | 1,332 70 | 1,768 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 183 56 | 212 05 | 189 43 | 186 74 | 298 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 280 90 | 51 39 | 556 28 | 203 75 | 380 44 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,000 00 | 1,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,573 37 | 687 04 | 952 28 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $509,551 83 | $531,506 31 | $559,587 66 | $564,165 22 | $645,635 62 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 13,319 40 | 17,243 14 | 21,900 04 | 13,651 23 | 16,086 21 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 132,867 19 | 148,007 26 | 161,648 06 | 148,723 80 | 190,005 12 |
| Demand certificates of deposit | 157,604 43 | 159,157 59 | 166,781 47 | 172,718 12 | 184,349 05 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 167,717 35 | 172,098 32 | 174,258 09 | 176,822 07 | 192,545 24 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 8,043 46 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 17,250 00 | 27,650 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $509,551 83 | $531,506 31 | $559,587 66 | $564,165 22 | $645,635 62 |

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## No. 100.

## THE MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

### Organized July 26, 1890.

H. L. KAUFMAN, *President;* S. R. KAUFMAN, *Vice President;* G. A. CARLSON, *Cashier;* OSWALD E. BARBER, *Assistant Cashier.*

DIRECTORS.—S. R. Kaufman, H. L. Kaufman, E. J. Hudson, G. A. Carlson, Ed. S. Bice.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30. 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $271,804 78 | $328,118 31 | $366,393 89 | $321,818 83 | $396,203 67 |
| Sav. dept. | 134,097 13 | 143,698 82 | 149,059 22 | 163,778 37 | 157,286 59 |
| Bonds, mtgs. and securities:...Com'l. dept. | 78,112 50 | 78,112 50 | 74,112 50 | 82,112 50 | 81,212 50 |
| Sav. dept. | 209,728 15 | 230,066 76 | 272,163 12 | 239,244 66 | 265,790 23 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 32,508 57 | 52,503 20 | 71,668 01 | 34,346 46 | 79,597 70 |
| Sav. dept. | 66,245 65 | 62,878 47 | 38,596 50 | 21,998 63 | 40,259 17 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | 25,000 00 | 25,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,784 16 | 6,436 60 | 889 06 | 3,506 41 | 6,328 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 28,183 00 | 8,266 00 | 48,827 00 | 27,748 00 | 39,907 00 |
| Sav. dept. | 9,000 00 | 9,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 72 50 | 97 50 | 140 00 | 155 00 | 305 00 |
| Sav. dept. | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Silver coin:.....Com'l. dept. | 2,698 85 | 3,267 80 | 2,578 75 | 3,325 50 | 3,263 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 679 01 | 1,077 71 | 326 44 | 710 67 | 818 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 620 36 | ..... | ..... | 108 80 | 434 88 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures..... | 7,692 60 | 7,692 60 | 7,692 60 | 7,692 60 | 7,692 60 |
| Other real estate..... | 42,837 18 | 42,960 67 | 35,861 28 | 35,861 28 | 35,861 28 |
| Due from banks other than in reserve cities. | 3,757 38 | 7,751 53 | 339 91 | 2,453 50 | 8,503 35 |
| Cash items in transit..... | 1,150 58 | 521 97 | 451 33 | 1,211 55 | 4,228 12 |
| Outside checks and other cash items..... | 225 00 | 89 80 | 1,266 01 | 507 88 | 2,892 86 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $956,197 40 | $1,045,540 24 | $1,145,365 62 | $1,046,580 64 | $1,230,585 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net..... | 1,031 85 | 2,056 00 | 4,034 17 | 4,377 24 | 7,258 63 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 343,091 57 | 336,855 77 | 404,208 57 | 310,747 69 | 524,651 56 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | 33 07 | 595 00 | 700 00 | ..... |
| Cashier's checks..... | 696 69 | 335 23 | 683 66 | 215 40 | 2,819 94 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 26,761 88 | 66,879 29 | 75,653 70 | 81,168 33 | 62,045 57 |
| State moneys on deposit..... | 15,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits..... | 736 70 | 736 70 | 736 70 | 736 70 | 745 84 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 407,558 75 | 427,772 55 | 431,791 28 | 437,065 19 | 441,746 77 |
| Certificates of deposit..... | 36,319 96 | 35,871 63 | 52,662 54 | 36,570 09 | 41,317 17 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals ..... | $956,197 40 | $1,045,540 24 | $1,145,365 62 | $1,046,580 64 | $1,230,585 48 |

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## No. 137.

## THE COMMERCIAL SAVINGS BANK OF MARSHALL, MARSHALL.

### Organized May 18, 1892.

W. J. DIBBLE, *President;* E. G. BREWER, *Vice President;* W. T. PHELPS, *Cashier;* HAROLD C. ALSBAUGH, *Assistant Cashier.*

DIRECTORS.—W. J. Dibble, E. G. Brewer, W. T. Phelps, F. G. Seaman, Chas. P. Cook, Chas. L. Dibble, Manlius M. Perrett, Chas. C. Smith, Louis E. Brooks.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $243,808 63 | $246,081 95 | $244,190 07 | $239,944 81 | $275,448 05 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 17,033 65 | 16,423 24 | 15,210 94 | 15,196 30 | 25,166 83 |
| Sav. dept. | 572,808 59 | 714,217 77 | 737,594 73 | 753,714 65 | 724,321 76 |
| Due from Fed. Res. Bank:....Com'l. dept. | 45,935 07 | 32,997 56 | 21,101 65 | 23,225 32 | 45,235 70 |
| Sav. dept. | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 20,261 15 | 24,738 31 | 19,031 60 | 28,750 82 | 19,414 20 |
| Sav. dept. | 65,793 52 | 55,525 27 | 80,063 29 | 66,401 40 | 30,643 46 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 50,000 00 | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 10,651 00 | 5,853 00 | 1,240 00 | 2,150 00 | 1,197 00 |
| Sav. dept. | 12,000 00 | 16,000 00 | 12,000 00 | 12,000 00 | 15,000 00 |
| Gold coin:.....Com'l. dept. | 4,500 00 | 505 00 | 1,812 50 | 1,920 00 | 192 50 |
| Sav. dept. | | 4,000 00 | 3,000 00 | 3,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 2,995 85 | 1,633 75 | 2,295 40 | 1,899 75 | 1,733 80 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 567 38 | 542 33 | 727 09 | 818 76 | 283 95 |
| Sav. dept. | | | | | |
| Overdrafts | 1,800 29 | 1,340 84 | 7,264 42 | 1,653 84 | 856 39 |
| Premium account | | | | | |
| Banking house | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 4,017 00 | 893 37 | 549 87 | 3,241 37 | 9,061 47 |
| Outside checks and other cash items | 3,271 94 | 3,850 50 | 3,452 08 | 4,561 51 | 6,276 77 |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other assets | | | | | |
| Totals | $1,113,044 07 | $1,182,202 89 | $1,207,133 64 | $1,216,078 53 | $1,217,431 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 8,251 33 | 14,266 98 | 21,083 34 | 8,455 09 | 14,320 57 |
| Dividends unpaid | 6,000 00 | 108 00 | | 6,000 00 | 81 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 256,950 21 | 276,728 46 | 338,970 13 | 344,508 80 | 312,645 92 |
| Demand certificates of deposit | 80,093 43 | 92,502 18 | 74,034 90 | 83,464 70 | 84,266 51 |
| Certified checks | | | 14 78 | 2,074 87 | 5 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 641,749 10 | 678,597 27 | 653,030 49 | 649,372 80 | 683,253 26 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | 2,202 27 | 2,859 62 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,113,044 07 | $1,182,202 89 | $1,207,133 64 | $1,216,078 53 | $1,217,431 88 |

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## No. 632.

## *THE MARYSVILLE SAVINGS BANK, MARYSVILLE.

### Organized October 28, 1919.

C. HAROLD WILLS, *President;* JOHN R. LEE, HENRY E. BODMAN, WM. B. JAMES, *Vice Presidents;* JOHN C. BARRON, *Cashier.*

DIRECTORS.—C. Harold Wills, John R. Lee, Henry E. Bodman, Emory W. Clark, John Ballantyne, Cecil C. Peck, Stephen A. Graham, Gustav Hill, William B. James, George S. Anderson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*Commenced business November 12, 1919.

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## No. 22.

## THE FARMERS' BANK, MASON.

### Organized June 7, 1886.

### Corporate existence extended June 18, 1916.

L. B. McARTHUR, *President;* A. L. ROSE, *Vice President;* A. J. HALL, *Cashier;* L. R. WHITE, *Assistant Cashier.*

DIRECTORS.—L. B. McArthur, A. J. Hall, A. L. Rose, A. I. Barber, C. W. Clark, A. McDonald, Frank Seely.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $112,983 98 | $131,452 38 | $155,951 58 | $199,724 86 | $235,690 29 |
| Sav. dept. | 34,125 00 | 33,625 00 | 27,900 00 | 25,900 00 | 25,900 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 67,900 00 | 37,250 00 | 19,050 00 | 18,268 61 | 21,170 84 |
| Sav. dept. | 129,538 49 | 167,201 63 | 184,033 61 | 172,195 00 | 158,555 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 25,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 97,377 55 | 87,996 50 | 69,723 01 | 66,698 64 | 29,536 52 |
| Sav. dept. | 16,336 50 | 16,527 13 | 14,709 71 | 14,715 96 | 23,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,700 00 | 6,000 00 | 8,500 00 | 8,500 00 | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 1,050 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 10,532 95 | 1,803 31 | 2,353 15 | 1,369 90 | 1,693 32 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,010 00 | 16,927 00 | 12,199 00 | 11,048 00 | 13,596 00 |
| Sav. dept. | 12,000 00 | 9,000 00 | 11,000 00 | 12,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 1,245 00 | 1,547 50 | 4,065 00 | 4,110 00 | 4,010 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,475 70 | 1,909 40 | 2,252 75 | 2,434 25 | 3,169 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 553 79 | 722 32 | 560 94 | 649 81 | 631 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 43 75 | 635 37 | 1,404 90 | 270 64 | 955 63 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Furniture and fixtures | ..... | 500 00 | 500 00 | 500 00 | 500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $521,322 71 | $519,647 54 | $519,703 65 | $543,885 67 | $564,208 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 46,620 60 | 47,959 01 | 49,486 68 | 46,634 79 | 48,763 28 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 229,331 66 | 219,188 10 | 204,566 49 | 211,192 20 | 209,996 03 |
| Demand certificates of deposit | 104 00 | 104 00 | 104 00 | 104 00 | 104 00 |
| Certified checks | ..... | 3 55 | 456 30 | 128 55 | 153 30 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,190 99 | 1,287 99 | 1,387 99 | 1,404 34 | 1,191 34 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 28,509 36 | 30,976 85 | 33,921 93 | 36,913 76 | 39,191 00 |
| Certificates of deposit | 155,566 10 | 160,128 04 | 169,780 26 | 187,508 03 | 204,809 51 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $521,322 71 | $519,647 54 | $519,703 65 | $543,885 67 | $564,208 46 |

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## No. 107.

## THE FIRST STATE AND SAVINGS BANK OF MASON.

### Organized October 27, 1890.

L. C. WEBB, *President;* F. E. DENSMORE, *Vice President;* F. E. SEARL, *Cashier;* C. L. BICKERT, *Assistant Cashier.*

DIRECTORS.—L. C. Webb, F. E. Densmore, E. O. Reed, H. J. Bond, H. O. Halstead, A. A. Bergmann, R. B. Rayner, F. E. Searl, C. L. Bickert.

| Resources. | Report of Dec. 31 1918. | Report of Mar. 4 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $124,940 55 | $111,505 88 | $115,238 18 | $119,155 13 | $142,616 84 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 33,484 96 | 37,056 01 | 26,756 55 | 70,817 50 | 104,942 50 |
| Sav. dept. | 265,903 27 | 269,318 27 | 233,930 77 | 304,840 77 | 307,189 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | 11,500 00 | 13,606 18 |
| Sav. dept. | ..... | ..... | ..... | 11,000 00 | 13,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 31,312 78 | 34,002 83 | 43,512 47 | 12,096 67 | 705 75 |
| Sav. dept. | 60,000 00 | 64,000 00 | 99,000 00 | 40,000 00 | 42,020 42 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | 3,000 00 | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 15,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 195 83 | 630 96 | 685 90 | 1,271 77 | 274 24 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,472 00 | 7,076 00 | 7,127 00 | 3,046 00 | 2,749 00 |
| Sav. dept. | 12,000 00 | 12,000 00 | 13,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 1,375 00 | 1,747 50 | 1,862 50 | 1,062 50 | 1,095 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,980 25 | 1,959 70 | 1,611 65 | 915 80 | 1,598 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 190 09 | 125 16 | 185 70 | 176 56 | 455 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 213 50 | 135 48 | 113 19 | 1,124 74 | 335 99 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures..... | 3,500 00 | 3,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 7,061 25 | 350 00 | 7,384 50 | 1,659 71 | 3,485 14 |
| Outside checks and other cash items..... | 48 67 | 24 79 | 13 29 | 8 04 | 10 04 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | 1,200 00 | 1,200 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $573,178 15 | $560,932 58 | $582,421 70 | $609,875 19 | $662,285 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net..... | 10,481 41 | 12,802 72 | 14,048 24 | 10,672 78 | 9,851 90 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 184,592 73 | 171,027 41 | 190,065 62 | 164,163 01 | 167,337 82 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 60,804 78 | 61,323 26 | 64,021 26 | 71,292 47 | 74,535 72 |
| Certificates of deposit..... | 277,299 23 | 275,779 19 | 274,286 58 | 279,346 93 | 306,809 58 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | 7,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | 44,400 00 | 56,750 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $573,178 15 | $560,932 58 | $582,421 70 | $609,875 19 | $662,285 02 |

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## No. 569.

## THE MAYVILLE STATE BANK, MAYVILLE.

### Organized September 1, 1915.

JOSEPH EVELAND, *President;* MAURICE C. EVELAND, *Vice President;* WALTER E. HUNT, *Cashier;* EVANS J. KITCHEN, *Assistant Cashier.*

DIRECTORS.—Joseph Eveland, Abel J. Eveland, Robert Eveland, Maurice C. Eveland, E. D. Cartwright.

| Resources. | Report of Dec. 31 1918. | Report of Mar. 4 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $89,281 11 | $84,135 28 | $91,029 95 | $91,141 80 | $105,727 76 |
| Sav. dept. | 20,470 50 | 33,835 28 | 19,510 73 | 32,288 01 | 25,344 46 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,600 00 | 2,600 00 | 33,150 00 | 40,900 00 | 51,600 00 |
| Sav. dept. | 102,602 21 | 101,647 85 | 102,797 85 | 104,112 85 | 137,212 85 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 12,366 51 | 13,877 46 | 25,466 11 | 11,426 61 | 12,695 70 |
| Sav. dept. | 32,956 39 | 27,253 76 | 37,918 26 | 21,744 89 | 19,930 92 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 16,600 00 | 22,950 00 | 21,850 00 | 27,650 00 | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,700 00 | 4,400 00 | 3,000 00 | 4,000 00 | 2,000 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 4,000 00 | 5,000 00 | 3,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,720 00 | 1,725 00 | 1,725 00 | 1,715 00 | 1,742 50 |
| Silver coin:.....Com'l. dept. | 1,000 00 | 1,000 00 | 1,100 00 | 200 00 | 800 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | 300 00 |
| Nickels and cents:.....Com'l. dept. | 111 80 | 152 57 | 279 24 | 41 74 | 84 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | 63 89 |
| Overdrafts | 1,475 55 | 475 07 | 477 81 | 763 53 | 2,527 05 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 1,620 00 | 1,460 00 | 1,460 00 | 1,460 00 | 1,460 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 10,000 00 | 10,000 00 | 11,000 00 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 77 11 | 86 73 | 155 50 | 537 60 | 1,393 61 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $302,581 18 | $316,599 00 | $369,920 45 | $368,982 03 | $388,383 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 4,834 16 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 3,461 65 | 669 97 | 2,793 32 | 3,076 79 | 3,426 66 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 73,722 81 | 84,843 85 | 127,845 37 | 97,622 99 | 69,379 54 |
| Demand certificates of deposit | 2,523 39 | 2,409 21 | 2,367 43 | 1,796 77 | 6,020 69 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | 25,559 23 | 34,212 74 |
| Certificates of deposit | 191,039 17 | 198,675 97 | 206,914 33 | 210,926 25 | 216,343 81 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 2,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 29,000 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $302,581 18 | $316,599 00 | $369,920 45 | $368,982 03 | $388,383 44 |

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## No. 615.

## MECOSTA COUNTY STATE BANK, MECOSTA.

### Organized April 6, 1918.

BURDETTE S. HENRY, *President;* ENOCH BROMLEY, *Vice President;* WALLACE F. HENRY, *Cashier.*

DIRECTORS.—Burdette S. Henry, Enoch Bromley, William R. Carmon, Martin L. Briggs, Wallace F. Henry.

| Resources. | Report of Dec. 31 1918. | Report of Mar. 4 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $34,630 64 | $37,997 47 | $51,218 60 | $64,157 66 | $73,515 29 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities: Com'l. dept. | 43,110 80 | 41,906 50 | 16,806 50 | 18,306 50 | 2,806 50 |
| Sav. dept. | 10,201 93 | 11,201 93 | 33,821 93 | 37,021 93 | 53,931 77 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 12,465 47 | 6,683 61 | 8,905 98 | 4,596 76 | 5,773 96 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | 5,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | 2,000 00 | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 4,998 00 | 3,989 00 | 2,862 00 | 3,449 00 | 4,120 00 |
| Sav. dept. | 800 00 | 800 00 | 800 00 | 1,396 00 | 140 00 |
| Gold coin: Com'l. dept. | 65 00 | 75 00 | 70 00 | | |
| Sav. dept. | 300 00 | 300 00 | 300 00 | 370 00 | 375 00 |
| Silver coin: Com'l. dept. | 444 05 | 489 25 | 345 55 | 282 55 | 431 55 |
| Sav. dept. | 100 00 | 100 00 | 100 00 | 100 00 | 76 00 |
| Nickels and cents: Com'l. dept. | 89 20 | 80 51 | 36 25 | 93 99 | 65 74 |
| Sav. dept. | 15 00 | 15 00 | 15 00 | 15 00 | 9 00 |
| Overdrafts | 1 78 | 13 81 | 7 04 | | 61 28 |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,300 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,300 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 4,201 30 | 3,894 27 | 2,436 18 | 4,047 77 | 3,353 18 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 75 91 | 90 59 | 98 82 | 38 00 | 93 38 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $115,499 08 | $111,636 94 | $123,823 85 | $137,875 16 | $153,352 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | 100 00 | 100 00 | 100 00 | 300 00 |
| Undivided profits net | 2,116 24 | 2,471 99 | 3,559 81 | 3,467 12 | 422 12 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | 100 00 | 150 00 | 150 00 | 200 00 |
| Commercial deposits subject to check | 41,636 62 | 53,693 05 | 35,748 47 | 36,299 25 | 39,272 43 |
| Demand certificates of deposit | 40,697 64 | 24,179 45 | 28,835 76 | 29,962 00 | 31,923 32 |
| Certified checks | | 28 00 | 10 00 | 39 90 | 4 63 |
| Cashier's checks | 385 50 | 10 50 | 75 | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 10,663 08 | 11,053 95 | 11,641 52 | 12,288 96 | 15,521 41 |
| Certificates of deposit | | | 23,777 54 | 25,567 93 | 30,708 74 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 10,000 00 | 15,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $115,499 08 | $111,636 94 | $123,823 85 | $137,875 16 | $153,352 65 |

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## No. 334.

## THE MEMPHIS STATE BANK, MEMPHIS.

### Organized April 5, 1906.

THOMAS W. MCCALL, *President;* CHARLES E. GREENE, *Vice President;* E. A. BARTLETT, *Cashier.*

DIRECTORS.—Thomas W. McCall, Charles E. Greene, E. A. Bartlett, Lincoln Avery, F. R. Schell, John L. Preston, Judson Black.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $129,399 10 | $125,466 30 | $127,548 12 | $131,847 40 | $128,634 27 |
| Sav. dept. | 13,837 88 | 12,817 88 | 11,417 88 | 10,939 00 | 8,639 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 22,425 00 | 29,050 00 | 24,900 00 | 4,000 00 | 4,000 00 |
| Sav. dept. | 51,925 00 | 55,616 00 | 56,066 00 | 78,976 00 | 116,526 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,556 87 | 2,691 37 | 7,002 73 | 27,395 92 | 50,037 21 |
| Sav. dept. | 30,784 13 | 33,112 34 | 35,599 57 | 28,340 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,955 00 | 5,850 00 | 5,497 00 | 7,866 00 | 2,805 00 |
| Sav. dept. | ..... | 1,039 00 | 1,507 25 | 1,439 00 | 2,143 00 |
| Gold coin:.....Com'l. dept. | 4,246 08 | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,081 42 | 4,327 50 | 4,330 00 | 4,340 00 | 4,335 00 |
| Silver coin:.....Com'l. dept. | 487 80 | 424 50 | 395 40 | 311 65 | 533 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 262 31 | 218 01 | 228 73 | 186 21 | 232 55 |
| Sav. dept. | ..... | 91 | ..... | 64 | 07 |
| Overdrafts | 1,753 60 | 1,187 83 | 1,426 60 | 1,828 58 | 1,315 79 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate | 1,618 23 | 1,617 23 | 1,617 23 | 1,617 23 | 1,626 32 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 551 94 | 715 04 | 305 50 | 827 26 | 1,026 64 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,084 36 | $275,333 91 | $279,042 01 | $301,114 89 | $323,053 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,319 11 | 1,526 81 | 2,742 95 | 1,546 14 | 518 66 |
| Dividends unpaid | 1,200 00 | ..... | ..... | 800 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 64,675 07 | 57,276 74 | 51,380 96 | 60,957 55 | 76,419 39 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,306 27 | ..... | ..... | 2,424 47 | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 73,055 48 | 67,282 07 | 75,772 97 | 71,893 84 | 76,554 39 |
| Book accounts | 101,628 43 | 107,348 29 | 116,745 13 | 119,592 89 | 129,561 46 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 16,900 00 | 16,900 00 | 7,400 00 | 18,900 00 | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,084 36 | $275,333 91 | $279,042 01 | $301,114 89 | $323,053 90 |

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## No. 168.

## THE FIRST STATE BANK OF MENDON, MENDON.

### Organized February 14, 1894.

FRANK WOLF, *President;* WM. BEARD, F. H. ESTES, *Vice Presidents;* E. L. ESTES, *Cashier;* CHAS. H. ROGGE, *Assistant Cashier.*

DIRECTORS.—Frank Wolf, Wm. Beard, Wm. L. Thoms, Bryant Weed, F. H. Estes, E. L. Estes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $22,599 01 | $32,652 92 | $29,932 98 | $34,076 52 | $28,158 81 |
| Sav. dept. | 154,448 03 | 126,170 15 | 128,321 56 | 103,529 05 | 138,357 91 |
| Bonds, mtgs. and securities:...Com'l. dept. | 44,916 00 | 57,916 00 | 60,916 00 | 60,916 00 | 83,916 00 |
| Sav. dept. | 156,663 00 | 219,044 79 | 220,146 27 | 229,201 63 | 219,236 63 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 9,036 27 | 10,780 94 | 10,227 49 | 7,007 74 | 8,392 91 |
| Sav. dept. | 71,039 73 | 64,062 09 | 73,774 92 | 58,647 09 | 44,596 60 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,000 00 | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | 2,000 00 | 2,000 00 | | |
| Sav. dept. | 4,000 00 | 7,000 00 | 7,000 00 | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,000 00 | 3,000 00 | 3,000 00 | 3,500 00 | 3,000 00 |
| Sav. dept. | 13,527 00 | 11,608 00 | 11,368 00 | 15,756 00 | 1,416 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 2,457 50 | 2,422 50 | 2,622 50 | 2,622 50 | 2,633 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,208 50 | 1,096 00 | 793 25 | 1,249 50 | 1,369 50 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 449 55 | 496 66 | 479 04 | 646 28 | 759 68 |
| Overdrafts | 70 44 | 30 58 | 65 23 | 210 21 | 37 96 |
| Premium account | | | | | |
| Banking house | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | 1,100 00 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | 1,500 00 | 1,100 00 | 1,100 00 | | 1,100 00 |
| Totals | $494,915 03 | $542,380 63 | $554,747 24 | $521,462 52 | $535,975 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 10,000 00 | 9,827 03 | 9,327 14 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 6,152 26 | | | 769 97 | 3,351 78 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 86,149 00 | 91,486 22 | 93,642 48 | 63,648 88 | 83,490 06 |
| Demand certificates of deposit | 1,404 79 | 1,940 26 | 783 58 | 1,065 98 | 900 78 |
| Certified checks | | 28 17 | | | 500 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 305 92 | 305 92 | 305 92 | 305 92 | 310 31 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 73,592 24 | 74,147 98 | 84,249 06 | 82,903 02 | 83,281 16 |
| Certificates of deposit | 287,303 43 | 314,530 05 | 313,474 06 | 308,053 75 | 298,876 41 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 15,115 00 | 17,965 00 | 19,715 00 | 22,765 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 7 39 | | | | |
| Totals | $494,915 03 | $542,380 63 | $554,747 24 | $521,462 52 | $535,975 50 |

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## No. 324.

## THE COMMERCIAL BANK OF MENOMINEE, MENOMINEE.

### Organized May 27, 1905.

JERRY MADDEN, *President;* FRANK X. ST. PETER, *Vice President;* HOWARD E. NADEAU, *Cashier;* GUY M. BERGEN, *Assistant Cashier.*

DIRECTORS.—Jerry Madden, Frank X. St. Peter, Robert A. Walker, John H. Riley, Chas. G. Janson, Howard E. Nadeau, H. A. Vennema, Wolfgang Reindl, Louis Kreuz, F. J. DuBrucq.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $329,227 18 | $372,495 12 | $362,957 37 | $393,030 72 | $384,452 30 |
| Sav. dept. | 43,761 50 | 38,761 50 | 65,656 50 | 65,656 50 | 88,246 46 |
| Bonds, mtgs. and securities: Com'l. dept. | ..... | 28,200 00 | 15,850 00 | 33,550 00 | 19,400 00 |
| Sav. dept. | 77,538 56 | 72,730 64 | 93,843 85 | 87,898 39 | 97,349 51 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 24,175 32 | 33,255 56 | 47,983 15 | 24,936 49 | 9,398 58 |
| Sav. dept. | 2,938 16 | 11,010 03 | 9,599 26 | 6,983 00 | 13,130 95 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 68,450 00 | 34,550 00 | 33,100 00 | 31,200 00 | 45,000 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 8,485 11 | 6,590 15 | 5,741 04 | 8,964 34 | 6,278 12 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 11,664 00 | 12,424 00 | 4,808 00 | 9,029 00 | 9,841 00 |
| Sav. dept. | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Gold coin: Com'l. dept. | 30 00 | 150 00 | 220 00 | 212 50 | 262 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 2,501 75 | 4,138 20 | 5,425 15 | 5,973 25 | 7,169 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 448 69 | 402 66 | 420 20 | 578 60 | 267 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 20 00 | 81 52 | 404 08 | 672 10 | 602 81 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 4,687 23 | 1,114 10 | 2,280 22 | 2,397 78 | 3,239 33 |
| Outside checks and other cash items | 457 42 | 990 43 | 474 56 | 1,433 29 | 4,356 27 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $612,384 92 | $654,893 91 | $686,763 38 | $705,515 96 | $717,494 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 |
| Surplus fund | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 2,451 61 | 4,124 66 | 2,988 22 | 506 44 | 2,100 53 |
| Dividends unpaid | 612 00 | ..... | ..... | 1,845 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | 6,000 00 | 6,000 00 | 6,000 00 |
| Commercial deposits subject to check | 224,616 50 | 204,077 09 | 261,228 85 | 280,604 74 | 282,157 86 |
| Demand certificates of deposit | 13,427 49 | 72,041 44 | 35,016 22 | 21,804 22 | 39,206 22 |
| Certified checks | 284 96 | 264 71 | 264 71 | 894 71 | 577 71 |
| Cashier's checks | 2,828 41 | 553 90 | 850 07 | 4,412 31 | 1,204 31 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 4,099 55 | 5,241 20 | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 15,000 00 | 15,000 00 | 7,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 14,000 00 | ..... | ..... | ..... | 6,000 00 |
| Time commercial certificates of deposit | 72,372 31 | 85,896 37 | 71,781 95 | 62,342 59 | 61,989 09 |
| Book accounts | 165,674 20 | 179,162 69 | 187,580 41 | 202,105 95 | 195,848 38 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 22,017 89 | 13,531 85 | 16,052 95 | ..... | 24,910 88 |
| Notes and bills rediscounted | ..... | ..... | ..... | 20,000 00 | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $612,384 92 | $654,893 91 | $686,763 38 | $705,515 96 | $717,494 98 |

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## No. 285.

## STATE BANK OF MERRILL, MERRILL.

### Organized February 13, 1904.

R. T. MAYNARD, *President;* JAMES JORDAN, *Vice President;* J. R. DUFTY, *Cashier;* G. A. WINHOLD, *Assistant Cashier;* L. HATZENBUHLER, *Auditor.*

DIRECTORS.—D. S. Mason, James Jordan, William Pahl, R. T. Maynard, J. R. Dufty, Carl H. Whitney.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $172,325 82 | $183,164 61 | $190,963 41 | $161,671 99 | $165,296 54 |
| Sav. dept. | 8,701 80 | ..... | 10,000 00 | 40,767 86 | 52,164 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,000 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 129,981 50 | 127,161 50 | 129,701 50 | 128,825 00 | 122,425 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:... Com'l. dept. | 74,837 81 | 33,625 92 | 19,936 03 | 33,199 88 | 57,393 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 108,300 00 | 143,200 00 | 100,150 00 | 92,300 00 | 87,200 00 |
| U.S. cert. of indebt. as cash res. Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,647 00 | 2,938 00 | 3,169 00 | 877 00 | 454 00 |
| Sav. dept. | 8,000 00 | 5,000 00 | 6,060 00 | 7,540 00 | 4,710 00 |
| Gold coin:.....Com'l. dept. | 1,060 00 | 1,335 00 | 40 00 | 40 00 | 52 50 |
| Sav. dept. | ..... | ..... | 1,290 00 | 1,290 00 | 1,290 00 |
| Silver coin:..... Com'l. dept. | 765 55 | 557 45 | 706 10 | 868 20 | 729 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 130 86 | 175 77 | 201 59 | 140 85 | 110 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts.. | 82 21 | 724 00 | 124 17 | 108 24 | 341 45 |
| Premium account... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 5,000 00 | 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 | 2,000 00 |
| Other real estate.. | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 4,141 06 | 498 78 | 792 22 | 1,872 70 | 1,009 81 |
| Stock of Federal Reserve Bank.. | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals.... | $537,973 61 | $515,381 03 | $480,134 02 | $486,501 72 | $500,178 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund.... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net. | 5,270 66 | 3,795 24 | 5,737 94 | 5,121 08 | 4,327 53 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 157,818 55 | 150,840 20 | 114,770 93 | 115,135 94 | 103,573 58 |
| Demand certificates of deposit..... | ..... | 70,267 45 | 83,167 23 | 62,639 70 | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank.. | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | 104,057 84 |
| Time commercial certificates of deposit.... | 94,832 60 | ..... | ..... | ..... | 162,289 95 |
| Book accounts ..... | 156,177 89 | 145,563 39 | 151,323 52 | 155,226 36 | 95,929 54 |
| Certificates of deposit... | 93,873 91 | 114,914 75 | 95,134 40 | 118,378 64 | ..... |
| Club savings deposits.... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted.. | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase.. | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers.. | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals.... | $537,973 61 | $515,381 03 | $480,134 02 | $486,501 72 | $500,178 44 |

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## No. 423.

## THE METAMORA STATE SAVINGS BANK, METAMORA.

### Organized January 27, 1909.

JOHN IRISH, *President;* N. J. BARBER, *Vice President;* G. M. BRIGHAM, *Cashier;* M. H. BARNES, *Assistant Cashier.*

DIRECTOR.—John Irish, N. J. Barber, H. W. Ober, A. J. Schanck, F. J. Laidlaw, H. P. Kelley, A. P. Stocker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $30,028 79 | $36,929 14 | $40,315 13 | $43,762 46 | $39,272 68 |
| Sav. dept. | 19,065 00 | 17,470 00 | 13,269 00 | 18,869 00 | 17,615 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 91,943 61 | 83,777 18 | 93,193 10 | 87,548 10 | 85,528 10 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 4,000 00 | 17,000 00 | 5,000 00 | 4,000 00 | 4,000 00 |
| Sav. dept. | 22,928 08 | 15,170 51 | 19,356 86 | 20,180 14 | 13,279 02 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 12,150 00 | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res. Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,500 00 | 2,500 00 | 4,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: .....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,969 00 | 2,125 00 | 5,185 00 | 2,448 00 | 1,646 00 |
| Sav. dept. | 500 00 | 1,500 00 | 2,500 00 | 3,500 00 | 2,750 00 |
| Gold coin:.....Com'l. dept. | 410 00 | 960 00 | 900 00 | 397 50 | 852 50 |
| Sav. dept. | 2,500 00 | 2,000 00 | 2,000 00 | 2,500 00 | 2,000 00 |
| Silver coin:..... Com'l. dept. | 390 90 | 462 15 | 373 45 | 348 65 | 260 55 |
| Sav. dept. | ..... | ..... | ..... | ..... | 250 00 |
| Nickels and cents:..... .... Com'l. dept. | 89 12 | 122 09 | 36 17 | 70 79 | 56 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts.. | 118 33 | 3 60 | 156 27 | 4 32 | 19 36 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 1,900 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Furniture and fixtures..... | 1,900 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | 5,489 35 | 5,829 35 | 5,829 35 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 199 56 | 183 17 | 23 14 | ..... | 83 40 |
| Stock of Federal Reserve Bank ..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| T tals.... ..... | $184,442 39 | $195,892 84 | $195,897 47 | $193,058 31 | $177,041 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund.... ..... | 5,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net. ..... | 3,857 64 | 506 66 | 743 65 | 809 02 | 634 05 |
| Dividends unpaid..... | ..... | 50 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 44,325 16 | 45,492 92 | 54,443 34 | 48,676 45 | 35,250 10 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 11 80 | 11 05 | 81 11 | 3 00 | ..... |
| Cashier's checks..... | 25 | 439 27 | ..... | ..... | 8 50 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... ..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit... ..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts ..... | 64,697 08 | 70,658 88 | 85,258 81 | 86,556 64 | 77,397 18 |
| Certificates of deposit... ..... | 46,550 46 | 52,734 06 | 29,370 56 | 31,013 20 | 37,752 13 |
| Club savings deposits.... ..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted.. ..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase.. ..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers.. .... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals.... ..... | $184,442 39 | $195,892 84 | $195,897 47 | $193,058 31 | $177,041 96 |

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## No. 555.

## THE PEOPLES STATE BANK OF MIDDLETON.

### Organized December 21, 1914.

GRANT H. SLOCUM, *President;* E. H. SHINLINE, *Vice President;* JNO. R. HUDSON, *Cashier;* WAYNE W. HUDSON, *Assistant Cashier;* LESLIE H. SIMMET, *Auditor.*

DIRECTORS.—Grant H. Slocum, Jno. R. Hudson, Ernest H. Shinline, Frank Simmet, Geo. M. Slocum.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $131,226 10 | $133,656 29 | $138,337 61 | $156,901 70 | $183,285 11 |
| Sav. dept. | 20,333 60 | 15,533 60 | 12,156 17 | 12,156 17 | 15,956 17 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,533 80 | 3,971 21 | 471 21 | 35 00 | ..... |
| Sav. dept. | 50,361 49 | 55,221 90 | 52,629 96 | 70,278 21 | 73,923 64 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:.. Com'l. dept. | 8,207 03 | 5,796 12 | 11,054 82 | 18,096 92 | 8,215 12 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | 15,900 00 | 21,150 00 | 13,800 00 | 15,800 00 |
| U.S. cert. of indebt. as cash res. Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | 920 62 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,833 00 | 10,272 00 | 10,708 00 | 9,107 00 | 8,856 00 |
| Sav. dept. | 3,400 00 | 3,450 00 | 4,190 00 | 5,000 00 | 4,620 00 |
| Gold coin:.....Com'l. dept. | 20 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 730 00 | 750 00 | 810 00 | 810 00 | 880 00 |
| Silver coin:..... Com'l. dept. | 502 40 | 746 80 | 701 80 | 911 50 | 884 45 |
| Sav. dept. | 70 00 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 87 99 | 126 24 | 98 95 | 133 93 | 166 14 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 2,763 57 | 133 97 | 938 19 | 12 19 | 147 88 |
| Premium account... ..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures..... | 2,830 54 | 2,991 54 | 2,991 54 | 2,991 54 | 2,991 54 |
| Other real estate.. ..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit... ..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 707 41 | 214 21 | 45 21 | 2,072 56 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $244,820 14 | $252,257 08 | $259,452 46 | $293,279 37 | $320,798 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 8,265 00 | 8,265 00 | 8,265 00 | 9,265 00 | 9,265 00 |
| Undivided profits, net..... | 99 32 | 454 39 | 2,201 73 | ..... | 925 66 |
| Dividends unpaid..... | 1,200 00 | 60 00 | 60 00 | 1,260 00 | ..... |
| Reserved for taxes, interest, etc..... | 325 00 | 4 48 | 1 00 | 156 02 | ..... |
| Commercial deposits subject to check..... | 49,972 99 | 39,070 69 | 43,171 35 | 48,204 68 | 55,983 83 |
| Demand certificates of deposit..... | 76,370 34 | 86,024 59 | 87,641 14 | 94,300 75 | 108,785 64 |
| Certified checks. ..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank. ..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... ..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit... ..... | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts ..... | 29,716 12 | 33,734 62 | 31,138 94 | 33,854 11 | 43,655 17 |
| Certificates of deposit... ..... | 55,121 37 | 60,093 31 | 61,973 30 | 53,238 81 | 50,033 31 |
| Club savings deposits.... ..... | 3,750 00 | 4,550 00 | ..... | ..... | ..... |
| Notes and bills rediscounted.. ..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | 10,000 00 | 10,000 00 |
| Bonds sold subject to repurchase.. ..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | 18,000 00 | 19,650 00 |
| Acceptances executed for customers.. .... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals.... ..... | $244,820 14 | $252,257 08 | $259,452 46 | $293,279 37 | $320,798 61 |

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## No. 274.

## THE FARMERS' STATE BANK OF MIDDLEVILLE.

### Organized April 28, 1903.

R. T. FRENCH, *President;* W. J. ROBERTSON, *Vice President;* CHAS. ROBERTSON, *Cashier;* A. H. PARKER, *Assistant Cashier.*

DIRECTORS.—R. T. French, W. J. Robertson, W. J. Hayward, G. E. Gardner, R. S. French, A. M. Gardner, H. E. Turner, W. R. Harper, William Gackler, J. E. Sensiba.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $139,652 94 | $157,406 17 | $185,159 20 | $172,578 20 | $160,283 92 |
| Sav. dept. | 78,039 61 | 78,000 00 | 60,500 00 | 90,500 00 | 98,500 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 238,956 19 | 238,360 28 | 213,181 15 | 191,021 65 | 217,447 51 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:.. Com'l. dept. | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Sav. dept. | 65,775 00 | 22,778 06 | 49,382 58 | 38,801 16 | 51,803 56 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 10,000 00 | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 10,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Sav. dept. | 14,821 00 | 15,128 00 | 5,090 00 | 13,667 00 | 10,755 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 15 00 | 15 00 | 22 50 |
| Silver coin:..... Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,309 50 | 2,740 05 | 2,523 60 | 2,943 10 | 2,158 05 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 267 47 | 396 53 | 455 70 | 461 17 | 366 91 |
| Overdrafts..... | 212 43 | 86 28 | 164 30 | 96 66 | 350 43 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate..... | ..... | ..... | 1,275 39 | 1,275 39 | 1,275 39 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 530 69 | 4,169 90 | 3,587 58 | 393 00 | ..... |
| Outside checks and other cash items..... | 1,814 08 | 206 76 | 1,564 78 | 914 06 | 456 00 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | 1,213 13 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $571,378 91 | $557,272 03 | $560,899 28 | $540,666 39 | $572,632 40 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $37,000 00 | $37,000 00 | $37,000 00 | $37,000 00 | $37,000 00 |
| Surplus fund..... | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Undivided profits, net..... | 23,979 65 | 25,796 25 | 26,017 92 | 26,763 34 | 26,397 53 |
| Dividends unpaid..... | 120 00 | 174 00 | 174 00 | 114 00 | 120 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 86,934 48 | 76,873 70 | 76,542 06 | 72,000 91 | 69,103 18 |
| Demand certificates of deposit..... | ..... | 92,533 69 | 82,945 67 | 69,144 21 | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 43,209 69 | ..... | ..... | ..... | 43,530 83 |
| Book accounts..... | 71,162 01 | 72,421 63 | 69,871 79 | 71,834 41 | 81,162 31 |
| Certificates of deposit..... | 295,973 08 | 239,472 76 | 255,347 84 | 250,809 52 | 302,318 55 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $571,378 91 | $557,272 03 | $560,899 28 | $540,666 39 | $572,632 40 |

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## No. 591.

## CHEMICAL STATE SAVINGS BANK, MIDLAND.

### Organized September 20, 1916.

C. H. MACOMBER, *President;* EARL W. BENNETT, *Vice President;* L. A. CHICHESTER, *Cashier;* WM. C. THOMPSON, HOMER E. WILT, *Assistant Cashiers.*

DIRECTORS.—C. H. Macomber, E. W. Bennett, Thos. Griswold, Jr., James T. Pardee, L. A. Chichester, G. A. Currie, E. O. Barstow.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $160,277 76 | $187,724 36 | $141,447 88 | $213,825 05 | $232,191 51 |
| Sav. dept. | 5,301 00 | 5,301 00 | 5,301 00 | 5,301 00 | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 141,800 00 | 172,550 00 | 166,398 00 | 181,838 00 | 290,168 00 |
| Sav. dept. | 122,234 50 | 141,192 50 | 125,444 50 | 168,405 50 | 295,055 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | 12,886 11 |
| Sav. dept. | ..... | ..... | ..... | ..... | 9,087 00 |
| Due from bks. in res. cities:...Com'l. dept. | 188,582 67 | 63,464 29 | 28,624 54 | 67,099 18 | 23,582 66 |
| Sav. dept. | 16,564 04 | 9,533 56 | 1,375 78 | 5,048 53 | 3,563 63 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 86,700 00 | 115,000 00 | 102,000 00 | 77,000 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 35,000 00 | 5,000 00 | ..... |
| Sav. dept. | 65,000 00 | 30,000 00 | 20,000 00 | 20,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | 576 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 23,819 00 | 34,048 00 | 24,952 00 | 21,120 00 | 12,520 00 |
| Sav. dept. | 14,000 00 | 10,000 00 | 7,500 00 | 7,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 475 00 | 505 00 | 500 00 | 520 00 | 325 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,117 55 | 2,138 20 | 1,792 75 | 1,462 25 | 1,495 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:..... .....Com'l. dept. | 135 67 | 245 94 | 373 92 | 264 49 | 217 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 2,146 02 | 418 10 | 141 12 | 259 63 | 555 90 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 16,000 00 | 16,000 00 | 16,000 00 | 15,600 00 | 15,600 00 |
| Furniture and fixtures..... | 6,999 85 | 6,999 85 | 7,335 85 | 6,835 85 | 6,835 85 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 1,892 62 | 1,576 54 | 2,708 81 | 1,963 02 | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | 1,500 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $853,045 68 | $796,697 34 | $686,896 15 | $799,042 50 | $911,161 06 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund..... | ..... | ..... | ..... | 5,000 00 | 5,000 00 |
| Undivided profits, net..... | 3,953 48 | 4,776 53 | 9,027 35 | 2,281 36 | 3,042 64 |
| Dividends unpaid..... | ..... | ..... | ..... | 1,550 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 399,805 03 | 317,794 99 | 283,351 18 | 325,878 04 | 151,541 59 |
| Demand certificates of deposit..... | 72,769 08 | 81,766 40 | 26,028 33 | 21,485 45 | ..... |
| Certified checks..... | 314 89 | 6,169 28 | 15,666 27 | 17,872 45 | 43,892 77 |
| Cashier's checks..... | 17,603 66 | 6,211 08 | 1,401 74 | 6,920 17 | 6,627 93 |
| Due to Federal Reserve Bank..... | 25,000 00 | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | 25,000 00 |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 232,579 48 | 251,955 41 | 235,031 67 | 245,262 65 | 252,669 16 |
| Certificates of deposit..... | 51,020 06 | 48,023 65 | 46,389 61 | 57,792 38 | 58,386 97 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | 20,000 00 | 10,000 00 | 55,000 00 | 155,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | 155,000 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $853,045 68 | $796,697 34 | $686,896 15 | $799,042 50 | $911,161 06 |

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## No. 97.

## MIDLAND COUNTY SAVINGS BANK, MIDLAND.

### Organized September 10, 1886.

### Corporate existence extended September 10, 1916.

STEWART B. GORDON, *President;* CHARLES BROWN, *Vice President;* ROLLIN C. GORDON, *Cashier;* E. V. JOHNSTON, *Assistant Cashier.*

DIRECTORS.—Stewart B. Gordon, Charles Brown, R. C. Gordon, Douglas G. Mode, D. A. Newland.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $151,865 70 | $121,557 24 | $127,027 75 | $123,862 95 | $132,896 79 |
| Sav. dept. | 53,477 01 | 50,248 69 | 48,578 87 | 47,858 87 | 74,148 32 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,000 00 | | | | |
| Sav. dept. | 139,840 86 | 136,696 02 | 203,023 86 | 137,818 13 | 136,051 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 70,514 68 | 111,326 55 | 77,954 70 | 87,933 28 | 29,222 69 |
| Sav. dept. | | | | 40,000 00 | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 36,571 45 | 49,095 09 | 43,447 00 | 48,547 00 | 55,247 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 19,784 00 | 15,605 00 | 16,491 00 | 15,611 00 | 6,761 00 |
| Sav. dept. | 15,000 00 | 15,000 00 | 20,000 00 | 16,000 00 | 15,000 00 |
| Gold coin:.....Com'l. dept. | 460 00 | 555 00 | 595 00 | 640 00 | 690 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 690 85 | 578 10 | 857 00 | 953 25 | 1,355 25 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 78 18 | 94 91 | 78 34 | 97 46 | 32 19 |
| Sav. dept. | | | | | |
| Overdrafts | 189 83 | 240 47 | 328 83 | 914 97 | 1,152 74 |
| Premium account | | | | | |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 440 01 | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $509,912 57 | $511,997 07 | $549,382 35 | $531,236 91 | $463,557 14 |
| **Liabilities.** | | | | | |
| Cayital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 20,778 11 | 21,815 99 | 21,967 93 | 22,401 38 | 23,026 65 |
| Dividends unpaid | 1,000 00 | 99 00 | 99 00 | 1,000 00 | 99 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 185,029 54 | 199,682 81 | 168,421 67 | 136,281 69 | 127,278 34 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 167,354 58 | 171,192 65 | 240,111 82 | 244,178 78 | 189,416 35 |
| Certificates of deposit | 64,307 34 | 69,206 62 | 68,781 93 | 77,375 06 | 73,736 80 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 11,443 00 | | | | |
| Bills payable | 10,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $509,912 57 | $511,997 07 | $549,382 35 | $531,236 91 | $463,557 14 |

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## No. 309.

## THE PEOPLE'S STATE SAVINGS BANK OF MIDLAND COUNTY, MIDLAND.

### Organized May 15, 1905.

ALBERT REINHART, *President;* C. G. OLMSTED, W. J. BAKER, *Vice Presidents;*
EDW. A. LANE, *Cashier.*

DIRECTORS.—L. G. Baker, Geo. Rockwell, Albert Reinhart, C. G. Olmsted, Edw. A. Lane, D. K. Reinhart, W. J. Baker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $279,146 07 | $286,806 71 | $312,407 34 | $370,646 64 | $432,234 72 |
| Sav. dept. | 29,069 56 | 21,247 56 | 20,397 56 | 19,597 56 | 19,597 56 |
| Bonds, mtgs. and securities:...Com'l. dept. | 51,450 00 | 43,050 00 | 61,000 00 | 71,500 00 | 76,700 00 |
| Sav. dept. | 258,981 17 | 272,969 58 | 284,382 84 | 282,986 85 | 303,761 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 98,406 25 | 78,341 48 | 38,731 09 | 64,241 93 | 61,043 32 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 59,800 00 | 131,250 00 | 128,450 00 | 94,600 00 | 91,350 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 4,500 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | 240 04 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,795 00 | 13,614 00 | 20,466 00 | 17,388 00 | 15,582 00 |
| Sav. dept. | 17,975 00 | 17,830 00 | 19,770 00 | 19,760 00 | 19,860 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 80 00 |
| Sav. dept. | 2,025 00 | 2,147 50 | 2,230 00 | 2,232 50 | 2,140 00 |
| Silver coin:.....Com'l. dept. | 1,507 60 | 1,437 15 | 1,556 45 | 1,340 30 | 1,242 90 |
| Sav. dept. | ..... | 22 50 | ..... | 7 50 | ..... |
| Nickels and cents:.....Com'l. dept. | 294 87 | 373 65 | 540 98 | 518 59 | 665 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 769 72 | 665 00 | 834 55 | 628 75 | 74 91 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 30,000 00 | 30,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,649 24 | 441 81 | 3,800 63 | 3,190 94 | 581 26 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $847,869 48 | $907,696 94 | $924,567 44 | $978,639 56 | $1,055,154 19 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 16,930 59 | 23,073 73 | 23,113 31 | 24,972 87 | 27,592 93 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 372,869 48 | 370,697 55 | 352,999 01 | 372,977 84 | 403,735 74 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | 34 23 | 34 23 | ..... |
| Cashier's checks | 7,101 80 | 8,191 88 | 2,109 41 | 3,274 27 | 3,652 54 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 308,582 52 | 345,659 33 | 370,507 16 | 376,134 53 | 417,713 47 |
| Certificates of deposit | 61,385 09 | 62,274 45 | 59,054 32 | 60,645 82 | 60,659 51 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 6,000 00 | 12,800 00 | 31,750 00 | 55,600 00 | 61,800 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $847,869 48 | $907,696 94 | $924,567 44 | $978,639 56 | $1,055,154 19 |

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## No. 77.

## THE FARMERS' AND MERCHANTS' BANK OF MILAN, MILAN.

### Organized December 31, 1889.

### Corporate existence extended November 26, 1919.

M. H. HACK, *President;* C. H. WILSON, O. A. KELLEY, *Vice Presidents;* JOHN D. LAWSON, *Cashier.*

DIRECTORS.—C. H. Wilson, O. A. Kelley, M. H. Hack, G. A. Dennison, Geo. F. Minto, R. C. Allen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $247,239 14 | $268,311 14 | $265,459 01 | $278,142 45 | $300,699 23 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:..Com'l. dept. | 26,650 00 | 25,850 00 | 34,250 00 | | 21,000 00 |
| Sav. dept. | 49,357 63 | 46,747 63 | 49,032 63 | 51,530 63 | 50,967 63 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 29,148 18 | 34,498 12 | 26,387 32 | 47,519 02 | 50,957 45 |
| Sav. dept. | | | | | |
| U. S. Bds. & ert. indebt. as sav. legal res.. | 15,000 00 | 28,000 00 | 33,000 00 | 31,155 00 | 37,800 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 14,011 00 | 10,262 00 | 12,780 00 | 12,882 00 | 6,446 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 1,207 50 | 1,282 50 | 1,192 50 | 1,102 50 | 1,060 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 2,662 75 | 630 10 | 685 60 | 1,002 70 | 1,290 15 |
| Sav. dept. | | | | | |
| Nickels and cents:..... .....Com'l. dept. | 410 91 | 566 35 | 676 31 | 675 80 | 574 73 |
| Sav. dept. | | | | | |
| Overdrafts | 390 18 | 867 91 | 665 78 | | 2,390 63 |
| Premium account | | | | | |
| Banking house | 7,500 00 | 7,500 00 | 7,350 00 | 7,350 00 | 7,350 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit..z | | | | | |
| Outside checks and other cash items | 4,941 50 | 1,228 11 | 689 25 | 1,071 30 | 763 27 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $413,518 79 | $440,743 86 | $446,668 40 | $447,931 40 | $488,799 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 10,218 92 | 10,267 47 | 10,293 61 | 12,170 48 | 13,562 74 |
| Dividends unpaid | 2,925 00 | 300 00 | | 1,250 00 | 1,250 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 122,577 81 | 127,474 45 | 129,754 73 | 127,811 83 | 162,072 89 |
| Demand certificates of deposit | 160,794 54 | 174,374 59 | 175,826 51 | 172,843 52 | 176,112 49 |
| Certified checks | | 201 05 | 300 00 | | |
| Csahier's checks | | | | | |
| Due to Federal/Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 67,002 52 | 78,126 30 | 80,493 55 | 83,855 57 | 85,800 97 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $413,518 79 | $440,743 86 | $446,668 40 | $447,931 40 | $488,799 09 |

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## No. 469.

## THE MILAN STATE SAVINGS BANK, MILAN.

### Organized November 17, 1910.

CHARLES E. DENTON, *President;* CHARLES W. STEIDLE, *Vice President;* F. E. ROSS, *Cashier;* G. L. LASKEY, *Assistant Cashier.*

DIRECTORS.—Charles W. Steidle, F. E. Ross, Dorr Barnes, Charles E. Denton, N. J. Laskey, O. E. Fulkerson, S. P. Campbell, P. T. Johnston, J. M. Auten.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $144,313 90 | $169,032 46 | $156,724 75 | $145,199 32 | $180,241 53 |
| Sav. dept. | 11,950 00 | 16,698 00 | 13,435 00 | 13,435 00 | 14,935 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,784 00 | 16,700 00 | 16,700 00 | 22,500 00 | 22,500 00 |
| Sav. dept. | 54,625 00 | 67,375 00 | 95,095 00 | 71,225 00 | 74,483 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | 14,365 06 | 15,167 42 | 10,163 46 | 10,326 89 | 14,747 87 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 5,410 06 | 3,802 15 | 7,109 79 | 7,962 71 | 9,127 08 |
| Sav. dept. | 7 04 | 432 04 | 433 14 | 126 74 | 126 74 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 660 00 | 5,097 12 | 481 69 | 917 37 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,603 00 | 2,775 00 | 4,756 00 | 4,427 00 | 5,442 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | 70 00 | 52 50 | 97 50 | 107 50 | 107 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 927 40 | 911 80 | 1,110 10 | 1,757 20 | 1,870 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 214 74 | 251 80 | 213 15 | 342 28 | 375 36 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 907 45 | 1,380 00 | 614 88 | 501 90 | 424 17 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 9,900 00 | 9,900 00 | 9,900 00 | 9,900 00 | 11,400 00 |
| Furniture and fixtures..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit...r..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and othe. cash items..... | 870 00 | 201 45 | 271 85 | 1,261 17 | 129 78 |
| Stock of Federal Reserve Bank..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $274,107 65 | $319,276 74 | $326,606 31 | $299,490 08 | $345,910 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net..... | 669 45 | 1,496 33 | 2,672 31 | 2,080 52 | 2,794 83 |
| Dividends unpaid..... | 1,250 00 | 25 00 | ..... | 1,250 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 72,993 62 | 71,984 21 | 82,063 86 | 78,247 77 | 104,743 43 |
| Demand certificates of deposit..... | 76,579 63 | 104,131 12 | 87,333 52 | 92,246 31 | 91,532 45 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | 3,340 60 | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial cert ficates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 69,136 42 | 70,599 48 | 81,536 62 | 82,665 48 | 83,940 17 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 15,478 53 | 3,700 00 | 3,000 00 | ..... | 7,400 00 |
| Bills payable..... | 5,000 00 | 31,000 00 | 37,000 00 | 10,000 00 | 22,500 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $274,107 65 | $319,276 74 | $326,606 31 | $299,490 08 | $345,910 88 |

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## No. 472.

## FIRST STATE BANK, MILFORD.

### Organized February 6, 1911.

MARK B. LIDDELL, *President;* CHARLES E. LOVEJOY, *Vice President;* F. M. LANSING, *Cashier.*

DIRECTORS.—Mark B. Liddell, Charles E. Lovejoy, F. S. Hubbell, Dennis Boyle, Eva I. Thornhill, F. M. Lansing.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $94,485 29 | $101,910 19 | $122,219 31 | $106,434 65 | $146,585 14 |
| Sav. dept. | 44,166 00 | 49,166 00 | 31,166 00 | 51,166 00 | 48,166 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 721 00 | ..... | ..... | ..... |
| Sav. dept. | 194,255 55 | 192,704 27 | 281,457 16 | 281,454 16 | 298,724 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | 9,543 77 | 14,147 92 | 9,541 97 | 11,413 72 |
| Sav. dept. | 18,635 57 | 10,000 00 | 10,200 00 | 10,200 00 | 11,200 00 |
| Due from bks. in res. cities:...Com'l. dept. | 36,007 47 | 28,656 51 | 30,386 46 | 31,745 08 | 22,306 74 |
| Sav. dept. | 10,000 00 | ..... | ..... | ..... | 1,922 52 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 43,000 00 | 71,200 00 | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,000 00 | 5,257 00 | 9,783 00 | 5,500 00 | 7,660 00 |
| Sav. dept. | 8,969 00 | 5,500 00 | 9,500 00 | 7,780 00 | 6,583 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 45 50 | 50 50 | 58 00 | 173 00 |
| Sav. dept. | 3 00 | 100 00 | 100 00 | 60 00 | ..... |
| Silver coin:.....Com'l. dept. | 190 00 | 203 75 | 440 80 | 350 00 | 1,060 45 |
| Sav. dept. | 344 40 | 400 00 | 150 00 | 451 95 | ..... |
| Nickels and cents:.....Com'l. dept. | 15 | 187 53 | 249 41 | 56 53 | 328 14 |
| Sav. dept. | 219 93 | 66 98 | 8 97 | 247 80 | 22 |
| Overdrafts | 125 72 | 31 04 | 46 87 | 15 54 | 383 33 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 6,235 00 | 5,611 50 | 5,928 50 | 5,928 50 | 6,080 40 |
| Other real estate | 2,024 40 | 3,494 40 | 3,494 40 | 3,494 40 | 3,494 40 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 15 35 | 770 00 | ..... | ..... | 344 01 |
| Outside checks and other cash items | 7 64 | 22 70 | 46 03 | 317 32 | 19 98 |
| Stock of Federal Reserve Bank | 950 00 | 950 00 | 950 00 | 950 00 | 950 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $476,639 47 | $496,542 14 | $530,325 33 | $525,751 90 | $577,395 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 6,000 00 |
| Undivided profits, net. | 10,268 45 | 11,294 96 | 13,132 89 | 10,000 00 | 11,327 54 |
| Dividends unpaid | 1,500 00 | 6 00 | ..... | 1,500 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 114,274 99 | 119,473 06 | 147,320 31 | 124,525 96 | 159,281 77 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 2 58 | 630 87 | 1,290 00 | 2,366 03 | 1,690 00 |
| C shier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 5,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 167,333 60 | 173,989 27 | 158,316 22 | 186,874 25 | 210,544 32 |
| Certificates of deposit | 152,259 85 | 155,147 98 | 174,265 91 | 164,485 66 | 156,051 58 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $476,639 47 | $496,542 14 | $530,325 33 | $525,751 90 | $577,395 21 |

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## No. 413.

## THE STATE SAVINGS BANK OF MINDEN CITY.

### Organized December 1, 1908.

ALBERT SEAMAN, *President;* JOHN WAHLA, JOHN W. SMITH, *Vice Presidents;*
FRED J. KEMP, *Cashier;* H. O. SOEHNER, MARTHA SEAMAN, *Assistant Cashiers;*
DIRECTORS.—Albert Seaman, Fred J. Kemp, John W. Smith, John Wahla, John P. McCoy, J. W. Zinger.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $134,620 59 | $131,723 23 | $138,209 63 | $140,781 62 | $143,855 75 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 40,576 43 | 16,605 66 | 41,276 43 | 16,576 43 | 40,276 43 |
| Sav. dept. | 172,761 00 | 208,711 00 | 207,787 60 | 203,787 60 | 216,227 60 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 22,953 84 | 26,933 65 | 32,974 48 | 32,639 54 | 52,138 02 |
| Sav. dept. | 19,562 36 | 19,644 07 | 16,699 90 | 16,723 55 | 16,821 39 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | 23,050 00 | 24,000 00 | 39,000 00 | 6,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,087 14 | | 660 46 | 44 34 | 223 78 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 14,976 00 | 12,953 00 | 10,339 00 | 8,107 00 | 6,757 00 |
| Sav. dept. | | 100 00 | | | |
| Gold coin:.....Com'l. dept. | 1,897 50 | | 1,895 00 | 1,375 00 | 392 50 |
| Sav. dept. | 6,000 00 | 7,900 00 | 6,000 00 | 6,500 00 | 7,500 00 |
| Silver coin:.....Com'l. dept. | 434 90 | 461 35 | 357 00 | 299 25 | 78 45 |
| Sav. dept. | | | | | |
| Nickels and cents:..... .....Com'l. dept. | 52 66 | 13 25 | 19 40 | 32 95 | 11 89 |
| Sav. dept. | | | | | |
| Overdrafts | 12 60 | 82 37 | | 257 11 | 7,260 07 |
| Premium account | | | | | |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 5,900 00 | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 576 86 | 222 61 | 283 55 | 55 43 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $433,411 88 | $467,600 19 | $499,702 45 | $485,379 82 | $510,742 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 3,500 00 |
| Undivided profits, net | 4,985 72 | 1,667 86 | 2,242 52 | 2,574 84 | 2,083 01 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 73,403 37 | 93,081 23 | 114,135 47 | 93,389 68 | 101,137 43 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 110,139 90 | 101,677 01 | 107,718 42 | 100,438 52 | 107,612 07 |
| Book accounts | | | | | |
| Certificates of deposit | 209,382 89 | 232,674 09 | 237,106 04 | 250,476 78 | 261,410 37 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $433,411 88 | $467,600 19 | $499,702 45 | $485,379 82 | $510,742 88 |

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## No. 550.

## THE UNION STATE BANK, MIO.

### Organized June 29, 1914.

DAVID MARKHAM, *President;* H. J. MARKHAM, *Vice President and Cashier;*
J. F. MARKHAM, *Assistant Cashier.*

DIRECTORS.—W. A. Prince, H. J. Markham, J. F. Markham, David Markham, Fred Comins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $74,998 31 | $81,560 06 | $89,401 52 | $91,381 63 | $94,078 97 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,196 86 | 19,235 21 | 21,089 52 | 17,137 02 | 19,748 77 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 11,685 38 | 12,837 57 | 10,197 37 | 7,751 24 | 7,336 01 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,918 00 | 6,574 00 | 3,725 00 | 4,369 00 | 2,256 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 317 50 | 317 50 | 317 50 | 332 50 | 332 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 853 35 | 611 30 | 552 00 | 321 80 | 928 50 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 215 15 | 220 22 | 200 39 | 159 19 | 154 16 |
| Sav. dept. | | | | | |
| Overdrafts | 61 59 | 3 06 | 10 04 | 40 30 | 111 45 |
| Premium account | | | | | |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 1,375 00 | 1,375 00 | 1,375 00 | 1,375 00 | 1,375 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 1,158 32 | 58 23 | 1,361 25 | 2,077 23 | 2,219 39 |
| Outside checks and other cash items | 2,217 10 | 1,429 69 | 4,135 88 | 1,445 29 | 2,622 85 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $113,996 56 | $128,221 84 | $136,365 47 | $130,390 20 | $135,163 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,412 76 | 1,412 76 | 1,412 76 | 1,575 02 | 1,575 02 |
| Undivided profits, net | 857 40 | 1,966 09 | 2,505 93 | 917 73 | 1,467 55 |
| Dividends unpaid | 497 00 | | | 1,400 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 63,547 51 | 77,451 63 | 81,149 46 | 71,436 90 | 68,343 00 |
| Demand certificates of deposit | 27,603 53 | 27,340 55 | 27,285 92 | 27,055 55 | 32,082 53 |
| Certified checks | | 20 00 | | 1,000 00 | 50 |
| Cashier's checks | 78 36 | 30 81 | 11 40 | 5 00 | 195 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 4,000 00 | 7,000 00 | 11,500 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $113,996 56 | $128,221 84 | $136,365 47 | $130,390 20 | $135,163 60 |

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## No. 363.

## THE KEWEENAW SAVINGS BANK, MOHAWK.

### Organized January 31, 1907.

J. P. PETERMANN, *President;* W. T. KING, *Vice President;* A. C. MESSNER, *Cashier.*

DIRECTORS.—J. P. Petermann, W. H. Thielman, F. S. Carlton, A. E. Petermann, R. C. Blight, W. T. King, Maurice Kenel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $107,391 82 | $109,034 34 | $114,826 25 | $114,373 16 | $127,528 04 |
| Sav. dept. | 37,702 06 | 37,552 06 | 37,103 68 | 40,503 68 | 42,777 06 |
| Bonds, mtgs. and securities:...Com'l. dept. | 7,147 83 | 26,919 96 | 26,734 96 | 6,629 96 | 6,519 96 |
| Sav. dept. | 65,960 66 | 79,238 14 | 80,185 71 | 89,610 71 | 90,591 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:.. Com'l. dept. | 14,733 75 | 58,333 94 | 28,181 06 | 35,091 44 | 33,331 44 |
| Sav. dept. | 10,431 66 | 40,121 73 | 31,539 70 | 20,966 70 | 15,185 89 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 13,861 00 | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | ..... | ..... | ..... | 400 76 | 166 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,488 00 | 6,175 00 | 13,352 00 | 6,920 00 | 5,164 00 |
| Sav. dept. | 12,000 00 | 7,000 00 | 10,000 00 | 12,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 1,087 50 | 1,120 00 | 1,140 00 | 1,135 00 | 1,010 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:..... Com'l. dept. | 1,231 80 | 1,242 60 | 1,266 60 | 1,304 15 | 1,388 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 228 56 | 260 18 | 167 32 | 282 98 | 275 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts.. | 91 68 | 28 | 41 05 | 241 83 | 199 90 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 904 00 | 664 00 | 664 00 | 664 00 | 664 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 1,750 00 | 1,750 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,857 01 | 6,377 50 | 9,444 77 | 3,293 78 | 3,655 74 |
| Cash items in transit | 14 47 | ..... | 388 26 | ..... | 358 00 |
| Outside checks and other cash items | 2,395 82 | 2,954 75 | 3,689 10 | 523 60 | 2,950 55 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $280,527 62 | $378,994 48 | $360,721 46 | $335,691 75 | $343,516 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 12,500 00 | 12,500 00 | 12,500 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net. | 3,954 92 | 4,562 13 | 5,811 04 | 1,178 29 | 2,782 57 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 97,793 74 | 188,194 47 | 165,131 32 | 138,504 90 | 147,138 92 |
| Demand certificates of deposit | 1,414 00 | 105 96 | 109 74 | 625 90 | 536 95 |
| Certified checks | 75 45 | 7 66 | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... | 329 09 | 172 58 | 2,781 46 | 202 84 | 872 26 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 113,298 25 | 122,289 51 | 124,491 00 | 130,782 92 | 124,982 90 |
| Certificates of deposit | 26,162 17 | 26,162 17 | 24,896 90 | 24,396 90 | 27,203 15 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers.. | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals.... | $280,527 62 | $378,994 48 | $360,721 46 | $335,691 75 | $343,516 75 |

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## No. 633.

## *MOLINE STATE BANK, MOLINE.

### Organized May 8, 1919.

MILO F. GRAY, *President;* ROBERT D. SMITH, JACOB HAVEMAN, *Vice Presidents;*
EUGENE A. DAUGHERTY, *Cashier.*

DIRECTORS.—Joseph Gietzen, David G. Thaler, Jacob Haveman, Robert D. Smith, William E. Gray, Eugene A. Daugherty, Milo F. Gray.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:.. Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

***Commenced business November 26, 1919.**

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## No. 318.

## B. DANSARD & SON'S STATE BANK, MONROE.

### Organized August 21, 1905.

BOYEZ DANSARD, *President;* B. FREIDENBERG, *Vice President;* CARL KIBURTZ, *Cashier;* E. H. STADELMAN, *Assistant Cashier.*

DIRECTORS.—Boyez Dansard, E. L. Dansard, B. Freidenberg, Carl Kiburtz, G. H. Wood, Willis Baldwin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $385,243 10 | $332,861 82 | $328,935 75 | $509,042 37 | $501,829 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 177,892 67 | 54,500 00 | 337,500 00 | 54,500 00 | 124,490 69 |
| Sav. dept. | 629,707 09 | 983,439 76 | 719,406 52 | 781,141 47 | 898,984 95 |
| Due from Fed. Res. Bank:....Com'l. dept. | 59,664 90 | 81,747 92 | 79,926 07 | 86,084 20 | 84,387 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 32,935 77 | 32,189 87 | 35,995 81 | 23,516 43 | 37,539 85 |
| Sav. dept. | 160,228 49 | 220,244 77 | 229,013 87 | 87,886 34 | 140,853 43 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 163,550 00 | 114,250 00 | 208,150 00 | 184,250 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | 180,000 00 | ..... |
| Sav. dept. | 188,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 13,944 21 | 5,634 89 | 9,534 98 | 18,801 47 | 8,302 68 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 14,036 00 | 7,802 00 | 4,259 00 | 4,955 00 | 11,932 00 |
| Sav. dept. | 30,000 00 | 30,000 00 | 30,000 00 | 25,000 00 | 30,000 00 |
| Gold coin:.....Com'l. dept. | 3,285 00 | 5,515 00 | 5,582 50 | 580 00 | 6,512 50 |
| Sav. dept. | ..... | ..... | ..... | 5,000 00 | ..... |
| Silver coin:.....Com'l. dept. | 2,741 50 | 3,081 00 | 1,876 70 | 3,008 00 | 2,798 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 364 99 | 295 71 | 408 34 | 291 25 | 329 63 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 166 03 | 134 74 | 1,103 95 | 55 08 | 200 37 |
| Premium account..... | 1,496 95 | 1,708 45 | 1,708 45 | 1,708 45 | 1,020 40 |
| Banking house..... | 17,000 00 | 17,000 00 | 17,000 00 | 27,000 00 | 27,000 00 |
| Furniture and fixtures..... | 20,300 00 | 20,300 00 | 20,300 00 | 20,300 00 | 20,300 00 |
| Other real estate..... | ..... | ..... | 500 00 | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 179 80 | 12 00 | 12 00 | 12 00 | 20 43 |
| Stock of Federal Reserve Bank..... | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,740,786 50 | $1,963,617 93 | $1,940,913 94 | $2,040,632 06 | $2,084,352 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net..... | 11,329 53 | 11,746 56 | 20,645 36 | 14,043 01 | 18,270 35 |
| Dividends unpaid..... | 895 00 | 15 00 | 25 00 | 5,025 00 | 50 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 513,374 67 | 591,227 98 | 566,352 64 | 583,202 69 | 632,049 00 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 140 85 | 67 54 | 135 56 | 14 42 | 20 68 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 71,951 96 | 88,383 65 | 49,754 20 | 40,854 15 | 92,257 58 |
| State moneys on deposit..... | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | 1,901 93 | 2,618 98 | 2,619 06 | 2,619 06 | 1,114 57 |
| U. S. Government deposits..... | 18,900 00 | 71,998 04 | 40,000 00 | ..... | 56,000 00 |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 565,255 79 | 657,951 87 | 702,764 00 | 714,057 08 | 725,189 06 |
| Certificates of deposit..... | 351,983 99 | 372,467 68 | 390,875 40 | 415,545 42 | 397,510 54 |
| Club savings deposits..... | 34,033 48 | 37,140 63 | 37,742 72 | 39,387 21 | 36,890 97 |
| Notes and bills rediscounted..... | 51,019 30 | ..... | ..... | 95,884 02 | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,740,786 50 | $1,963,617 93 | $1,940,913 94 | $2,040,632 06 | $2,084,352 75 |

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## No. 321.

## THE MONROE STATE SAVINGS BANK, MONROE.

### Organized July 5, 1905.

LEWIS C. KNAPP, *President;* JNO. P. BRONSON, THOS. L. ILGENFRITZ, *Vice Presidents;* WALTER A. MEIER, *Cashier;* JOHN F. GUTMANN, *Assistant Cashier.*

DIRECTORS.—Lewis C. Knapp, C. W. Rau, Henry Shovar, Jno. P. Bronson, Eugene C. Betz, Clinton B. Southworth, Walter A. Meier, G. A. Amendt, Thos. I. Ilgenfritz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $459,177 22 | $441,658 70 | $481,162 08 | $581,019 36 | $590,550 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities: Com'l. dept. | 399,312 82 | 358,882 82 | 291,712 82 | 381,967 82 | 428,172 82 |
| Sav. dept. | 259,921 16 | 255,220 09 | 358,845 33 | 365,625 57 | 377,672 37 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 37,396 40 | 69,269 23 | 75,539 05 | 82,345 94 | 65,383 23 |
| Sav. dept. | 25,515 76 | 45,723 99 | 69,315 79 | 44,176 97 | 52,803 85 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 79,350 00 | 82,200 00 | 177,050 00 | 143,750 00 | 115,300 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | 41,000 00 | 47,000 00 | ..... |
| Sav. dept. | 10,000 00 | 12,000 00 | 12,500 00 | 13,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 8,877 41 | 5,654 68 | 6,001 68 | 14,753 40 | 10,331 89 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 29,821 00 | 34,800 00 | 29,487 00 | 25,962 00 | 24,048 00 |
| Sav. dept. | 10,000 00 | 12,000 00 | 12,500 00 | 13,000 00 | 14,000 00 |
| Gold coin: Com'l. dept. | 1,080 00 | 3,037 50 | 3,165 00 | 3,230 00 | 3,122 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: Com'l. dept. | 3,081 00 | 3,172 45 | 2,672 35 | 2,519 35 | 2,167 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 386 31 | 292 70 | 94 43 | 344 13 | 462 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 189 99 | 13 02 | 51 96 | 145 38 | 416 55 |
| Premium account | 3,902 31 | 4,087 82 | 4,070 37 | 5,610 84 | 6,542 21 |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 24,067 17 | 24,067 17 | 24,067 17 | 25,222 17 | 25,222 17 |
| Other real estate | ..... | ..... | ..... | 2,416 08 | 2,416 08 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 318 00 | 321 00 | 324 00 | 346 00 | 482 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,352,396 55 | $1,352,401 17 | $1,589,559 03 | $1,752,435 01 | $1,719,094 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 4,674 06 | 4,882 05 | 3,102 23 | 645 50 | 3,462 95 |
| Dividends unpaid | 2,000 00 | ..... | 150 00 | 4,150 00 | 165 71 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | 15,000 00 |
| Commercial deposits subject to check | 612,657 22 | 673,835 68 | 735,257 82 | 930,879 94 | 737,989 71 |
| Demand certificates of deposit | 119,465 77 | 136,002 80 | 144,570 42 | 143,934 76 | 162,924 38 |
| Certified checks | 769 95 | 415 45 | 1 00 | 22 54 | 2,205 62 |
| Cashiers' checks | 882 52 | 206 68 | 798 83 | 64 75 | 4,491 97 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | 1,028 78 | 1,046 28 | 5,615 98 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 350,999 28 | 384,084 81 | 407,355 66 | 425,460 07 | 461,084 52 |
| Certificates of deposit | 56,456 80 | 60,278 30 | 63,628 56 | 58,644 83 | 79,576 94 |
| Club savings deposits | 1,490 95 | 7,695 40 | 13,665 73 | 17,586 34 | 23,326 93 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 143,000 00 | 25,000 00 | 100,000 00 | 50,000 00 | 50,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 53,250 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,352,396 55 | $1,352,401 17 | $1,589,559 03 | $1,752,435 01 | $1,719,094 71 |

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## No. 491.

## THE FARMERS' STATE BANK OF MONTAGUE, MONTAGUE.

### Organized October 20, 1911.

JOHN VANDERWERP, *President;* HERMAN W. RUNZEL, *Vice President;* ADOLPH ANDERSON, *Cashier;* JOSEPH A. TUELL, *Assistant Cashier.*

DIRECTORS.—John Vanderwerp, Edw. P. Mills, Herman W. Runzel, William Van Frank, William E. Sweet, Edward T. Rogers.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $63,769 01 | $56,408 29 | $51,827 61 | $55,879 95 | $68,793 08 |
| Sav. dept. | 19,886 57 | 31,946 57 | 34,266 00 | 32,730 50 | 34,774 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,364 82 | 19,097 00 | 16,897 50 | 15,842 95 | 15,106 83 |
| Sav. dept. | 83,804 05 | 82,946 99 | 88,177 40 | 87,478 13 | 112,444 84 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,014 95 | 6,879 60 | 19,507 82 | 16,548 05 | 13,491 98 |
| Sav. dept. | 17,128 91 | 3,391 37 | 12,199 55 | 14,702 46 | 26,065 67 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 26,500 00 | 30,550 00 | 25,950 00 | 14,100 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,127 00 | 1,442 00 | 4,704 00 | 3,118 00 | 1,453 00 |
| Sav. dept. | 6,500 00 | 5,500 00 | 6,832 00 | 6,794 00 | 8,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 561 00 | 728 00 | 668 50 | 706 00 | 756 00 |
| Silver coin:.....Com'l. dept. | 869 80 | 1,246 60 | 1,705 55 | 1,851 20 | 1,555 20 |
| Sav. dept. | 939 00 | 772 00 | 509 50 | 500 00 | 744 00 |
| Nickels and cents:..... .....Com'l. dept. | 332 46 | 293 61 | 297 63 | 292 65 | 192 68 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 2,042 26 | 346 81 | 609 23 | 953 12 | 1,111 61 |
| Premium account..... | ..... | ..... | ..... | ..... | 64 56 |
| Banking house..... | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Furniture and fixtures..... | 1,750 00 | 1,000 00 | 1,102 00 | 1,102 00 | 1,000 00 |
| Other real estate..... | 3,371 89 | 3,266 76 | 3,058 94 | 3,017 10 | 4,773 41 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | 712 95 | 2,171 66 |
| Outside checks and other cash items..... | 297 13 | 190 41 | 381 05 | 112 18 | 628 04 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $254,758 85 | $249,506 01 | $272,194 28 | $259,941 24 | $297,127 20 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net..... | 3,111 27 | 1,412 62 | 2,212 15 | 2,398 83 | 1,530 47 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 72,743 86 | 67,756 36 | 87,359 47 | 69,765 55 | 91,874 56 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 1,371 98 | 1,377 07 | 1,437 07 | 1,342 10 | 1,314 10 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 66,744 83 | 69,748 37 | 75,026 34 | 78,990 13 | 90,781 67 |
| Certificates of deposit..... | 85,786 91 | 84,211 59 | 81,159 25 | 82,444 63 | 86,626 40 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $254,758 85 | $249,506 01 | $272,194 28 | $259,941 24 | $297,127 20 |

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## No. 511.

## THE MONTGOMERY STATE BANK, MONTGOMERY.

### Organized June 26, 1912.

HENRY BRADLEY, *President;* HENRY HAYNES, *Vice President;* A. K. SIMPSON, *Cashier;* EDITH KOPP, *Assistant Cashier.*

DIRECTORS.—H. E. Adams, E. E. Dobbs, Benjamin F. Allgire, Henry Haynes, O. G. McFarland, Henry Bradley, L. D. Bradley, Geo. Tanner, C. B. Todd.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $87,690 56 | $84,017 80 | $83,569 80 | $80,450 98 | $74,555 61 |
| Sav. dept. | 21,074 91 | 17,746 66 | 30,036 71 | 31,794 01 | 36,452 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 51,703 92 | 64,053 92 | 47,423 92 | 46,073 92 | 59,573 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept | 15,537 77 | 4,545 47 | 6,000 38 | 2,564 41 | 2,959 93 |
| Sav. dept. | 10,000 00 | 10,000 00 | 7,000 00 | 10,000 00 | 15,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 2,000 00 | 3,000 00 | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,478 00 | 5,487 00 | 3,811 00 | 3,916 00 | 2,585 00 |
| Sav. dept. | 5,000 00 | 3,000 00 | 4,500 00 | 2,700 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 432 50 | 417 50 | 417 50 | 400 00 | 400 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,047 35 | 2,048 50 | 932 00 | 489 00 | 1,849 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 204 32 | 222 06 | 236 02 | 272 85 | 326 48 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 37 28 | 732 46 | 1,423 84 | 1,116 89 | 839 73 |
| Premium account | ..... | ..... | 335 29 | 46 66 | ..... |
| Banking house | 2,866 50 | 2,866 50 | 2,866 50 | 2,866 50 | 2,866 50 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 113 01 | 46 70 | 62 26 | 127 71 | 148 37 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $201,086 12 | $199,084 57 | $193,515 22 | $184,718 93 | $205,457 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 103 81 | 230 82 | ..... | ..... | 543 96 |
| Dividends unpaid | 1,400 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 72,446 63 | 40,378 13 | 61,327 28 | 57,916 26 | 52,552 66 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 479 10 | 191 00 | 226 31 | 837 21 | 8,100 60 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit: | 85,656 58 | 90,884 62 | 84,461 63 | 84,465 46 | 101,709 82 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 17,000 00 | 21,000 00 | 18,500 00 | 12,500 00 | 12,500 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 17,400 00 | ..... | ..... | 6,050 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $201,086 12 | $199,084 57 | $193,515 22 | $184,718 93 | $205,457 04 |

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## No. 515.

## MONTROSE STATE BANK, MONTROSE.

### Organized June 28, 1912.

F. P. SAYRE, *President;* A. B. WOOD, GEO. D. MACKENZIE, *Vice Presidents;*
M. S. RUSSELL, *Cashier.*

DIRECTORS.—F. P. Sayre, W. R. Speer, L. A. Vickery, F. A. Niles, Elbert L. Beecher, Arnott B. Wood, L. R. Wickham, Geo. D. MacKenzie, Geo. Bower.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $39,410 21 | $42,733 88 | $53,344 76 | $47,506 81 | $45,424 00 |
| Sav. dept. | 38,097 23 | 38,240 78 | 38,457 22 | 37,699 69 | 38,257 54 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,344 98 | 32,620 00 | 19,610 47 | 20,775 84 | 11,446 20 |
| Sav. dept. | 24,488 59 | 27,481 07 | 35,781 07 | 33,271 07 | 36,696 07 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | 64 27 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,357 93 | 13,583 20 | 13,884 62 | 31,429 21 | 52,012 51 |
| Sav. dept. | 2,730 00 | ..... | ..... | ..... | 31,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 4,000 00 | 4,000 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept | ..... | ..... | 3,500 00 | 3,500 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,537 00 | 1,684 00 | 4,900 00 | 3,153 00 | 4,151 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 8,100 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 345 00 | 320 00 | 320 00 | 327 50 | 337 50 |
| Sav. dept. | 300 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 1,182 56 | 782 25 | 1,065 90 | 1,071 60 | 520 45 |
| Sav. dept. | 74 00 | 400 00 | 200 00 | 400 00 | 200 00 |
| Nickels and cents:.....Com'l. dept. | 220 02 | 210 60 | 198 04 | 139 53 | 200 00 |
| Sav. dept. | 49 | 32 94 | 29 19 | 36 41 | 10 27 |
| Overdrafts..... | ..... | 4 38 | 574 55 | 736 48 | 295 85 |
| Premium account..... | ..... | 56 27 | 39 39 | ..... | ..... |
| Banking house..... | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Furniture and fixtures..... | 2,060 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | 568 93 | 568 93 | 1,557 26 | 1,557 26 | 1,557 26 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 68 95 | 79 26 | ..... | 5 00 | 50 59 |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $158,385 89 | $169,897 56 | $180,562 47 | $193,873 67 | $231,259 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 800 00 | 900 00 | 900 00 | 900 00 | 1,000 00 |
| Undivided profits, net..... | 910 62 | ..... | ..... | 803 28 | 243 08 |
| Dividends unpaid..... | 9 00 | 15 00 | ..... | ..... | 30 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 31,631 25 | 35,291 28 | 31,535 87 | 44,715 89 | 48,261 69 |
| Demand certificates of deposit..... | 37,630 40 | 55,772 65 | 50,198 63 | 57,005 72 | 83,244 50 |
| Certified checks..... | 18 50 | 9 50 | 1,400 00 | 206 00 | 502 98 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 22 81 | 22 81 | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | 20,000 00 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 25,126 51 | 26,102 30 | 23,031 32 | 28,257 23 | 31,843 66 |
| Certificates of deposit..... | 42,236 80 | 26,784 02 | 38,496 65 | 31,985 55 | 23,633 33 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | 10,000 00 | 5,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $158,385 89 | $169,897 56 | $180,562 47 | $193,873 67 | $231,259 24 |

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## No. 202.

## WAKEFIELD STATE BANK, MORENCI.

### Organized January 10, 1898.

C. C. WAKEFIELD, *President;* C. A. WILSON, *Vice President;* ARTHUR TURNER, *Cashier;* C. C. CHAPPELL, *Assistant Cashier.*

DIRECTORS.—C. C. Wakefield, W. M. Hamilton, C. A. Wilson, C. F. Buck, Roscoe Wilson, G. W. Gust, C. E. Cottrell, Arthur Turner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $202,503 58 | $235,217 74 | $253,184 80 | $248,461 92 | $270,940 46 |
| Sav. dept. | 67,375 63 | 42,641 05 | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | 39,000 00 | 279,250 00 |
| Sav. dept. | 422,615 00 | 464,515 00 | 559,845 00 | 664,145 00 | 460,420 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 18,441 13 | 23,099 81 | 21,026 06 | 25,655 88 | 24,924 86 |
| Sav. dept. | 15,000 00 | 15,000 00 | 16,000 00 | 15,500 00 | 16,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 2,497 01 | 1,827 22 | 3,172 53 | 4,982 12 | 6,569 99 |
| Sav. dept. | 55,990 79 | 87,916 51 | 48,843 38 | 85,328 02 | 70,119 80 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 254 30 | 1,104 02 | 626 84 | 683 25 | 375 41 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,440 00 | 4,542 00 | 5,900 00 | 3,190 00 | 6,367 00 |
| Sav. dept. | 3,049 00 | 13,031 00 | 20,093 00 | 3,221 00 | 6,595 00 |
| Gold coin:.....Com'l. dept. | 80 00 | 175 00 | 150 00 | 100 00 | 100 00 |
| Sav. dept. | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Silver coin:.....Com'l. dept. | 215 85 | 156 55 | 218 05 | 2,045 05 | 147 90 |
| Sav. dept. | 2,740 00 | 2,850 00 | 2,890 00 | 1,200 00 | 2,920 00 |
| Nickels and cents:.....Com'l. dept. | 9 75 | 22 43 | 105 11 | 981 70 | 9 69 |
| Sav. dept. | 1,148 98 | 1,205 30 | 935 79 | 85 61 | 1,160 81 |
| Overdrafts | 395 30 | 178 21 | 343 44 | 267 82 | 1,111 23 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 1,774 96 | 674 96 | ..... |
| Outside checks and other cash items | 434 15 | ..... | 103 70 | ..... | 146 12 |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $826,190 47 | $920,481 84 | $962,212 66 | $1,122,522 33 | $1,174,158 27 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 0 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 16,904 70 | 23,407 86 | 19,917 69 | 20,503 20 | 25,185 33 |
| Dividends unpaid | ..... | ..... | 30 00 | 1,500 00 | ..... |
| Reserved for taxes, interest, etc. | 3,100 75 | 3,100 75 | 10,000 00 | 5,000 00 | 5,000 00 |
| Commercial deposits subject to check | 216,400 55 | 237,178 33 | 263,141 42 | 258,061 39 | 282,116 04 |
| Demand certificates of deposit | 15,954 27 | 21,018 45 | 14,186 35 | 16,749 43 | 20,061 04 |
| Certified checks | 200 00 | 300 00 | 200 00 | 700 00 | 200 00 |
| Cashier's checks | 54 00 | 54 00 | 54 00 | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 478,576 20 | 505,422 45 | 509,683 20 | 494,458 31 | 512,345 86 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 15,000 00 | 50,000 00 | 65,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 245,550 00 | 249,250 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $826,190 47 | $920,481 84 | $962,212 66 | $1,122,522 33 | $1,174,158 27 |

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## No. 551.

## THE MORLEY STATE BANK, MORLEY.

Organized June 20, 1914.

CHARLES W. CRIMMINS, *President;* FRANK S. COLEMAN, *Vice President;* WM. F. TURNER, *Cashier.*

DIRECTORS.—Byron S. Davenport, Charles W. Crimmins, Wm. F. Turner, Peter Hansen, Chester L. Crimmins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $82,336 06 | $81,537 37 | $79,185 08 | $90,116 24 | $96,613 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 11,103 00 | 17,103 00 | 22,723 00 | 42,403 00 | 32,782 67 |
| Sav. dept. | 27,600 00 | 25,571 15 | 28,585 82 | 30,858 32 | 33,027 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 12,876 03 | 9,340 25 | 20,100 45 | 11,502 30 | 21,153 12 |
| Sav. dept. | 5,432 43 | 3,994 84 | 2,646 95 | 1,464 82 | 4,066 15 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | 3,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 3,000 00 | ..... | 2,500 00 | 4,000 00 | ..... |
| Sav. dept. | 2,000 00 | 4,000 00 | 4,500 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,255 00 | 6,087 00 | 8,045 00 | 5,963 00 | 2,572 00 |
| Sav. dept. | 400 00 | 600 00 | 900 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 45 00 | 60 00 | 65 00 | 105 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 736 60 | 760 55 | 796 15 | 729 80 | 1,652 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 188 20 | 303 67 | 355 18 | 383 74 | 373 82 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 18 46 | 14 52 | ..... | 20 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 4,240 53 | 8,179 15 |
| Furniture and fixtures | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Other real estate | 2,124 75 | 2,163 30 | 2,178 94 | 2,178 94 | 2,178 94 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | 1,000 00 | 125 48 |
| Outside checks and other cash items | ..... | 20 36 | 377 74 | 72 50 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 16,390 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $160,092 07 | $154,544 95 | $175,968 83 | $198,483 19 | $223,720 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,500 00 | 2,500 00 | 2,500 00 | 3,000 00 | 3,000 00 |
| Undivided profits, net | 1,772 57 | 2,072 88 | 2,847 70 | 2,962 87 | 3,161 00 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 28,657 39 | 29,383 17 | 43,432 82 | 52,458 42 | 63,154 07 |
| Demand certificates of deposit | 71,729 68 | 66,422 91 | 65,555 54 | 74,238 76 | 82,461 69 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 11,194 74 | 12,054 03 | 21,498 96 | 17,914 18 | 20,090 18 |
| Certificates of deposit | 24,237 69 | 22,111 96 | 15,133 81 | 17,408 96 | 21,003 47 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 5,500 00 | 5,850 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $160,092 07 | $154,544 95 | $175,968 83 | $198,483 19 | $223,720 41 |

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## No. 222.

## CITIZENS' SAVINGS BANK OF MOUNT CLEMENS.

### Organized May 10, 1900.

A. T. DONALDSON, *President;* FRED B. SCHOTT, ALVIN P. GRIM, *Vice Presidents;*
WM. H. FLORY, *Cashier;* B. H. CHARTIER, *Assistant Cashiers.*

DIRECTORS.—A. T. Donaldson, H. S. Donaldson, Wm. F. Nank, J. S. Paganetti, Alvin P. Grim, Fred B. Schott, Fred'k J, Schutt, B. V. Nunneley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $362,967 25 | $353,174 72 | $373,356 77 | $388,376 84 | $420,252 60 |
| Sav. dept. | 326,626 64 | 351,935 13 | 347,413 17 | 338,815 05 | 312,599 29 |
| Bonds, mtgs. and securities:..Com'l. dept. | 7,900 00 | 7,900 00 | 207,900 00 | 6,900 00 | 116,200 00 |
| Sav. dept. | 672,738 25 | 678,495 63 | 680,417 39 | 703,365 01 | 784,749 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:.. Com'l. dept. | 56,367 79 | 33,334 40 | 29,714 31 | 61,200 29 | 95,535 43 |
| Sav. dept. | 55,290 22 | 63,106 44 | 34,041 86 | 72,163 37 | 271,766 62 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 180,925 00 | 178,100 00 | 233,950 00 | 213,150 00 | 90,500 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.. .....Com'l. dept. | ..... | ..... | 11,563 31 | 24,631 15 | 28,498 28 |
| Sav. dept. | 23,399 02 | 6,364 97 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 15,000 00 | 20,000 00 | 21,191 00 | 18,430 00 | 53,815 00 |
| Sav. dept. | 10,153 00 | 19,601 00 | 20,000 00 | 60,000 00 | 25,000 00 |
| Gold coin:. .....Com'l. dept. | 20,000 00 | 15,000 00 | 2,747 50 | 3,430 00 | 605 00 |
| Sav. dept. | 2,035 00 | 7,152 50 | 20,000 00 | 20,000 00 | 24,000 00 |
| Silver coin: .....Com'l. dept. | 5,000 00 | 5,000 00 | 4,186 30 | 3,409 30 | 7,037 90 |
| Sav. dept. | 8,027 20 | 7,898 25 | 6,400 00 | 6,947 00 | 4,200 00 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | 311 89 | 99 55 | 43 82 |
| Sav. dept. | 224 48 | 498 63 | 41 83 | 77 80 | 544 28 |
| Overdrafts..... | 1,491 69 | 2,918 12 | 1,769 15 | 1,818 22 | 3,039 31 |
| Premium account... ..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 500 00 | 500 00 |
| Other real estate..... | 16,066 96 | 16,066 96 | 16,066 96 | 15,329 70 | 17,399 79 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,783,212 50 | $1,785,546 75 | $2,030,071 44 | $1,956,643 28 | $2,274,286 85 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund..... | 65,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, net..... | 27,008 61 | 18,604 84 | 26,572 19 | 18,409 68 | 24,584 05 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | 180 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 386,251 03 | 340,585 48 | 355,608 12 | 401,563 52 | 585,586 56 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 561 92 | 351 46 | 1,204 81 | 2,394 56 | 514 64 |
| Cashier's checks..... | 4,811 31 | 4,490 68 | 2,004 75 | 3,233 84 | 8,321 46 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 42,948 78 | 55,630 57 | 64,687 53 | 62,690 46 | 96,956 53 |
| Book accounts..... | 1,112,273 87 | 1,204,532 60 | 1,234,533 92 | 1,329,291 10 | 1,424,128 49 |
| Certificates of deposit..... | 44,356 98 | 36,351 12 | 20,460 12 | 14,060 12 | 9,015 12 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 50,000 00 | ..... | 200,000 00 | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| B nds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals.... ..... | $1,783,212 50 | $1,785,546 75 | $2,030,071 44 | $1,956,643 28 | $2,274,286 85 |

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## No. 51.

## THE MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.

Organized May 30, 1877.

Corporate existence extended May 29, 1907.

TRAUGOTT LUNGERSHAUSEN, *President;* HENRY O. CHAPOTON, *Vice President;* EDWARD A. HEINE, *Cashier;* WALTER A. WILLIAMS, WM. J. MATZ, *Assistant Cashiers.*

DIRECTORS.—Traugott, Lungershausen, John Roskopp, Sr., John T. Nunneley, John J. Sherman, Emory T. Nunneley, Geo. Chambers, James G. Tucker, Harry G. Berry, Henry O. Chapoton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $309,066 73 | $301,122 80 | $269,409 93 | $282,668 08 | $338,022 66 |
| Sav. dept. | 131,404 45 | 121,354 45 | 116,454 45 | 102,891 95 | 140,233 75 |
| Bonds, mtgs. and securities:..Com'l. dept. | 188,266 75 | 251,309 35 | 181,063 75 | 131,697 50 | 143,365 00 |
| Sav. dept. | 1,221,204 17 | 1,258,587 50 | 1,328,084 18 | 1,401,320 02 | 1,516,335 02 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 76,250 93 | 63,583 99 | 90,377 18 | 120,506 48 | 206,790 97 |
| Sav. dept. | 96,974 40 | 74,206 13 | 71,722 23 | 150,537 26 | 194,206 34 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 109,000 00 | 109,000 00 | 109,000 00 | 109,000 00 | 109,000 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 45,000 00 | 45,000 00 | 40,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 648 41 | 1,540 28 | 2,696 60 | 8,540 61 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 23,169 00 | 12,271 00 | 15,466 00 | 29,107 00 | 25,422 00 |
| Sav. dept. | 47,000 00 | 46,000 00 | 48,500 00 | 49,000 00 | 45,500 00 |
| Gold coin:.....Com'l. dept. | 220 00 | 455 00 | 190 00 | 32 50 | 172 50 |
| Sav. dept. | 25,500 00 | 25,500 00 | 27,000 00 | 27,000 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 2,720 00 | 1,915 00 | 2,025 00 | 2,040 00 | 3,450 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 1,014 98 | 713 36 | 1,114 20 | 1,110 41 | 934 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 273 72 | 181 07 | 103 58 | 402 04 | 78 78 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Other real estate | 7,388 65 | 6,963 65 | 6,963 65 | 6,963 65 | 6,345 65 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,184 82 | 764 70 | 1,234 23 | 2,746 69 | 2,924 75 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,277,638 60 | $2,356,576 41 | $2,352,248 66 | $2,496,720 18 | $2,780,322 91 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 47,447 13 | 63,572 76 | 80,783 57 | 59,260 62 | 78,042 05 |
| Dividends unpaid | ..... | ..... | ..... | ..... | 50 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 338,602 88 | 341,820 91 | 341,097 13 | 375,981 45 | 485,741 33 |
| Demand certificates of deposit | 73,814 65 | 74,486 58 | 79,225 95 | 77,110 15 | 90,995 20 |
| Certified checks | 481 45 | 436 20 | 436 20 | 1,356 20 | 1,009 36 |
| Cashier's checks | 2,191 01 | 1,593 42 | 3,426 49 | 1,725 25 | 15,672 58 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,518 46 | 1,518 46 | 1,518 46 | 1,537 28 | 1,537 28 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,608,871 32 | 1,658,836 38 | 1,724,749 16 | 1,859,417 53 | 1,987,943 41 |
| Certificates of deposit | 22,211 70 | 20,811 70 | 21,011 70 | 20,331 70 | 19,331 70 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 82,500 00 | 93,500 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,277,638 60 | $2,356,576 41 | $2,352,248 66 | $2,496,720 18 | $2,780,322 91 |

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## No. 158.

## THE ULLRICH SAVINGS BANK, MOUNT CLEMENS.

### Organized May 12, 1893.

ERNST J. OLDE, *President;* REUBEN C. ULLRICH, *Vice President;*
PAUL J. ULLRICH, *Vice President and Cashier;* ANTHONY HALLER, *Assistant Cashier.*

DIRECTORS.—Ernst J. Olde, Oscar C. Lungerhausen, Reuben C. Ullrich, John Priehs, Frank E. Nellis, Francis P. Ullrich, George Kieffer, Paul J. Ullrich, Leslie Ullrich.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $347,289 74 | $382,453 35 | $400,308 07 | $403,135 90 | $429,126 87 |
| Sav. dept. | 117,745 28 | 108,319 28 | 115,129 20 | 127,384 20 | 113,982 70 |
| Bonds, mtgs. and securities:...Com'l. dept. | 12,124 00 | 317,124 00 | 558,224 00 | 553,224 00 | 334,728 60 |
| Sav. dept. | 643,070 94 | 624,501 35 | 615,791 46 | 623,224 13 | 665,905 60 |
| Due from Fed. Res. Bank:....Com'l. dept. | 19,950 00 | 223,000 00 | 20,412 20 | 25,569 41 | 23,867 73 |
| Sav. dept. | 27,000 00 | 32,000 00 | 232,000 00 | 250,500 00 | 37,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 2,808 36 | 23,922 99 | 2,480 34 | ..... | 5,628 22 |
| Sav. dept. | 21,895 52 | 25,594 36 | 37,482 45 | 41,180 61 | 26,182 92 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 82,650 00 | 23,300 00 | 7,750 00 | 139,200 00 | 407,800 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 20,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,618 18 | 1,193 46 | 3,291 15 | 3,003 70 | 9,341 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,375 00 | 13,000 00 | 30,051 00 | 13,854 00 | 36,319 00 |
| Sav. dept. | 12,000 00 | 16,633 00 | 40,000 00 | 27,000 00 | 45,800 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | 1,625 00 | 2,597 50 | 1,020 00 | 402 50 |
| Sav. dept. | 1,070 00 | 1,000 00 | ..... | 1,500 00 | 2,000 00 |
| Silver coin:.....Com l. dept. | 1,717 00 | 576 95 | 2,615 55 | 2,558 05 | 1,072 50 |
| Sav. dept. | 1,500 25 | 2,000 00 | ..... | 1,400 00 | 2,000 00 |
| Nickels and cents:.....Com'l. dept. | 256 31 | 30 16 | 1,073 74 | 852 36 | 229 42 |
| Sav. dept. | 429 75 | 367 00 | ..... | 100 00 | 200 00 |
| Overdrafts | 17,647 91 | 401 68 | 436 69 | ..... | 173 63 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 621 00 | ..... | 661 00 | ..... | 199 50 |
| Other real estate | 2,000 00 | 2,000 00 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,386 42 | 1,304 91 | 1,306 08 | ..... | ..... |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 1,805 06 | 710 42 | 150 85 |
| Other assets | ..... | ..... | 6,000 00 | 6,000 00 | 6,000 00 |
| Totals | $1,359,155 66 | $1,851,347 49 | $2,104,415 49 | $2,246,416 78 | $2,173,611 77 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 10,201 02 | 19,904 51 | 31,611 60 | 21,010 83 | 25,097 35 |
| Dividends unpaid | 924 00 | 30 00 | 160 00 | 688 00 | 1,378 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 222,072 85 | 269,389 66 | 280,463 08 | 289,121 06 | 362,381 59 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 188 06 | 78 50 | 103 50 | 107 00 | 250 65 |
| Cashier's checks | 837 66 | 857 32 | 2,431 27 | 5,220 91 | 2,847 95 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | 25,958 61 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 1,403 31 | 2,428 32 | 2,167 92 | 2,706 60 | 3,936 79 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 834,426 99 | 1,001,506 54 | 985,400 99 | 1,092,657 35 | 1,168,743 16 |
| Certificates of deposit | 51,431 82 | 50,454 53 | 53,997 06 | 54,945 60 | 73,189 29 |
| Club savings deposits | 669 95 | 1,698 11 | 3,080 07 | 4,000 82 | 5,786 99 |
| Notes and bills rediscounted | 7,000 00 | ..... | ..... | 10,000 00 | 10,000 00 |
| Bills payable | 30,000 00 | 305,000 00 | 545,000 00 | 540,000 00 | 320,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,359,155 66 | $1,851,347 49 | $2,104,415 49 | $2,246,416 78 | $2,173,611 77 |

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## No. 170.

## EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

### Organized May 1, 1894.

A. E. GORHAM, *President;* FRANCIS MCNAMARA AND HOWARD E. CHATTERTON, *Vice Presidents;* C. W. RICHES, *Cashier;* E. L. FRAZER, *Assistant Cashier.*

DIRECTORS.—A. E. Gorham, Francis McNamara, W. E. Lewis, P. Corey Taylor, H. E. Chatterton, C. W. Riches.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $204,229 58 | $225,460 22 | $ 70,939 48 | $302,298 15 | $324,834 15 |
| Sav. dept. | 161,361 24 | 162,692 69 | 156,665 44 | 147,068 04 | 149,420 26 |
| Bonds, mtgs. and securities:...Com'l. dept. | 59,286 17 | 135,086 17 | 100,463 65 | 60,353 15 | 63,893 15 |
| Sav. dept. | 201,298 25 | 271,758 25 | 322,173 25 | 317,163 25 | 329,912 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | 19,619 85 | 21,907 62 | 39,966 12 | 23,123 36 | 17,008 27 |
| Sav. dept. | 16,029 60 | 16,229 60 | 16,915 32 | 16,620 14 | 17,320 14 |
| Due from bks. in res. cities:.. Com'l. dept. | 65,960 40 | 30,729 37 | 36,050 19 | 59,566 94 | 39,935 23 |
| Sav. dept. | 49,410 64 | 27,635 12 | 47,181 71 | 63,004 79 | 21,605 80 |
| U. S. Bds. & cert indebt. as sav. legal res.. | 61,377 00 | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | 2,995 79 | 2,111 41 | 4,922 76 | 4,083 72 | 990 87 |
| Sav. dept. | 26 35 | 103 03 | 273 29 | 571 99 | 55 54 |
| Currency:.....Com'l. dept. | 14,245 00 | 11,076 00 | 18,025 00 | 18,671 00 | 24,723 00 |
| Sav. dept. | 6,758 00 | 7,746 00 | 8,560 00 | 5,701 00 | 8,997 00 |
| Gold coin:.....Com'l. dept. | 55 00 | 165 00 | 5 00 | 5 00 | 45 00 |
| Sav. dept. | 715 00 | 725 00 | 982 50 | 1,005 00 | 940 00 |
| Silver coin:..... Com'l. dept. | 2,349 00 | 2,952 30 | 2,370 70 | 2,388 45 | 3,307 30 |
| Sav. dept. | 12 15 | 22 50 | 14 10 | 20 65 | 30 70 |
| Nickels and cents:.....Com'l. dept. | 502 41 | 413 07 | 59 26 | 280 92 | 663 08 |
| Sav. dept. | 2 93 | 75 | 1 74 | 2 94 | 1 75 |
| Overdrafts.. | 1,217 45 | 295 85 | 511 82 | 1,530 16 | 2,132 71 |
| Premium account..... | ..... | ..... | ..... | 608 27 | ..... |
| Banking house..... | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures..... | 4,800 00 | 4,800 00 | 4,800 00 | 4,800 00 | 4,800 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 137 48 | 26 01 | 20 37 | 18 80 | 21 64 |
| Stock of Federal Reserve Bank..... | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other assets..... | ..... | ..... | ..... | ..... | 17,857 77 |
| Totals.... ..... | $887,289 29 | $936,835 96 | $1,045,801 70 | $1,043,785 72 | $1,043,396 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 30,000 00 |
| Undivided profits, net..... | 687 44 | 4,496 65 | 2,755 11 | 430 47 | 5,734 04 |
| Dividends unpaid..... | 190 00 | ..... | 50 00 | 1,250 00 | ..... |
| Reserved for taxes, interest, etc..... | 1,120 00 | 1,120 00 | 6,620 00 | 6,620 00 | 6,620 00 |
| Commercial deposits subject to check..... | 258,777 32 | 266,989 89 | 308,591 26 | 367,878 80 | 295,710 00 |
| Demand certificates of deposit..... | 12,125 62 | 11,518 99 | 10,677 17 | 10,677 17 | 9,702 26 |
| Certified checks..... | 1,346 20 | 291 30 | 2,358 85 | 392 70 | 5,475 15 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank. ..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... ..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 377 92 | 337 12 | 251 74 | 251 74 | 255 37 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts ..... | 225,809 35 | 231,851 08 | 251,559 66 | 252,800 62 | 265,920 75 |
| Certificates of deposit..... | 251,890 83 | 260,916 91 | 274,417 83 | 270,944 22 | 285,698 37 |
| Club savings deposits..... | 18,958 06 | 19,314 02 | 17,020 08 | 21,040 00 | 26,030 32 |
| Notes and bills rediscounted.. ..... | 1,006 55 | ..... | ..... | ..... | ..... |
| Bills payable..... | 35,000 00 | 60,000 00 | 91,500 00 | 31,500 00 | 45,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | 17,250 00 |
| Totals..... | $887,289 29 | $936,835 96 | $1,045,801 70 | $1,043,785 72 | $1,043,396 26 |

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## No. 277.

## ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 30, 1903.

FLOYD MITCHELL, *President;* J. S. WEIDMANN, JR., ELTON J. VAN LEUVEN, *Vice Presidents;* JOHN W. BENFORD, *Cashier;* LUDWIG BOHLS, *Assistant Cashier.*

DIRECTORS.—Frank G. Thiers, Floyd Mitchell, John A. Damon, Peter F. Breidenstein, Elton J. Van Leuven, John W. Benford, John J. Walkington, J. S. Weidman, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $278,459 01 | $258,319 48 | $299,329 48 | $346,090 21 | $383,235 77 |
| Sav. dept. | 52,969 54 | 38,505 94 | 16,333 22 | 16,158 22 | 11,500 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 23,900 00 | 23,900 00 | 238,400 00 | 23,900 00 | 22,400 00 |
| Sav. dept. | 470,628 60 | 561,733 60 | 403,171 60 | 561,053 10 | 611,292 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | 38,924 87 | 38,754 77 | 42,330 52 | 35,760 80 | 29,687 06 |
| Sav. dept. | 20,000 00 | 22,000 00 | 24,000 00 | 24,000 00 | 25,000 00 |
| Due from bks. in res. cities:.. Com'l. dept. | 39,194 89 | 53,699 84 | 33,310 23 | 73,869 00 | 25,144 39 |
| Sav. dept. | 128,784 76 | 126,920 20 | 143,800 98 | 227,791 87 | 37,813 03 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. or clearing house & checks on banks in same place:.. .....Com'l. dept. | 7,619 43 | 1,490 09 | 1,017 74 | 1,601 80 | 1,989 38 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 22,597 00 | 27,313 00 | 27,939 00 | 33,489 00 | 22,554 00 |
| Sav. dept. | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Gold coin:.....Com'l. dept. | 213 50 | 253 50 | 836 00 | 816 00 | 831 00 |
| Sav. dept. | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Silver coin:..... Com'l. dept. | 2,300 25 | 3,082 00 | 2,417 70 | 2,502 55 | 2,516 45 |
| Sav. dept. | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Nickels and cents:..... .... Com'l. dept. | 472 64 | 445 55 | 302 61 | 220 56 | 224 98 |
| Sav. dept. | 3,020 09 | 858 12 | ..... | ..... | ..... |
| Overdrafts..... | ..... | ..... | 1,135 20 | 1,356 45 | 2,514 70 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | 9,500 00 | 9,500 00 | 11,000 00 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,050 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,125,084 58 | $1,193,276 09 | $1,279,824 28 | $1,394,109 56 | $1,223,752 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 |
| Surplus fund..... | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 8,000 00 |
| Undivided profits, net..... | 964 50 | 2,071 18 | 5,687 80 | 1,613 40 | 5,075 70 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | 1,000 00 | 1,500 00 | 309 47 | 309 47 |
| Commercial deposits subject to check..... | 333,637 61 | 369,379 84 | 379,175 59 | 516,380 65 | 329,386 52 |
| Demand certificates of deposit..... | 24,268 73 | 25,555 13 | 26,693 24 | 23,405 18 | 32,721 88 |
| Certified checks..... | 110 50 | 155 36 | 2,328 67 | 3,926 93 | 750 00 |
| Cashier's checks..... | ..... | ..... | 71 | 6 64 | 18 54 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 68,181 03 | 33,633 70 | 62,999 63 | 39,022 92 | 27,232 17 |
| State moneys on deposit..... | 5,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits..... | 160 27 | 160 27 | 160 27 | 160 27 | 162 26 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 251,444 01 | 265,485 17 | 272,585 64 | 263,785 99 | 262,041 22 |
| Certificates of deposit..... | 374,287 93 | 408,855 44 | 441,692 73 | 458,498 11 | 488,055 20 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,125,084 58 | $1,193,276 09 | $1,279,824 28 | $1,394,109 56 | $1,223,752 96 |

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No. 453.

## THE PEOPLE'S STATE BANK OF MUNISING, MUNISING.

### Organized May 11, 1910.

E. N. BREITUNG, *President;* FRED S. CASE, *Vice President;* H. H. MCMILLAN, *Cashier,* E. R. KLING, *Assistant Cashier.*

DIRECTORS.—E. N. Breitung, W. C. Tate, Frank Hausler, Fred S. Case, H. C. Russell, H. H. McMillan, R. W. Nebel.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $40,248 56 | $50,287 00 | $60,626 89 | $61,875 04 | $60,946 38 |
| Sav. dept. | 37,774 61 | 37,774 61 | 53,174 61 | 53,774 61 | 58,474 61 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,150 67 | 4,150 17 | 4,246 53 | 4,263 46 | 4,263 46 |
| Sav. dept. | 54,376 78 | 49,669 46 | 59,005 43 | 52,768 64 | 48,208 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 14,566 80 | 28,207 94 | 9,631 54 | 15,331 18 | 8,829 09 |
| Sav. dept. | 5,596 37 | 6,025 99 | 8,141 82 | 7,998 39 | 8,838 43 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 830 95 | 235 18 | 1,292 87 | 686 78 | 800 43 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,524 00 | 3,493 00 | 5,152 00 | 6,416 00 | 1,736 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Gold coin:.....Com'l. dept. | | | 5 00 | 5 00 | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,524 25 | 1,661 95 | 1,537 45 | 1,469 50 | 1,354 75 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 331 66 | 303 20 | 274 52 | 210 21 | 119 29 |
| Sav. dept. | | | | | |
| Overdrafts | 44 69 | 59 49 | 21 39 | 3 04 | 46 73 |
| Premium account | | | | | |
| Banking house | 12,479 19 | 12,479 19 | 12,479 19 | 12,479 19 | 12,479 19 |
| Furniture and fixtures | 4,144 29 | 4,144 29 | 4,144 29 | 4,144 29 | 4,144 29 |
| Other real estate | 657 52 | 617 52 | 577 52 | 557 52 | 497 52 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 274 28 | 122 23 | 51 00 | 93 29 | 241 65 |
| Outside checks and other cash items | 189 28 | 21 74 | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals.... | $192,713 90 | $211,252 96 | $232,862 05 | $234,576 14 | $223,480 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 3,231 94 | 2,579 73 | 3,125 86 | 3,079 84 | 2,409 14 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 770 00 | 460 00 | 920 00 | 400 00 | 960 00 |
| Commercial deposits subject to check | 43,093 12 | 54,073 71 | 68,799 41 | 65,940 24 | 53,367 01 |
| Demand certificates of deposit | | | | | 700 00 |
| Certified checks | | 6 15 | | 75 00 | 16 12 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | 2,500 00 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 521 84 | 528 42 | 528 42 | 528 42 | 534 97 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 79,263 43 | 84,271 38 | 89,354 79 | 95,957 58 | 99,662 91 |
| Certificates of deposit | 35,833 57 | 39,333 57 | 40,133 57 | 38,595 06 | 33,330 06 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $192,713 90 | $211,252 96 | $232,862 05 | $234,576 14 | $223,480 21 |

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## No. 605.

## MUSKEGON SAVINGS BANK, MUSKEGON.

### Organized December 1, 1887.

### Reorganized December 14, 1917.

F. E. HAMMOND, *President;* J. F. DENSLOW, PAUL S. MOON, P. O. HOLTHE, *Vice Presidents;* F. M. BREUNINGER, *Cashier;* E. L. EDWARDS, *Assistant Cashier;* PAUL CHAMPAN, *Auditor.*

DIRECTORS.—F. E. Hammond, Paul S. Moon, J. H. Ford, C. N. Sessions, F. W. Riblet, J. F. Denslow, E. B. Dake, P. O. Holthe, Thos. Bromley, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $224,074 66 | $208,782 55 | $238,746 07 | $348,136 70 | $460,887 47 |
| Sav. dept. | 132,327 75 | 158,746 70 | 187,000 03 | 205,929 28 | 221,864 78 |
| Bonds, mtgs. and securities:...Com'l. dept. | 201,437 50 | 207,437 50 | 205,937 50 | 195,000 00 | 180,100 00 |
| Sav. dept. | 610,589 20 | 600,745 20 | 637,781 52 | 628,304 63 | 745,927 67 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 84,535 54 | 88,006 07 | 72,227 03 | 71,181 67 | 101,999 31 |
| Sav. dept. | 58,458 58 | 80,445 06 | 47,033 26 | 54,549 98 | 42,213 19 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 305,150 00 | 344,650 00 | 350,350 00 | 291,200 00 | 150,900 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 16,121 41 | 4,886 41 | 8,352 78 | 27,670 59 | 9,760 99 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 42,869 00 | 38,209 00 | 58,000 00 | 32,446 00 | 48,371 00 |
| Sav. dept. | 58,000 00 | 56,000 00 | 59,000 00 | 58,685 00 | 64,000 00 |
| Gold coin:.....Com'l. dept. | 665 00 | 255 00 | 722 50 | ..... | 522 50 |
| Sav. dept. | ..... | 500 00 | ..... | 715 00 | ..... |
| Silver coin:.....Com'l. dept. | 2,997 70 | 1,517 90 | 1,500 00 | 1,024 60 | 1,622 35 |
| Sav. dept. | 1,700 00 | 3,300 00 | 2,800 00 | 2,500 00 | 2,700 00 |
| Nickels and cents:.....Com'l. dept. | 236 84 | 252 07 | 191 21 | 72 38 | 321 59 |
| Sav. dept. | 300 00 | 200 00 | 200 00 | 100 00 | 300 00 |
| Overdrafts..... | 21 80 | 23 54 | 427 38 | 96 51 | 145 53 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Furniture and fixtures..... | 12,000 00 | 12,000 00 | 12,000 00 | 10,000 00 | 10,000 00 |
| Other real estate..... | 1,608 29 | 1,637 72 | 1,639 30 | 1,639 30 | 1,645 30 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 131 81 | 1,400 76 | 5 10 | 982 36 | 5,211 55 |
| Outside checks and other cash items..... | 7,198 50 | 371 97 | ..... | 9,284 23 | 1,220 71 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | 125 40 |
| Totals..... | $1,795,423 58 | $1,844,367 45 | $1,918,913 68 | $1,974,518 23 | $2,084,839 34 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net..... | 43,895 55 | 46,322 69 | 39,524 70 | 46,427 92 | 58,309 26 |
| Dividends unpaid..... | 2,912 00 | ..... | 4 00 | 2,000 00 | 2 00 |
| Reserved for taxes, interest, etc..... | 14,919 85 | 15,867 78 | 16,318 09 | 19,320 28 | 20,901 53 |
| Commercial deposits subject to check..... | 351,321 70 | 297,091 26 | 326,354 32 | 407,979 30 | 470,004 62 |
| Demand certificates of deposit..... | 147,327 42 | 139,082 13 | 137,866 73 | 144,010 93 | 148,718 00 |
| Certified checks..... | 138 38 | 912 83 | 642 13 | 763 89 | 938 05 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 1,115 90 | 1,115 90 | 1,115 90 | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 1,109,692 78 | 1,187,020 87 | 1,220,151 25 | 1,229,015 91 | 1,260,914 88 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | 31,953 99 | 51,936 56 | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,795,423 58 | $1,844,367 45 | $1,918,913 68 | $1,974,518 23 | $2,084,839 34 |

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## No. 564.

## THE FIRST STATE SAVINGS BANK OF MUSKEGON HEIGHTS.

Organized July 30, 1914.

HENRY E. MORTON, *President;* JOHN S. ANDERSON, WILLIAM J. CARL, *Vice Presidents;* HARRY A. MORRIS, *Cashier.*

DIRECTORS.—John S. Anderson, Richard H. Browne, William J. Carl, Henry E. Morton, Chas. B. W. Cunningham, Harry A. Morris, William Rowen, Jr., Ira A. Wyant, Lawrence O. Gordon.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $305,048 22 | $326,286 16 | $322,051 86 | $277,468 37 | $275,367 56 |
| Sav. dept. | 42,000 00 | 36,500 00 | 61,500 00 | 110,831 15 | 133,695 76 |
| Bonds, mtgs. and securities:. .Com'l. dept. | 103,250 00 | 66,950 00 | 54,050 00 | 78,025 00 | 103,895 00 |
| Sav. dept. | 119,782 20 | 125,511 78 | 205,324 38 | 191,754 92 | 193,465 83 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 30,753 74 | 49,407 97 | 45,867 02 | 111,380 62 | 67,475 42 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res... | 10,000 00 | 85,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 23,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 23,600 00 | 28,000 00 | 29,000 00 | 23,067 00 | 31,222 00 |
| Sav. dept. | 12,000 00 | 14,000 00 | 15,000 00 | 15,000 00 | 17,000 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | 1,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 1,000 00 | 1,000 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 1,185 00 | 2,000 00 | 2,350 00 | 2,278 70 | 1,478 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 194 63 | 208 99 | 291 69 | 70 36 | 672 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,064 97 | 189 70 | 702 73 | 2,081 18 | 1,075 29 |
| Premium account | 439 54 | 439 54 | 439 54 | 612 29 | 637 39 |
| Banking house | 9,117 65 | 9,163 65 | 9,163 65 | 9,163 65 | 9,163 65 |
| Furniture and fixtures | 9,147 68 | 8,803 05 | 9,343 62 | 9,343 62 | 9,898 00 |
| Other real estate | 1,948 62 | 1,889 17 | 1,200 64 | 1,164 53 | 1,127 98 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 546 36 | 54 64 | 242 88 | 1,286 17 | 877 20 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $671,078 61 | $778,404 65 | $782,528 01 | $869,527 56 | $883,051 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 5,632 71 | 1,215 65 | 2,438 35 | 3,432 00 | 3,531 29 |
| Dividends unpaid | 12 00 | 66 00 | 36 00 | 36 00 | 87 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 301,681 60 | 377,256 65 | 350,732 18 | 413,005 63 | 387,503 36 |
| Demand certificates of deposit | 60,373 61 | 56,322 73 | 48,179 09 | 37,352 22 | 40,477 84 |
| Certified checks | 78 15 | 52 69 | ..... | 8,347 75 | 2,227 55 |
| Cashier's checks | 720 13 | 2,397 95 | 2,050 70 | 6,872 70 | 6,923 59 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 15,000 00 | 15,000 00 | 15,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 196,527 74 | 240,899 02 | 268,008 35 | 281,526 19 | 315,067 61 |
| Certificates of deposit | 31,052 67 | 33,193 96 | 44,083 34 | 51,955 07 | 65,233 58 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $671,078 61 | $778,404 65 | $782,528 01 | $869,527 56 | $883,051 82 |

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No. 19.

## FARMERS' AND MERCHANTS' BANK OF NASHVILLE.

Organized December 15, 1888.

Corporate existence extended October 17, 1918.

C. L. GLASGOW, *President;* W. H. KLEINHANS, *Vice President;*
C. A. HOUGH, C. H. TUTTLE, *Cashiers;* F. K. NELSON, N. E. TRAUTMAN, *Assistant Cashiers.*
DIRECTORS.—G. A. Truman, C. A. Hough, W. H. Kleinhans, C. W. Smith, S. F. Hinchman, C. L. Glasgow, F. C. Lentz, V. W. Furniss, F. F. Shilling, C. H. Tuttle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $213,571 51 | $223,968 60 | $317,298 38 | $330,371 59 | $185,159 09 |
| Sav. dept. | 29,875 00 | 36,064 99 | 52,331 79 | 59,485 08 | 86,951 18 |
| Bonds, mtgs. and securities:...Com'l. dept. | 50,898 64 | 91,444 70 | 31,398 64 | 31,398 64 | 157,700 00 |
| Sav. dept. | 312,844 81 | 344,881 80 | 337,198 94 | 318,030 68 | 342,025 65 |
| Due from Fed. Res. Bank:.. .Com'l. dept. | 24,000 33 | 17,396 80 | 18,355 32 | 12,143 92 | 12,012 95 |
| Sav. dept. | 12,000 00 | 12,000 00 | 13,000 00 | 18,000 00 | 18,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 33,024 19 | 20,007 66 | 15,416 42 | 16,078 85 | 35,651 81 |
| Sav. dept. | 24,254 08 | 8,821 15 | 1,611 45 | 29,148 34 | 18,472 83 |
| U. S. Bds. & cert. indebt. as sav legal res... | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.. .....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,577 00 | 596 00 | 5,195 00 | 5,963 00 | 2,067 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 9,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 2,792 50 | 820 00 | 820 00 | 767 50 | 765 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin: .....Com'l. dept. | 2,634 40 | 1,527 05 | 1,571 20 | 1,574 10 | 1,160 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 455 63 | 267 65 | 263 58 | 263 81 | 246 29 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 61 01 | 495 58 | 138 63 | 81 93 | 59 97 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | 10,000 00 | ..... | ..... |
| Cash items in transit..... | 2,404 74 | ..... | ..... | 1,518 70 | ..... |
| Outside checks and other cash items..... | ..... | 1,455 73 | 1,319 17 | ..... | 1,621 44 |
| Stock of Federal Reserve Bank..... | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $729,843 84 | $776,197 71 | $822,368 52 | $842,276 14 | $875,343 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund..... | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 35,000 00 |
| Undivided profits, net..... | 4,053 18 | 7,740 13 | 8,692 76 | 6,113 30 | 7,152 53 |
| Dividends unpaid..... | 1,800 00 | ..... | ..... | 2,100 00 | 140 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 120,408 41 | 158,108 45 | 105,985 10 | 223,923 87 | 111,378 76 |
| Demand certificates of deposit..... | 125,761 02 | 113,149 87 | 96,010 28 | 81,443 36 | 63,567 81 |
| Certified checks..... | 35 50 | 113 00 | 34 20 | ..... | 3 15 |
| Cashier's checks ..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 25,811 84 | 22,318 32 | 18,804 00 | 20,031 51 | 20,501 80 |
| State moneys on deposit..... | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 368,975 80 | 377,610 49 | 365,816 84 | 372,556 28 | 385,217 30 |
| Certificates of deposit..... | 17,998 09 | 32,157 45 | 46,325 34 | 61,107 82 | 85,232 36 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted.. ..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | 105,700 00 | ..... | 132,150 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $729,843 84 | $776,197 71 | $822,368 52 | $842,276 14 | $875,343 71 |

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## No. 311.

## THE STATE SAVINGS BANK OF NASHVILLE, NASHVILLE.

Organized May 9, 1905.

JOHN ANDREWS, *President;* A. D. OLMSTEAD, *Vice President;* C. MARSHALL, *Cashier;* E. L. SCHANTZ, *Assistant Cashier.*

DIRECTORS.—H. C. Zuschnit, W. A. Vance, A. D. Olmstead, W. J. Noyes, Geo. C. Deane, John F. Kocher, E. L. Schantz, C. Marshall, L. E. Pratt, John Andrews, Menno Wenger.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $52,735 35 | $49,855 75 | $58,913 58 | $70,170 89 | $72,518 06 |
| Sav. dept. | 53,169 89 | 54,991 73 | 55,627 61 | 78,868 82 | 47,292 21 |
| Bonds, mtgs. and securities:...Com'l. dept | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Sav. dept. | 134,200 78 | 140,577 78 | 142,904 78 | 145,664 78 | 153,260 08 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | 16,494 26 |
| Due from bks. in res. cities:...Com'l. dept. | 16,185 32 | 11,375 46 | 10,277 31 | 9,250 61 | 3,418 74 |
| Sav. dept. | 48,339 27 | 38,087 39 | 44,948 73 | 32,373 21 | 64,468 58 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 32,150 00 | 35,150 00 | 35,300 00 | 15,800 00 | 13,750 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,000 00 | 3,000 00 | 2,000 00 | 1,000 00 | 1,000 00 |
| Sav. dept. | 7,065 00 | 6,722 00 | 7,617 00 | 7,012 00 | 5,639 00 |
| Gold coin:.....Com'l. dept. | 2,092 50 | 4,000 00 | 2,092 50 | | 92 50 |
| Sav. dept. | 4,000 00 | 2,082 50 | 4,000 00 | 6,092 50 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 109 00 | 386 00 | 450 00 | 293 00 | 225 00 |
| Sav. dept. | 917 00 | 902 00 | 88 00 | 804 00 | 823 00 |
| Nickels and cents:.....Coml. dept. | 34 | 02 | 05 | 95 | 60 |
| Sav. dept. | 237 86 | 50 | 347 52 | 05 | 302 96 |
| Overdrafts | 150 02 | 395 98 | 799 23 | 1,020 38 | 161 48 |
| Premium account | | | | | |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 200 00 |
| Outside checks and other cash items | 487 14 | 3,532 75 | 1,591 73 | 214 45 | 338 60 |
| Stock of Federal Reserve Bank | | | | | 900 00 |
| Other assets | | | | | |
| Totals | $371,119 47 | $367,359 86 | $383,258 04 | $384,865 64 | $393,185 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 5,000 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,750 00 |
| Undivided profits, net | 3,248 41 | 4,377 48 | 4,377 60 | 3,690 49 | 4,221 29 |
| Dividends unpaid | | 1,000 00 | | | |
| Reserved for taxes, interest, etc. | 1,000 00 | | 1,000 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 64,014 69 | 48,241 20 | 50,330 70 | 47,261 66 | 54,070 22 |
| Demand certificates of deposit | 21,027 54 | 19,805 64 | 20,839 33 | 17,402 75 | 19,719 42 |
| Certified checks | 38 25 | 111 01 | 10 50 | 12 50 | 7 76 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 222,515 41 | 229,537 99 | 237,863 57 | 244,934 99 | 248,158 97 |
| Certificates of deposit | 29,275 17 | 33,786 54 | 33,336 34 | 35,063 25 | 32,757 35 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $371,119 47 | $367,359 86 | $383,258 04 | $384,865 64 | $393,185 01 |

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## No. 439.

## THE NEGAUNEE STATE BANK, NEGAUNEE.

### Organized August 24, 1909.

FRANK A. BELL, *President;* THOMAS PELLOW, *Vice President;* THOMAS PASCOE, *Cashier.*

DIRECTORS.—Frank A. Bell, Thomas Pellow, John W. Elliott, Thomas Pascoe, Thomas Connors, John Huhtala.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $110,638 54 | $120,721 11 | $114,589 80 | $99,658 70 | $101,011 89 |
| Sav. dept. | 31,770 00 | 31,770 00 | 29,770 00 | 29,705 50 | 35,705 50 |
| Bonds, mtgs. and securities....Com'l. dept. | 25,378 04 | 25,378 04 | 27,871 79 | 39,245 04 | 44,047 54 |
| Sav. dept. | 105,218 65 | 104,838 10 | 110,267 84 | 111,170 04 | 112,040 38 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,439 99 | 58,543 59 | 29,734 64 | 20,664 56 | 4,896 74 |
| Sav. dept. | 8,224 25 | 17,004 16 | 21,875 98 | 18,672 97 | 6,295 85 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,649 84 | 7,649 84 | 19,000 00 | 16,000 00 | 15,149 84 |
| U.S. cert.of ndebt. as cashres.:Com'l. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | 14,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.. .....Com'l. dept. | 491 84 | 707 46 | 112 77 | 703 88 | 1,399 23 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,124 00 | 2,000 00 | 6,000 00 | 12,866 00 | 3,621 00 |
| Sav. dept. | 6,000 00 | 2,200 00 | 5,000 00 | 8,500 00 | 4,500 00 |
| Gold coin:.....Com'l. dept. | 2,750 00 | 5,337 50 | 3,907 50 | 220 00 | 3,225 00 |
| Sav. dept. | 4,000 00 | 1,500 00 | 3,000 00 | 6,500 00 | 3,500 00 |
| Silver coin:.....Com'l. dept. | 567 30 | 510 00 | 820 00 | 1,100 00 | 495 00 |
| Sav. dept. | 900 00 | 200 00 | 900 00 | 800 00 | 750 00 |
| Nickels and cents:..... .....Com'l. dept. | 210 29 | 201 85 | 119 38 | 22 39 | 25 90 |
| Sav. dept. | 100 00 | 100 00 | 100 00 | 200 00 | 250 00 |
| Overdrafts.. | 69 93 | 12 15 | 32 59 | 25 87 | 13 24 |
| Premium account | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Banking house | 23,301 20 | 23,301 20 | 23,301 20 | 23,301 20 | 23,301 20 |
| Furniture and fixtures | 1,698 80 | 1,698 80 | 1,698 80 | 1,698 80 | 1,698 80 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks otherthanin reserve cities. | ..... | ..... | 939 63 | 303 77 | 1,750 97 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 9 50 | 14 75 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,742 17 | $418,888 55 | $405,241 92 | $397,558 72 | $364,878 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 937 51 | 800 78 | 2,183 23 | 1,988 69 | 3,689 16 |
| Dividends unpaid | 875 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 98,693 89 | 162,664 93 | 146,419 91 | 132,426 96 | 117,801 69 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 2,535 23 | 1,534 76 | 38 90 | 2,184 83 | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 975 59 | 987 89 | 987 89 | 1,000 14 | 1,000 14 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 158,724 95 | 178,900 19 | 179,611 99 | 184,458 10 | 171,887 09 |
| Certificates of deposit | 4,000 00 | 4,000 00 | 6,000 00 | 5,500 00 | 5,500 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | 30,000 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,742 17 | $418,888 55 | $405,241 92 | $397,558 72 | $364,878 08 |

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No. 368.

## THE FIRST STATE BANK OF NEWAYGO.

Organized March 17, 1907.

M. F. HATCH, *President;* H. D. WOODWARD, *Vice President;* E. M. YOUNG, *Cashier.*

DIRECTORS.—M. F. Hatch, H. D. Woodward, E. M. Young, Geo. Luton, R. E. Kincaid.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $66,108 88 | $61,257 41 | $59,320 48 | $61,218 53 | $77,283 34 |
| Sav. dept. | 10,718 00 | 9,718 00 | 6,518 00 | 6,518 00 | 4,918 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 33,300 00 | 35,050 00 | 33,750 00 | 4,250 00 | 33,850 00 |
| Sav. dept. | 149,356 64 | 150,001 74 | 162,953 89 | 208,600 46 | 192,587 27 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | 18,750 00 | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 4,030 60 | 8,123 20 | 5,755 05 | 4,857 65 | 6,265 99 |
| Sav. dept. | 65,467 65 | 73,088 02 | 75,872 04 | 57,642 15 | 55,909 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,917 00 | 3,913 00 | 4,380 00 | 6,215 00 | 9,722 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 3,000 00 | 5,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 830 00 | 850 00 | 860 00 | 840 00 | 825 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 844 50 | 1,208 50 | 1,322 75 | 1,328 75 | 1,399 75 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 396 00 | 107 36 | 126 75 | 139 80 | 69 05 |
| Sav. dept. | | | | | |
| Overdrafts | 70 76 | 182 88 | | 30 41 | 111 25 |
| Premium account | 116 43 | 116 43 | 116 43 | | |
| Banking house | 8,000 00 | 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 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,361 47 | 1,310 20 | 2,748 01 | 273 46 | 260 01 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $386,267 93 | $370,926 74 | $376,723 40 | $376,914 21 | $409,201 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 5,190 68 | 6,528 21 | 7,530 90 | 6,984 81 | 5,510 89 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 98,628 28 | 86,663 82 | 84,523 64 | 82,835 76 | 102,262 18 |
| Demand certificates of deposit | 151 50 | 151 50 | 150 50 | 150 50 | 150 50 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 89,549 98 | 84,969 54 | 87,910 62 | 88,805 27 | 95,707 05 |
| Certificates of deposit | 162,747 49 | 162,613 67 | 166,607 74 | 168,137 87 | 175,570 86 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $386,267 93 | $370,926 74 | $376,723 40 | $376,914 21 | $409,201 48 |

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No. 399.

## THE NEWBERRY STATE BANK, NEWBERRY.

Organized May 14, 1908.

FRANK P. BOHN, *President;* L. H. FEAD, W. G. FRETZ, *Vice Presidents;*
E. M. CHAMBERLAIN, *Cashier;* E. F. SCHWALM, *Assistant Cashier.*
DIRECTORS.—F. P. Bohn, L. H. Fead, W. G. Fretz, E. L. Fretz, E. M. Chamberlain, Matt Surrell, Andrew Westin, J. C. Foster.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $100,054 94 | $183,304 09 | $230,886 12 | $206,854 91 | $177,515 57 |
| Sav. dept. | 44,260 31 | 50,510 31 | 47,510 31 | 49,510 31 | 57,610 31 |
| Bonds, mtgs. and securities: Com'l. dept. | 13,383 81 | 11,983 81 | 7,983 81 | 7,502 42 | 6,702 42 |
| Sav. dept. | 117,604 35 | 117,058 37 | 126,099 97 | 124,535 15 | 123,332 88 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 75,643 96 | 156,333 34 | 60,759 85 | 72,486 63 | 84,124 31 |
| Sav. dept. | 15,000 00 | 6,000 00 | 23,000 00 | 34,000 00 | 18,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 45,950 00 | 68,850 00 | 99,600 00 | 93,900 00 | 78,200 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 13,266 00 | 13,571 00 | 15,654 00 | 15,316 00 | 16,765 00 |
| Sav. dept. | 1,200 00 | 4,000 00 | 7,000 00 | 3,500 00 | 350 00 |
| Gold coin: Com'l. dept. | 2,682 50 | 2,707 50 | 30 00 | 50 00 | 3,037 50 |
| Sav. dept. | 10,000 00 | 10,000 00 | 12,700 00 | 13,500 00 | 10,500 00 |
| Silver coin: Com'l. dept. | 691 05 | 855 30 | 1,031 50 | 1,150 40 | 479 55 |
| Sav. dept. | 85 00 | 170 00 | 250 00 | 6 00 | 45 00 |
| Nickels and cents: Com'l. dept. | 216 90 | 208 32 | 261 49 | 306 52 | 74 70 |
| Sav. dept. | 1 45 | 4 29 | 11 86 | 84 | 1 82 |
| Overdrafts | 3,061 86 | 2,590 28 | 4,992 31 | 1,041 69 | 16,208 78 |
| Premium account | 85 25 | 85 25 | 35 25 | 15 25 | 15 25 |
| Banking house | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 |
| Furniture and fixtures | 3,852 00 | 3,852 00 | 3,852 00 | 3,659 40 | 4,545 05 |
| Other real estate | 5,854 61 | 5,854 61 | 5,854 61 | 5,822 99 | 5,822 99 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 2,988 96 | 9,897 13 | 3,839 87 | 6,509 90 | 6,048 47 |
| Outside checks and other cash items | 102 43 | 1,126 31 | 984 75 | 1,007 86 | 580 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $468,985 38 | $661,961 91 | $665,337 70 | $653,676 27 | $622,959 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 39 32 | 3,709 94 | 5,058 05 | 3,118 77 | 5,794 09 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 1,500 00 | 2,630 93 | 3,452 86 | 955 68 | 1,874 12 |
| Commercial deposits subject to check | 192,889 00 | 360,912 37 | 302,236 96 | 293,304 83 | 286,969 36 |
| Demand certificates of deposit | 3,344 26 | 1,147 70 | 1,458 06 | 685 06 | 1,211 56 |
| Certified checks | 120 00 | 128 37 | 120 00 | 220 00 | 2,620 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 991 69 | 839 63 | 839 63 | 439 63 | 450 46 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 216,536 11 | 239,347 97 | 296,815 62 | 299,481 43 | 268,959 10 |
| Certificates of deposit | 17,565 00 | 17,245 00 | 19,356 52 | 19,470 87 | 19,080 91 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $468,985 38 | $661,961 91 | $665,337 70 | $653,676 27 | $622,959 60 |

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## No. 585.

## PEOPLES STATE BANK, NEW BOSTON.

### Organized June 21, 1916.

GEORGE T. CLARK, *President;* HAMILTON ADAMS, *Vice President;* FRANK H. CLARK, *Cashier;* WM. AMERMAN, *Assistant Cashier.*

DIRECTORS.—George T. Clark, Hamilton Adams, F. J. Grandfield, E. B. Kellogg, Nick Eldred, Franklin L. Robbe, Frank Schulz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $13,531 83 | $12,497 33 | $15,068 16 | $15,903 30 | $18,537 16 |
| Sav. dept. | | 3,500 00 | 3,500 00 | | 8,700 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 16,772 83 | 21,641 70 | 25,633 24 | 25,500 00 | 29,500 00 |
| Sav. dept. | 52,259 00 | 53,043 33 | 52,043 33 | 53,743 33 | 48,343 38 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 15,548 72 | 3,124 26 | 7,415 20 | 28,673 88 | 32,644 49 |
| Sav. dept. | 23,300 00 | 18,200 00 | 18,200 00 | 18,300 00 | 29,637 42 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 35,650 00 | 46,408 00 | 45,408 00 | 40,900 00 | 30,400 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 2,678 00 | 3,186 00 | 5,265 00 | 7,009 00 | 2,867 00 |
| Sav. dept. | 1,800 00 | 5,000 00 | 6,000 00 | 6,000 00 | 4,000 00 |
| Gold coin: Com'l. dept. | | 10 00 | 10 00 | | |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 199 45 | 420 60 | 306 30 | 380 05 | 496 05 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 36 58 | 92 28 | 117 19 | 39 12 | 30 68 |
| Sav. dept. | | | | | |
| Overdrafts | | 18 84 | 3 06 | | 20 03 |
| Premium account | | | | | |
| Banking house | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Furniture and fixtures | 1,568 25 | 1,368 25 | 1,368 25 | 1,368 25 | 1,368 25 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 15 15 | 43 29 | 15 88 | 46 77 | 229 17 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $164,209 81 | $169,603 88 | $181,403 61 | $198,913 70 | $207,823 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,500 00 | 3,000 00 | 3,000 00 | 3,000 00 | 4,000 00 |
| Undivided profits, net | 1,217 96 | 638 78 | 750 53 | 1,322 58 | 1,875 02 |
| Dividends unpaid | | 30 00 | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 51,082 29 | 40,569 73 | 42,325 01 | 49,957 56 | 44,843 28 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 87,991 59 | 102,836 13 | 112,722 57 | 121,925 40 | 134,865 89 |
| Certificates of deposit | 1,417 97 | 2,529 24 | 2,605 50 | 2,708 16 | 2,239 44 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $164,209 81 | $169,603 88 | $181,403 61 | $198,913 70 | $207,823 63 |

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## No. 245.

## NEW HAVEN SAVINGS BANK, NEW HAVEN.

### Organized September 25, 1901.

T. K. McINNIS, *President;* F. E. NELLIS, *Vice President;* ADAM A. BENNETT, *Cashier;* ROY D. CARL, *Assistant Cashier.*

DIRECTORS.—Adam A. Bennett, O. C. Lungerhausen, Jay Baldwin, W. D. Begrow, Frank E. Nellis, Luke Broughton, T. K. McInnis, Ernest Villerot, W. J. Brockman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $98,401 13 | $93,409 96 | $98,788 06 | $98,344 51 | $99,965 64 |
| Sav. dept. | 71,960 27 | 70,908 66 | 68,086 20 | 71,089 61 | 77,885 06 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 54,900 00 | 69,300 00 | 48,700 00 | 66,750 00 |
| Sav. dept. | 137,232 14 | 143,695 50 | 141,091 30 | 141,791 30 | 159,241 30 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 1,238 64 | 10,197 80 | 13,043 90 | 24,976 00 | 19,420 94 |
| Sav. dept. | 14,169 57 | 33,078 81 | 22,790 31 | 49,653 00 | 43,695 49 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 29,400 00 | ..... | 23,000 00 | 22,000 00 | 40,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 5,000 00 | 6,000 00 | 6,000 00 | 4,000 00 | ..... |
| Sav. dept. | ..... | 10,000 00 | 7,000 00 | 8,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,533 00 | 3,733 00 | 5,357 00 | 3,363 00 | 3,800 00 |
| Sav. dept. | 6,050 00 | 5,915 00 | 4,468 00 | 5,582 00 | 11,699 00 |
| Gold coin:.....Com'l. dept. | 2,070 00 | 2,000 00 | ..... | 125 00 | 125 00 |
| Sav. dept. | 3,400 00 | 3,495 00 | 472 50 | 400 00 | 450 00 |
| Silver coin:.....Com'l. dept. | 343 75 | 213 80 | 298 80 | 283 00 | 253 35 |
| Sav. dept. | 456 45 | 312 90 | 273 80 | 370 20 | 733 40 |
| Nickels and cents:.....Com'l. dept. | 53 25 | 53 20 | 44 20 | 29 00 | 21 65 |
| Sav. dept. | 73 00 | 74 43 | 48 03 | 46 36 | 40 37 |
| Overdrafts | 4,267 62 | 319 93 | 1,712 93 | 1,760 72 | 3,008 24 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 5,235 00 | 5,235 00 | 5,235 00 | 5,235 00 | 4,535 00 |
| Due from banks other than in reserve cities | 2,641 79 | 9,226 08 | 2,152 25 | 3,093 83 | 4,030 09 |
| Cash items in transit | ..... | ..... | ..... | ..... | 500 00 |
| Outside checks and other cash items | 1,261 99 | 440 63 | 991 88 | 1,536 33 | 4,368 01 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $390,787 60 | $455,209 70 | $472,154 16 | $492,378 86 | $542,522 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 20,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 3,258 81 | 5,787 34 | 7,704 26 | 3,856 04 | 7,612 88 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 672 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 92,579 12 | 136,164 51 | 129,389 63 | 128,349 51 | 144,557 08 |
| Demand certificates of deposit | 12,492 30 | 14,482 28 | 18,460 75 | 15,797 23 | 17,075 94 |
| Certified checks | ..... | ..... | ..... | 835 00 | ..... |
| Cashier's checks | 1,866 67 | 4,012 13 | 2,295 84 | 2,243 37 | 2,949 69 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 239,570 70 | 254,743 44 | 274,283 68 | 300,605 71 | 330,306 95 |
| Certificates of deposit | 20 00 | 20 00 | 20 00 | 20 00 | 20 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $390,787 60 | $455,209 70 | $472,154 16 | $492,378 86 | $542,522 54 |

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## No. 523.

## THE NEWPORT STATE BANK, NEWPORT.

### Organized December 31, 1912.

EUGENE SISUNG, *President;* M. M. VALADE, JAMES H. LABOE, *Vice Presidents;* LEO BOUDINETT, *Cashier;* BOYEZ DANSARD, *Auditor.*

DIRECTORS.—August Boudinett, Chester W. Beckham, John A. Partlen, Eugene Sisung, L. J. Martin, M. M. Valade, James H. Laboe.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $39,542 30 | $36,820 35 | $35,734 22 | $39,329 36 | $45,959 20 |
| Sav. dept. | 5,600 00 | 5,600 00 | 5,600 00 | 5,500 00 | 8,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,000 00 | 6,000 00 | 20,000 00 | 18,000 00 | 13,000 00 |
| Sav. dept. | 98,643 00 | 118,843 00 | 103,618 00 | 87,058 00 | 105,258 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,358 10 | 3,573 40 | 3,619 04 | 3,289 87 | 3,184 71 |
| Sav. dept. | 18,766 30 | 13,892 12 | 17,490 55 | 14,478 62 | 14,272 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 26,150 00 | 3,650 00 | ..... | 15,600 00 | 5,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | 1,000 00 | ..... |
| Sav. dept. | ..... | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 155 29 | 301 97 | 244 98 | 103 47 | 1,077 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | 600 00 |
| Currency:.....Com'l. dept. | 4,936 00 | 3,042 00 | 3,332 00 | 1,376 00 | 450 00 |
| Sav. dept. | 6,000 00 | 3,300 00 | 3,300 00 | 3,000 00 | 2,200 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 50 00 | 200 00 | 190 00 | 90 00 |
| Sav. dept. | 300 00 | 300 00 | 200 00 | 200 00 | 300 00 |
| | 25 40 | 205 30 | 61 35 | 234 80 | 33 70 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 100 00 | 100 00 | 225 00 | 150 00 | 300 00 |
| Nickels and cents:.....Com'l. dept. | 45 29 | 52 89 | 85 04 | 168 89 | 68 86 |
| Sav. dept. | 100 00 | 100 00 | 75 00 | 50 00 | 200 00 |
| Overdrafts | 65 64 | 236 30 | 285 52 | ..... | 643 09 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,360 00 | 3,360 00 | 3,360 00 | 3,360 00 | 3,360 00 |
| Furniture and fixtures | 1,690 00 | 1,817 00 | 2,069 80 | 2,069 80 | 2,069 80 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 3,816 16 | 16,598 63 | 2,992 30 | 2,193 91 | 3,764 01 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $218,693 48 | $220,842 96 | $205,492 80 | $200,352 72 | $209,831 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,100 00 |
| Undivided profits, net | 725 30 | 1,054 26 | 2,185 97 | 1,312 92 | 2,090 30 |
| Dividends unpaid | 164 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | 4 93 | ..... | ..... | ..... |
| Commercial deposits subject to check | 54,472 05 | 58,102 26 | 41,153 08 | 38,171 45 | 42,743 81 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 29 60 | 9 95 | ..... | 7 00 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 88,661 02 | 93,100 96 | 89,027 24 | 85,062 82 | 92,989 09 |
| Certificates of deposit | 42,623 10 | 43,463 08 | 40,927 72 | 38,515 97 | 39,456 54 |
| Club savings deposits | 18 41 | 107 52 | 198 79 | 282 56 | 451 47 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 10,000 00 | 3,000 00 | 10,000 00 | 15,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $218,693 48 | $220,842 96 | $205,492 80 | $200,352 72 | $209,831 21 |

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## No. 590.

## NEWMAN & SNELL'S STATE BANK, NILES.

### Organized December 4, 1916.

W. W. NEWMAN, *President;* GEO. E. FLOWER, *Vice President;* THOS. E. CAIN, *Cashier;* A. W. SORTORE, *Assistant Cashier.*

DIRECTORS.—W. W. Newman, Geo. E. Flower, Carmi R. Smith, G. B. Winter, N. P. Beebe, W. N. Burns, J. Walter Wood, R. C. Atkinson, Walter H. Parkin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $296,043 05 | $291,526 17 | $296,972 31 | $323,985 98 | $354,962 73 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 173,950 88 | 225,430 88 | 215,007 50 | 153,657 50 | 137,907 50 |
| Sav. dept. | 69,838 65 | 69,453 06 | 68,951 44 | 79,353 96 | 80,053 96 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 124,914 30 | 114,736 77 | 125,950 02 | 107,656 58 | 191,670 45 |
| Sav. dept. | 1,953 20 | 1,971 38 | 1,983 43 | 1,986 57 | 2,011 83 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | 25,000 00 | 21,000 00 | 21,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 13,122 53 | 2,431 77 | 2,494 05 | 12,416 04 | 2,299 70 |
| Sav. dept. | | | | 10,000 00 | |
| Currency:.....Com'l. dept. | 35,217 00 | 26,639 00 | 27,740 00 | 21,816 00 | 31,088 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | | 10,000 00 |
| Gold coin:.....Com'l. dept. | 522 50 | 725 00 | 780 00 | 1,447 50 | 1,622 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 2,965 75 | 3,282 55 | 1,479 00 | 5,789 00 | 4,640 00 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 397 72 | 718 51 | 605 50 | 609 20 | 439 35 |
| Sav. dept. | | | | | |
| Overdrafts | 812 58 | 810 43 | 1,091 66 | 1,664 09 | 907 72 |
| Premium account | 2,000 00 | 1,960 00 | 1,960 00 | 1,960 00 | 1,960 00 |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | | 13,000 00 | 14,952 49 | 17,767 49 | 24,996 55 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,031 22 | 843 27 | 50 17 | 127 27 | 70 12 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $741,769 38 | $772,528 79 | $804,017 57 | $770,237 18 | $874,630 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 |
| Surplus fund | 3,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 5,000 00 |
| Undivided profits, net | 4,985 85 | 2,087 39 | 4,470 22 | 5,541 60 | 5,507 92 |
| Dividends unpaid | | | | | 15 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 337,500 09 | 329,773 12 | 365,679 71 | 366,849 66 | 448,429 63 |
| Demand certificates of deposit | 165,477 69 | 185,443 07 | 186,041 85 | 181,542 40 | 193,619 84 |
| Certified checks | | 500 00 | | 26 15 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 2,035 50 | 2,062 22 | 2,062 22 | 2,062 22 | 2,087 78 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 75,916 01 | 88,421 50 | 93,929 39 | 98,720 97 | 95,959 39 |
| Certificates of deposit | 8,204 24 | 3,661 49 | 3,004 18 | 2,814 18 | 2,480 85 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 69,650 00 | 81,580 00 | 69,830 00 | 33,680 00 | 46,530 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $741,769 38 | $772,528 79 | $804,017 57 | $770,237 18 | $874,630 41 |

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## No. 240.

## NILES CITY BANK, NILES.

### Organized July 13, 1901.

DICKSON S. SCOFFERN, *President;* MATTHEW STOLL, CHAS. E. WHITE, *Vice Presidents;* THOS. C. HANCE, *Cashier.*

DIRECTORS.—Chas. F. Pears, Geo. L. Faurote, Matthew Stoll, R. F. Kompass, Dickson S. Scoffern, Chas. E. White, Thos. C. Hance, Geo. Henkel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $128,708 56 | $142,288 20 | $149,026 44 | $170,539 80 | $176,319 55 |
| Sav. dept. | 54,025 00 | 43,975 00 | 47,500 00 | 47,475 00 | 50,900 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 211,325 00 | 245,200 00 | 213,825 00 | 212,760 00 | 192,460 00 |
| Sav. dept. | 116,440 00 | 130,190 00 | 196,040 00 | 191,140 00 | 206,440 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 28,487 23 | 26,397 99 | 27,436 65 | 27,482 79 | 25,463 07 |
| Sav. dept. | 7,500 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 105,496 59 | 97,471 80 | 142,938 47 | 117,407 28 | 100,318 76 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 53,250 00 | 53,950 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 19,883 00 | 21,220 00 | 34,129 00 | 22,995 00 | 26,507 00 |
| Sav. dept. | 13,000 00 | 13,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 1,737 50 | 2,002 50 | ..... | ..... | 2,260 00 |
| Sav. dept. | ..... | ..... | 2,140 00 | 2,137 50 | ..... |
| Silver coin:.....Com'l. dept. | 3,450 05 | 3,436 20 | 4,660 10 | 3,266 85 | 4,387 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 180 91 | 152 22 | 282 03 | 251 12 | 252 97 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 451 04 | 856 33 | 237 04 | 1,291 35 | 1,446 48 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate | ..... | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,577 82 | 2,161 76 | 2,412 56 | 1,532 23 | 3,228 07 |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,750 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $761,112 70 | $819,902 00 | $868,227 29 | $845,878 92 | $837,733 15 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 20,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 17,041 97 | 6,832 86 | 11,446 35 | 15,280 80 | 13,223 83 |
| Dividends unpaid | 50 00 | 325 00 | 50 00 | 50 00 | 250 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 358,171 28 | 402,884 45 | 454,445 29 | 423,111 98 | 391,843 16 |
| Demand certificates of deposit | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 |
| Certified checks | 552 38 | 1,785 02 | 589 22 | 549 98 | 373 22 |
| Cashier's checks | 610 00 | 421 50 | 294 00 | 244 00 | 244 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,142 29 | 1,142 29 | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 13,803 43 | 16,450 79 | 11,148 97 | 10,412 39 | 9,551 67 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 99,392 04 | 111,974 20 | 116,429 51 | 124,862 96 | 134,219 27 |
| Certificates of deposit | 142,399 31 | 144,885 89 | 134,123 95 | 130,766 81 | 145,828 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 7,850 00 | 8,100 00 | 14,600 00 | 15,500 00 | 17,100 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $761,112 70 | $819,902 00 | $868,227 29 | $845,878 92 | $837,733 15 |

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## No. 36.

## PIONEER BANK, NORTH BRANCH.

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

**Corporate existence extended June 5, 1919.**

JAMES E. LEETE, *President;* FRED C. BALLARD, *Vice President;* J. A. RAPLEY, *Cashier;* K. M. BARBOUR, *Assistant Cashier.*

DIRECTORS.—James E. Leete, A. H. Leete, G. D. Miller, Daniel Orr, S. A. Snow, A. H. McKillop, Fred C. Ballard, J. A. Rapley, Wm. W. Paton, K. M. Barbour.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $171,602 33 | $169,990 92 | $169,199 41 | $176,095 70 | $185,265 34 |
| Sav. dept. | 77,851 35 | 78,657 18 | 64,810 48 | 66,411 54 | 80,410 35 |
| Bonds, mtgs. and securities:...Com'l. dept. | 104,439 22 | 60,950 00 | 71,039 22 | 64,404 22 | 27,000 00 |
| Sav. dept. | 266,687 99 | 314,323 61 | 279,891 32 | 289,947 82 | 290,492 82 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 13,792 00 | 16,368 07 | 35,965 73 | 34,814 89 | 23,589 70 |
| Sav. dept. | 60,896 10 | 50,118 17 | 96,577 57 | 54,891 39 | 58,777 30 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 58,800 00 | 25,250 00 | 36,700 00 | 113,350 00 | 103,850 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 20,000 00 | 12,000 00 | ..... | ..... |
| Sav. dept. | ..... | 20,000 00 | 20,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,759 00 | 3,328 00 | 3,328 00 | 3,328 00 | 4,614 00 |
| Sav. dept. | 7,538 00 | 14,138 00 | 13,046 00 | 18,695 00 | 8,376 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,725 00 | 5,735 00 | 5,745 00 | 5,770 00 | 780 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 50 |
| Sav. dept. | 1,029 30 | 1,122 30 | 741 45 | 751 60 | 834 00 |
| Nickels and cents:.....Com'l. dept. | 67 | 18 | 18 | 18 | ..... |
| Sav. dept. | 135 79 | 182 55 | 108 21 | 73 10 | 10 00 |
| Overdrafts | 946 11 | 471 61 | 100 47 | 200 15 | 4,580 41 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,485 00 | 1,485 00 |
| Other real estate | ..... | ..... | ..... | ..... | 38,849 22 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 571 91 | 326 98 | 1,461 51 | 151 19 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $784,774 77 | $789,962 57 | $819,714 55 | $838,369 78 | $836,914 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 4,809 13 | 11,018 99 | 16,782 61 | ..... | 3,023 55 |
| Dividends unpaid | 50 00 | ..... | 500 00 | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 223,258 37 | 175,435 49 | 202,823 23 | 213,607 14 | 148,500 76 |
| Demand certificates of deposit | 30,648 72 | 37,579 08 | 43,765 57 | 33,386 55 | 31,213 72 |
| Certified checks | ..... | ..... | 550 00 | 550 00 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | 18,050 00 | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 450,999 76 | 472,870 22 | 480,284 35 | 515,817 30 | 533,567 82 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 8 79 | 8 79 | 8 79 | 8 79 | 8 79 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 45,600 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $784,774 77 | $789,962 57 | $819,714 55 | $838,369 78 | $836,914 64 |

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## No. 367.

## THE LAPHAM STATE SAVINGS BANK, NORTHVILLE.

### Organized March 8, 1907.

F. S. HARMON, *President;* R. CHRISTENSEN, F. S. NEAL, *Vice Presidents;*
E. H. LAPHAM, *Cashier;* ERNEST MILLER, *Assistant Cashier.*
DIRECTORS.—F. S. Harmon, Frank E. Bradley, R. N. Terrill, R. Christensen, F. S. Neal, E. H. Lapham, M. N. Johnson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $149,081 93 | $148,404 51 | $147,829 43 | $158,658 09 | $178,626 61 |
| Sav. dept. | 26,073 11 | 27,223 11 | 16,388 11 | 14,669 43 | 50,671 09 |
| Bonds, mtgs. and securities:...Com'l. dept. | 68,524 20 | 78,839 70 | 65,521 20 | 53,468 70 | 53,535 70 |
| Sav. dept. | 188,540 44 | 178,215 65 | 202,682 65 | 196,938 30 | 194,819 44 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 34,015 51 | 44,787 03 | 23,093 91 | 72,529 76 | 81,364 85 |
| Sav. dept. | 20,095 47 | 20,202 31 | 23,017 31 | 23,057 71 | 28,179 56 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 13,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,445 00 | 3,449 00 | 9,268 00 | 6,627 00 | 8,155 00 |
| Sav. dept. | 6,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 10 00 | 172 50 | 155 00 | 162 50 | 207 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,341 40 | 867 30 | 540 85 | 641 05 | 1,013 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 29 56 | 190 58 | 63 23 | 201 81 | 192 38 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 18 00 | 34 | 115 30 | 10 77 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,450 00 | 12,450 00 | 12,450 00 | 12,450 00 | 12,450 00 |
| Furniture and fixtures | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 485 00 | 515 48 | ..... | ..... | 313 50 |
| Outside checks and other cash items. | 1,601 32 | 951 70 | 1,824 33 | 977 90 | 804 26 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $535,392 94 | $544,986 87 | $531,534 36 | $569,197 55 | $636,044 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 2,756 38 | 3,541 77 | 7,438 92 | 3,107 37 | 5,876 26 |
| Dividends unpaid | ..... | ..... | ..... | ..... | 32,480 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 82,209 55 | 77,386 90 | 96,528 38 | 103,073 79 | 108,749 22 |
| Demand certificates of deposit | 131,956 03 | 141,606 14 | 142,036 81 | 152,679 32 | 159,270 55 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 235,470 98 | 259,452 06 | 252,530 25 | 277,337 07 | 296,667 98 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 50,000 00 | 30,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $535,392 94 | $544,986 87 | $531,534 36 | $569,197 55 | $636,044 01 |

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## No. 145.

## NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

### Organized December 10, 1892.

L. A. BABBITT, *President;* R. C. YERKES, *Vice President;* C. W. WILBER, *Cashier.*

DIRECTORS.—C. H. Coldren, T. G. Richardson, R. C. Yerkes, L. A. Babbitt, D. P. Yerkes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $164,534 84 | $160,516 30 | $166,467 22 | $185,823 53 | $200,410 01 |
| Sav. dept. | 23,332 50 | 23,332 50 | 23,001 00 | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 834 00 | 834 00 | 834 00 | 22,783 22 | 41,884 00 |
| Sav. dept. | 176,236 42 | 206,908 92 | 230,823 50 | 205,135 68 | 180,195 02 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 29,677 00 | 28,042 32 | 36,630 67 | 19,834 41 | 29,478 68 |
| Sav. dept. | 24,609 45 | 22,881 15 | 26,416 56 | 29,372 27 | 13,992 37 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | 64,990 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 8,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 505 67 | 107 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,677 00 | 2,475 00 | 11,956 00 | 13,184 00 | 17,267 00 |
| Sav. dept. | 11,500 00 | 5,000 00 | 5,000 00 | 7,400 00 | 9,941 00 |
| Gold coin:.....Com'l. dept. | 517 50 | 517 50 | 517 50 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | 500 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 285 00 | 70 00 | 425 00 | 39 20 | 505 00 |
| Sav. dept. | ..... | ..... | ..... | 6 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 441 78 | 224 71 | 338 01 | 475 36 | 500 20 |
| Sav. dept. | ..... | ..... | ..... | 12 | 08 |
| Overdrafts | 149 78 | 361 91 | 278 78 | 80 65 | 351 26 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures | 3,150 00 | 3,050 00 | 3,050 00 | 3,050 00 | 3,050 00 |
| Other real estate | 7,500 00 | 7,500 00 | 7,500 00 | 5,350 00 | 5,350 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 350 00 | ..... | ..... |
| Outside checks and other cash items | 407 00 | 253 18 | 345 73 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $460,852 27 | $478,967 49 | $530,933 97 | $510,540 11 | $575,522 36 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 12,500 00 |
| Undivided profits, net | 13,381 61 | 13,335 05 | 16,033 73 | 12,261 67 | 15,406 97 |
| Dividends unpaid | ..... | ..... | ..... | 1,398 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 100,468 00 | 107,180 74 | 144,122 88 | 125,649 55 | 161,434 39 |
| Demand certificates of deposit | 78,484 68 | 89,216 50 | 92,563 85 | 86,316 82 | 91,562 53 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 231,017 98 | 231,735 20 | 240,713 51 | 247,414 07 | 269,618 47 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $460,852 27 | $478,967 49 | $530,933 97 | $510,540 11 | $575,522 36 |

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## No. 606.

## AMERICAN STATE BANK, OAKWOOD.

### Organized January 24, 1917.

W. J. HAYES, *President;* HUGH MCLEAN, FRANK H. DOHANY, *Vice Presidents;* A. C. MILNE, *Cashier.*

DIRECTORS.—Henry Brevoort, F. H. Dohany, E. H. Fowler, Sam J. Hunter, W. J. Hayes, C. P. Larned, Hugh McLean, Eugene McQuade, W. E. Moss, L. W. Schimmel, John Warncke, Harry C. Walker, Fred W. Dalby, H. C. Munro.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $57,697 80 | $100,122 99 | $309,000 45 | $277,674 01 | $354,437 97 |
| Sav. dept. | 82,635 32 | 73,535 04 | 66,712 04 | 70,287 64 | 118,308 04 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | 2,350 00 | 7,250 00 |
| Sav. dept. | 39,409 00 | 48,338 50 | 72,876 92 | 75,368 32 | 133,603 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 5,502 22 | 7,102 50 | 15,444 44 | 73,891 20 | 39,653 54 |
| Sav. dept. | 4,021 30 | 3,624 76 | 4,280 67 | 1,393 45 | 16,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,400 00 | 17,500 00 | 10,000 00 | 11,300 00 | 12,200 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 1,500 00 | 6,500 00 | 1,500 00 | ..... |
| Sav. dept. | 2,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,500 00 | 2,000 00 | 9,000 00 | 11,465 00 | 8,256 00 |
| Sav. dept. | 3,609 00 | 3,997 00 | 3,178 00 | 3,500 00 | 7,400 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | 52 50 | ..... |
| Sav. dept. | 52 50 | 52 50 | 42 50 | ..... | 42 50 |
| Silver coin:.....Com'l. dept. | ..... | 51 25 | 100 00 | 1,014 55 | ..... |
| Sav. dept. | 1,242 55 | 1,018 40 | 567 70 | 90 00 | 265 10 |
| Nickels and cents:.....Com'l. dept. | 53 96 | ..... | 29 52 | 174 94 | 165 89 |
| Sav. dept. | 76 12 | 126 63 | 53 18 | 3 34 | 6 64 |
| Overdrafts | 5 76 | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 |
| Furniture and fixtures | 5,397 65 | 5,397 65 | 5,575 90 | 5,500 00 | 5,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 10 00 | ..... | 1,925 15 | ..... |
| Outside checks and other cash items | 35 51 | 299 08 | 590 90 | 960 79 | 334 24 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 3,610 60 | ..... | ..... | ..... | ..... |
| Totals | $257,749 29 | $304,826 30 | $544,452 22 | $578,950 89 | $740,923 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 | $75,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 11,000 00 | 11,000 00 |
| Undivided profits, net | 389 50 | 1,521 35 | 6,692 52 | 2,593 92 | 10,278 70 |
| Dividends unpaid | ..... | ..... | ..... | 1,125 00 | 1 50 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 53,588 39 | 77,209 75 | 304,540 88 | 292,537 35 | 376,729 59 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | 2,338 92 |
| Cashier's checks | 1,490 90 | 295 32 | 118 80 | 6,861 05 | 596 55 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | 25,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 110,052 40 | 140,082 58 | 143,110 19 | 159,142 55 | 201,546 96 |
| Certificates of deposit | 1,299 60 | 574 60 | 413 40 | 74 60 | 50,186 60 |
| Club savings deposits | 5,928 50 | 142 70 | 4,576 43 | 5,616 42 | 3,245 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acuceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Cstomers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Oher liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $257,749 29 | $304,826 30 | $544,452 22 | $578,950 89 | $740,923 82 |

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## No. 584.

## OLIVET STATE BANK, OLIVET.

### Organized April 18, 1916.

B. N. KEISTER, *President;* A. P. GREEN, G. C. ADAMS, *Vice President;* O. E. WALCOTT, *Cashier.*

DIRECTORS.—B. N. Keister, A. P. Green, G. C. Adams, O. E. Walcott, M. Shilts, E. E. Long, Phil H. Quick, A. H. Burleson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $30,689 76 | $42,010 31 | $44,843 25 | $30,165 57 | $24,964 01 |
| Sav. dept. | 10,374 86 | 4,900 00 | 16,680 46 | 21,595 30 | 40,094 08 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,800 00 | 8,800 00 | 8,800 00 | 24,000 58 | 34,663 50 |
| Sav. dept. | 48,271 65 | 57,179 43 | 62,850 17 | 71,027 84 | 70,827 84 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,783 98 | 16,082 41 | 12,408 21 | 11,518 62 | 3,933 70 |
| Sav. dept. | 13,010 54 | 17,686 55 | 15,761 98 | 16,049 11 | 12,321 08 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 2,800 00 | 6,100 00 | 7,000 00 | 2,500 00 | 2,150 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 3,000 00 | ..... | ..... |
| Sav. dept. | 4,000 00 | ..... | 3,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,595 00 | 1,860 00 | 2,453 00 | 4,295 00 | 929 00 |
| Sav. dept. | 2,800 00 | 5,000 00 | 1,510 00 | 4,510 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 67 50 | 1,487 50 | ..... | 5 00 | 1,492 50 |
| Sav. dept. | 1,200 00 | ..... | 1,490 00 | 1,490 00 | ..... |
| Silver coin:.....Com'l. dept. | 414 00 | 522 00 | 238 00 | 637 00 | 880 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 29 86 | 94 42 | 26 73 | 51 68 | 208 74 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 44 58 | 4 63 | 176 36 | 22 06 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 | 3,200 00 |
| Furniture and fixtures | 932 50 | 932 50 | 932 50 | 932 50 | 932 50 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 3,125 75 | ..... | 830 00 | ..... | 3,120 58 |
| Outside checks and other cash items | 18 37 | 219 55 | 118 53 | ..... | 70 38 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | 1 95 | ..... | ..... |
| Totals | $145,158 35 | $166,079 30 | $185,321 14 | $192,000 26 | $202,787 91 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,250 00 | 1,250 00 | 1,250 00 | 1,500 00 | 1,500 00 |
| Undivided profits, net | 338 40 | 618 69 | 614 66 | 515 06 | 451 41 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposts subject to check | 48,381 17 | 56,041 83 | 61,332 31 | 49,224 96 | 54,562 96 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 50 00 | 50 00 | 50 00 | 32 66 | 1 00 |
| Cashier's checks | ..... | ..... | ..... | 2,800 00 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 41,914 00 | 48,114 76 | 59,134 62 | 71,871 20 | 78,005 50 |
| Certificates of deposit | 33,224 78 | 39,950 70 | 37,939 55 | 41,056 38 | 45,767 04 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | 53 32 | ..... | ..... | ..... |
| Totals | $145,158 35 | $166,079 30 | $185,321 14 | $192,000 26 | $202,787 91 |

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## No. 280.

## ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 15, 1903.

A. V. HINKLEY, *President;* J. FRANK MORFORD, *Vice President and Cashier;*
GEO. W. PREGITZER, *Assistant Cashier.*

DIRECTORS.—A. V. Hinkley, E. J. Lobdell, P. H. Mahoney, Dan'l Mahoney, J. Frank Morford, J. B. Lobdell, J. E. Gumm, Edward Lobdell, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $102,662 32 | $103,354 08 | $103,545 51 | $116,144 68 | $119,280 53 |
| Sav. dept. | 52,718 76 | 59,286 43 | 85,385 26 | 82,346 54 | 79,210 19 |
| Bonds, mtgs. and securities:...Com'l. dept. | 41,650 00 | 56,973 00 | 71,423 00 | 67,423 00 | 48,123 00 |
| Sav. dept. | 101,553 21 | 111,530 98 | 111,373 17 | 111,815 36 | 107,552 21 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 13,903 42 | 22,472 06 | 27,750 72 | 33,865 01 | 39,158 75 |
| Sav. dept. | 48,000 00 | 52,000 00 | 31,000 00 | 37,000 00 | 51,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 17,000 00 | 8,000 00 | 11,000 00 | 9,000 00 | 15,000 00 |
| Sav. dept. | 12,517 00 | 10,451 00 | 12,151 00 | 10,053 00 | 11,290 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 2,202 50 | 2,345 00 | 2,367 50 | 2,410 00 | 2,420 00 |
| Silver coin:.....Com'l. dept. | 302 00 | 295 00 | 101 50 | 812 00 | 923 00 |
| Sav. dept. | 2,289 25 | 2,670 40 | 2,228 90 | 1,784 05 | 1,400 80 |
| Nickels and cents:.....Com'l. dept. | 47 | 03 | 49 | 12 | 83 |
| Sav. dept. | 1 73 | 2 20 | 1 07 | 87 | 43 |
| Overdrafts | 81 | | | | |
| Premium account | | | | | |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,600 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other real estate | 3,000 00 | 3,000 00 | 2,900 00 | 2,900 00 | 2,900 00 |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 208 04 | 71 28 | 139 52 | 301 08 | 343 61 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $406,609 51 | $440,551 46 | $469,467 64 | $483,955 71 | $486,703 35 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 4,158 78 | 926 92 | 4,379 22 | 3,257 56 | 5,860 99 |
| Dividends unpaid | | 540 00 | 60 00 | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 101,595 49 | 116,081 74 | 130,976 03 | 149,956 74 | 133,408 21 |
| Demand certificates of deposit | 41,572 79 | 44,761 65 | 49,536 24 | 45,224 99 | 54,522 56 |
| Certified checks | | 55 14 | 9 25 | 106 60 | 37 96 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 219,282 45 | 238,286 01 | 244,506 90 | 245,409 82 | 252,873 63 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $406,609 51 | $440,551 46 | $469,467 64 | $483,955 71 | $486,703 35 |

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## No. 612.

## FARMERS' STATE BANK, ONONDAGA.

### Organized February 27, 1918.

WALTER E. GOOLD, *President;* M. JAY BALDWIN, *Vice President;*
LEON SAMMONS, *Cashier.*

DIRECTORS.—Walter E. Goold, M. Jay Baldwin, Wm. H. Baldwin, Chas. C. Willis, Horace W. Darling.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept.. | $29,935 15 | $36,951 45 | $24,947 52 | $23,849 10 | $30,334 32 |
| Sav. dept. | 5,382 33 | 5,000 00 | 7,100 00 | 12,427 18 | 12,245 18 |
| Bonds, mtgs and securities:...Com'l. dept. | 9,650 00 | 8,900 00 | 150 00 | 100 00 | 3,300 00 |
| Sav. dept. | 7,420 00 | 12,131 00 | 12,131 00 | 14,810 00 | 13,650 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 22,376 44 | 16,615 28 | 13,310 19 | 7,615 31 | 13,598 29 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,337 00 | 1,483 00 | 2,873 00 | 3,878 00 | 667 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 328 20 | 328 75 | 168 60 | 262 85 | 310 30 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 78 02 | 129 98 | 142 32 | 36 00 | 79 29 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2 60 | ..... | 2 39 | ..... | 16 79 |
| Premium account | 465 02 | 393 97 | ..... | ..... | ..... |
| Exp., int. and taxes pd. exceed. earn'gs.... | ..... | ..... | 194 01 | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,837 63 | 1,837 63 | 1,837 63 | 1,837 63 | 1,837 63 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 50 19 | ..... | 260 34 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $84,812 39 | $86,771 06 | $66,906 85 | $68,816 07 | $80,299 14 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | ..... |
| Undivided profits, net | ..... | ..... | ..... | 17 19 | 62 31 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 46,260 22 | 45,271 83 | 28,706 17 | 31,412 70 | 38,599 62 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,684 53 | 2,775 72 | 3,057 31 | 3,987 82 | 4,428 68 |
| Certificates of deposit | 15,867 64 | 18,723 51 | 14,993 37 | 13,398 36 | 17,208 53 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 150 00 | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $84,812 39 | $86,771 06 | $66,906 85 | $68,816 07 | $80,299 14 |

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## No. 378.

## THE ONSTED STATE BANK, ONSTED.

Organized September 20, 1907.

FRANK M. SKINNER, *President;* LEONARD S. MANN, SMITH C. FAIRBANKS, *Vice Presidents;* W. J. REDFIELD, *Cashier;* E. R. KNAPP, *Assistant Cashier.*

DIRECTORS.—Frank M. Skinner, Smith C. Fairbanks, Warren G. Shepherd, Chas. A. Kerr, Fred Hardcastle, G. W. Ross, Robert Peters, L. L. Curtis, Leonard S. Mann.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $89,677 97 | $92,008 29 | $84,885 15 | $108,560 71 | $110,235 35 |
| Sav. dept. | 15,419 34 | 14,511 00 | 18,811 00 | 24,530 00 | 24,030 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 36,863 13 | 77,069 90 | 26,000 00 | 18,500 00 | 19,000 00 |
| Sav. dept. | 115,280 12 | 112,138 84 | 122,810 12 | 108,335 12 | 110,135 12 |
| Due from Fed. Res. Bank: Com'l. dept. | 7,600 00 | 8,592 22 | 8,969 26 | 7,776 00 | 8,748 50 |
| Sav. dept. | 3,900 00 | 3,900 00 | 4,200 00 | 4,100 00 | 4,000 00 |
| Due from bks. in res. cities: Com'l. dept. | 11,854 44 | 11,944 60 | 20,267 55 | 1,869 29 | 2,630 30 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 9,864 00 | 7,037 00 | 1,508 00 | 676 00 | 104 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 1,000 00 |
| Gold coin: Com'l. dept. | 247 00 | 232 00 | 222 00 | 212 00 | 192 00 |
| Sav. dept. | | | | | |
| Silver coin: Com'l. dept. | 510 00 | 344 00 | 550 00 | 398 50 | 1,153 10 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 89 26 | 78 13 | 64 13 | 59 23 | 112 05 |
| Sav. dept. | | | | | |
| Overdrafts | 38 90 | 830 05 | 47 34 | | 398 81 |
| Premium account | | | | | |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 3,500 00 | 3,500 00 | 3,739 89 | 4,391 59 | 4,391 59 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | 1,681 77 | | | |
| Outside checks and other cash items | 88 35 | 498 25 | 1,479 12 | 228 64 | 305 87 |
| Stock of Federal Reserve Bank | 950 00 | 950 00 | 950 00 | 950 00 | 950 00 |
| Other assets | | | | | |
| Totals | $302,382 51 | $341,816 05 | $301,003 56 | $287,087 08 | $291,886 69 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 3,785 21 | 5,121 05 | 7,084 07 | 5,020 13 | 5,646 21 |
| Dividends unpaid | 1,250 00 | | | 1,250 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 78,396 14 | 73,616 09 | 94,090 95 | 68,683 82 | 79,368 84 |
| Demand certificates of deposit | 24,690 72 | 42,875 39 | 31,979 86 | 30,254 32 | 28,857 84 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | 336 57 |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Gvernment deposits | | | | | |
| Time commercal certificates of deposit | | | | | |
| Book accounts | 127,510 44 | 128,653 52 | 131,848 68 | 135,878 81 | 129,677 23 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | 2,500 00 |
| Bills payable | | 5,000 00 | | 10,000 00 | 12,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 35,750 00 | 55,550 00 | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $302,382 51 | $341,816 05 | $301,003 56 | $287,087 08 | $291,886 69 |

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No. 484.

## THE CITIZENS' STATE BANK OF ONTONAGON, ONTONAGON.

Organized October 16, 1910.

EDWARD CARROLL, *President;* FRED JOHNSON, *Vice President;* G. H. WARNER, *Cashier.*

DIRECTORS.—William Krohn, Edward Carroll, Fred Johnson, Henry McCormick, Jacob Muskatt, George Warner, Ernest Humphery.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $40,545 04 | $50,762 51 | $52,867 09 | $46,638 40 | $42,195 77 |
| Sav. dept. | 6,737 93 | 11,332 32 | 10,999 39 | 10,954 03 | 11,809 03 |
| Bonds, mtgs. and securities:...Com'l. dept. | 21,515 00 | 16,765 00 | 26,227 98 | 27,415 53 | 24,016 58 |
| Sav. dept. | 23,003 16 | 25,878 16 | 28,583 16 | 29,404 66 | 30,279 66 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 5,772 81 | 8,854 67 | 26,350 41 | 9,052 85 | 8,188 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,350 00 | 3,350 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 381 85 | 2,269 49 | 2,158 43 | 1,461 74 | 242 96 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,005 00 | 4,961 00 | 4,572 00 | 6,397 00 | 1,747 00 |
| Sav. dept. | 2,800 00 | 3,300 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 105 00 | 80 00 | 182 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 178 00 | 150 20 | 420 75 | 526 70 | 583 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 87 35 | 29 56 | 234 00 | 188 33 | 123 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 80 27 | 86 84 | 81 41 | 237 08 | 44 36 |
| Premium account | 209 00 | 209 00 | 190 00 | 190 00 | 190 00 |
| Banking house | ..... | ..... | ..... | ..... | 1,500 00 |
| Furniture and fixtures | 2,500 00 | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 10 00 | 10 00 | ..... | 10 00 | 10 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $113,175 41 | $131,658 75 | $163,889 62 | $143,656 32 | $132,212 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 3,250 00 | 3,250 00 | 3,250 00 | 3,500 00 | 3,500 00 |
| Undivided profits, net | 513 70 | 996 66 | 1,179 09 | 500 68 | 589 68 |
| Dividends unpaid | 810 00 | 156 00 | 126 00 | 876 00 | 222 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 42,171 63 | 55,295 56 | 87,130 54 | 68,731 34 | 56,526 84 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 4,700 00 | 4,745 00 | 4,000 00 | 2,000 00 | 500 00 |
| Book accounts | 36,730 08 | 42,215 53 | 43,203 99 | 43,048 30 | 45,874 36 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $113,175 41 | $131,658 75 | $163,889 62 | $143,656 32 | $132,212 88 |

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## No. 190.

## ORION STATE BANK, ORION.

### Organized July 28, 1896.

IRA CARPENTER, *President;* A. G. HADDRILL, *Vice President;* LEE EARLE, *Cashier.*
DIRECTORS.—Ira Carpenter, A. G. Haddrill, L. B. Kelly, Amos Earle, Ira Haddrill, Geo. H. Tunison, Lee Earle.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $54,552 59 | $55,663 44 | $63,814 58 | $69,561 49 | $77,308 40 |
| Sav. dept | 40,000 00 | 35,000 00 | 40,000 00 | 50,000 00 | 50,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept | 40,100 00 | 18,300 00 | 23,900 00 | 31,800 00 | ..... |
| Sav. dept | 231,341 84 | 298,780 84 | 257,437 24 | 267,611 84 | 325,608 84 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 10,391 71 | 8,780 84 | 8,640 39 | 6,999 79 | 14,346 24 |
| Sav. dept. | 26,384 76 | 38,252 05 | 33,763 70 | 12,555 08 | 74,162 87 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 40,000 00 | ..... | 40,000 00 | 30,000 00 | ..... |
| U. S. cert.of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,121 00 | 2,437 00 | 2,473 00 | 9,895 00 | 5,596 00 |
| Sav. dept. | 6,000 00 | 6,000 00 | 7,000 00 | 8,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 45 00 | 95 00 | 1,120 00 | 160 00 | 80 00 |
| Sav. dept. | 11,000 00 | 11,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 2,182 00 | 1,686 57 | 1,924 00 | 2,308 00 | 1,686 26 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 480 37 | 550 00 | 410 81 | 85 52 | 560 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 16 11 | 79 63 | 125 55 | 60 98 | 287 94 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,500 00 | 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 | 1,000 00 |
| Other real estate | 6,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 800 00 |
| Due from banks other than in reserve cities. | 3,773 69 | 11,539 00 | 629 86 | 30,579 85 | 5,256 32 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 139 55 | ..... | ..... | 366 06 | 355 07 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $485,028 62 | $498,164 37 | $501,239 13 | $539,983 61 | $577,047 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $15,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 21,000 00 |
| Undivided profits, net | 5,569 18 | 5,107 27 | 5,709 67 | 4,924 52 | 4,521 90 |
| Dividends unpaid | ..... | 10 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 86,591 27 | 76,718 83 | 73,992 65 | 82,760 61 | 123,223 87 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 221,488 85 | 226,682 68 | 238,526 02 | 256,977 94 | 247,300 73 |
| Certificates of deposit | 136,379 32 | 139,645 59 | 128,010 79 | 140,320 54 | 151,001 44 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $485,028 62 | $498,164 37 | $501,239 13 | $539,983 61 | $577,047 94 |

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## No. 365.

## THE OTISVILLE STATE BANK, OTISVILLE.

Organized March 8, 1907.

C. D. DOANE, *President;* JAS. W. AVERILL, CHAS. MOON, *Vice Presidents;* A. PROSSER, *Cashier.*

DIRECTORS.—C. D. Doane, Jas. W. Averill, C. D. Parker, Chas. Moon, George Coon, John C. Brandt, A. Prosser.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $46,664 86 | $33,568 69 | $41,458 83 | $55,062 48 | $58,750 70 |
| Sav. dept. | 17,858 18 | 29,894 50 | 28,064 29 | 18,604 78 | 10,525 86 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,650 00 | 11,309 63 | 16,292 80 | 16,350 40 | 35,300 90 |
| Sav. dept. | 94,345 28 | 99,968 52 | 118,443 52 | 121,483 52 | 131,853 52 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 7,352 68 | 3,482 03 | 7,945 54 | 3,049 25 | 7,331 43 |
| Sav. dept. | ..... | 1,000 00 | 3,000 00 | 1,076 26 | 16,399 28 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,900 00 | 22,500 00 | 17,000 00 | 19,400 00 | 20,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 1,500 00 | 500 00 | 1,250 00 | 1,250 00 | ..... |
| Sav. dept. | 2,500 00 | 2,500 00 | 3,250 00 | 3,250 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,933 00 | 766 00 | 494 00 | 711 00 | 1,328 00 |
| Sav. dept. | 2,600 00 | 2,000 00 | 2,350 00 | 2,850 00 | 5,100 00 |
| Gold coin:.....Com'l. dept. | 50 00 | 50 00 | 55 00 | 55 00 | 82 50 |
| Sav. dept. | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Silver coin:.....Com'l. dept. | 872 55 | 182 15 | 570 95 | 450 60 | 700 15 |
| Sav. dept. | ..... | 600 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 162 91 | 180 56 | 160 20 | 136 81 | 87 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 14 61 | 74 22 | ..... | 67 35 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 | 4,900 00 |
| Furniture and fixtures | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,266 44 | 329 28 | 306 16 | 1,137 21 | 3,192 01 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 84 56 | 54 94 | 60 34 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $211,940 46 | $217,100 91 | $248,975 85 | $253,067 31 | $298,918 79 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net | 26 33 | 939 04 | 927 70 | 1,243 10 | 445 18 |
| Dividends unpaid | 800 00 | 24 00 | ..... | ..... | 48 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 72,389 38 | 36,028 63 | 50,739 70 | 32,393 04 | 52,811 32 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 160 00 | ..... | 2 50 | 39 85 | 2 50 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 55,824 85 | 56,956 46 | 60,031 79 | 62,995 02 | 68,109 48 |
| Certificates of deposit | 56,739 90 | 64,202 78 | 63,774 16 | 68,596 30 | 80,652 31 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 5,000 00 | 6,000 00 | 6,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 27,950 00 | 41,500 00 | 55,800 00 | 70,850 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $211,940 46 | $217,100 91 | $248,975 85 | $253,067 31 | $298,918 79 |

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## No. 544.

## THE CITIZENS STATE SAVINGS BANK, OTSEGO.

### Organized May 23, 1913.

GEO. E. BARDEEN, *President;* FRED W. WALKER, *Vice President;* W. A. MANSFIELD, *Cashier;* W. G. CONLAN, *Assistant Cashier.*

DIRECTORS.—Geo. E. Bardeen, Fred W. Walker, W. A. Mansfield, E. W. Sherwood, G. A. Sherwood, Wright Hadden, Thos. Closs.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $41,180 35 | $42,359 54 | $38,623 56 | $36,294 76 | $43,971 08 |
| Sav. dept. | 21,065 76 | 21,776 26 | 18,738 13 | 23,398 89 | 31,262 37 |
| Bonds, mtgs. and securities: Com'l. dept. | | | | | |
| Sav. dept. | 100,392 89 | 98,417 89 | 98,919 89 | 96,524 89 | 101,189 89 |
| Due from Fed. Res. Bank: Com'l. dept. | 3,555 25 | 12,515 75 | 3,192 41 | 9,905 54 | 11,179 88 |
| Sav. dept. | 4,000 00 | 4,000 00 | 4,000 00 | | |
| Due from bks. in res. cities: Com'l. dept. | 15,202 47 | 12,714 71 | 7,448 84 | 13,297 31 | 17,045 39 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 13,050 00 | 18,150 00 | 13,750 00 | 13,850 00 | 13,750 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. dept. | 8,412 00 | 7,637 00 | 4,132 00 | 2,473 00 | 5,653 00 |
| Sav. dept. | 5,000 00 | 3,550 00 | 3,550 00 | 3,550 00 | 3,550 00 |
| Gold coin: Com'l. dept. | 30 00 | 65 00 | 95 00 | | |
| Sav. dept. | | | | 120 00 | 135 00 |
| Silver coin: Com'l. dept. | 1,313 10 | 907 10 | 934 80 | 842 50 | 161 85 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 206 16 | 350 89 | 343 14 | 289 60 | 245 73 |
| Sav. dept. | | | | | |
| Overdrafts | 186 99 | 880 75 | 1,434 23 | 498 06 | 4,428 35 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 13,768 57 | 13,768 57 | 13,768 57 | 13,573 57 | 13,573 57 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,259 55 | 220 65 | 148 48 | 130 20 | 2,850 23 |
| Stock of Federal Reserve Bank | 1,700 00 | 1,700 00 | 1,700 00 | 850 00 | 850 00 |
| Other assets | | | | | |
| Totals | $240,323 09 | $249,014 11 | $220,779 05 | $220,598 41 | $254,846 34 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 2,710 00 | 2,710 00 | 2,710 00 | 2,905 00 | 2,905 00 |
| Undivided profits, net | 181 78 | 298 32 | 1,587 15 | 302 07 | 1,642 11 |
| Dividends unpaid | 1,500 00 | | | 1,250 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 62,421 40 | 77,661 97 | 56,406 67 | 50,245 35 | 58,945 31 |
| Demand certificates of deposit | 3,255 28 | 3,030 28 | 1,632 91 | 1,582 91 | 1,390 35 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 85,769 20 | 82,011 10 | 79,401 98 | 88,249 33 | 84,242 27 |
| Certificates of deposit | 54,872 08 | 51,569 44 | 46,890 34 | 45,063 75 | 75,721 30 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 3,763 35 | 5,883 00 | 6,300 00 | 6,000 00 | 5,000 00 |
| Bills payable | 850 00 | 850 00 | 850 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $240,323 09 | $249,014 11 | $220,779 05 | $220,598 41 | $254,846 34 |

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## No. 373.

## THE FIRST STATE SAVINGS BANK OF OTSEGO, OTSEGO.

### Organized June 9, 1906.

H. A. DeLano, *President*; C. I. Clapp, *Vice President*; C. L. Taylor, *Cashier*; A. W. DeLano, *Assistant Cashier*.

Directors.—G. R. Brown, H. A. DeLano, C. I. Clapp, C. L. Taylor, A. W. DeLano, G. H. Siple, B. A. McCall.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $44,228 97 | $31,387 82 | $33,391 02 | $30,143 29 | $41,854 35 |
| Sav. dept. | 76,269 13 | 71,487 63 | 78,052 45 | 76,940 82 | 73,517 27 |
| Bonds, mtgs. and securities:..Com'l. dept. | 28,100 00 | 34,600 00 | 38,600 00 | 36,600 00 | 36,100 00 |
| Sav. dept. | 137,561 83 | 137,761 83 | 149,311 83 | 156,886 83 | 153,429 83 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 7,679 30 | 10,164 94 | 16,441 43 | 8,595 34 | 12,127 65 |
| Sav. dept. | 2,858 95 | 14,293 45 | 14,532 85 | 10,272 80 | 5,424 37 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 18,050 00 | 17,900 00 | 23,050 00 | 18,900 00 | 31,050 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,055 85 | 104 47 | 171 15 | ..... | 1,075 00 |
| Sav. dept. | ..... | ..... | ..... | 1,467 96 | ..... |
| Currency:.....Com'l. dept. | 1,125 00 | 912 00 | 3,992 00 | 4,100 00 | 5,832 00 |
| Sav. dept. | 7,150 00 | 1,214 00 | 6,983 00 | 2,981 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 25 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 6,400 00 | 6,420 00 | 6,415 00 | 6,400 00 | 2,500 00 |
| Silver coin:.....Com'l. dept. | 1,482 60 | 1,988 15 | 900 25 | 197 60 | 656 35 |
| Sav. dept. | 46 00 | ..... | ..... | 1,045 05 | ..... |
| Nickels and cents:.....Com'l. dept. | 151 20 | 243 84 | 243 74 | 07 | 260 25 |
| Sav. dept. | 84 | 21 | 24 | 220 97 | ..... |
| Overdrafts..... | 189 73 | 91 12 | 99 45 | 133 06 | 64 43 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 1,000 00 | 500 00 | 500 00 | 500 00 | 1 00 |
| Other real estate..... | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 281 00 | 50 00 | 70 00 | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $346,374 40 | $342,350 46 | $385,734 41 | $368,454 79 | $374,392 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net..... | 5,852 68 | 535 64 | 2,086 84 | 3,227 04 | 2,576 71 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | 878 27 | 892 51 | 1,124 44 | 1,188 47 | 1,493 07 |
| Commercial deposits subject to check..... | 62,560 64 | 58,079 44 | 98,866 82 | 78,777 42 | 86,096 34 |
| Demand certificates of deposit..... | 14,232 35 | 7,509 74 | 2,276 00 | 2,176 00 | 1,965 00 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 168,040 06 | 168,725 15 | 166,598 39 | 167,023 14 | 171,916 06 |
| Certificates of deposit..... | 58,810 40 | 65,607 98 | 73,781 92 | 75,062 72 | 71,845 32 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $346,374 40 | $342,350 46 | $385,734 41 | $368,454 79 | $374,392 50 |

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## No. 199.

## STATE SAVINGS BANK OF OVID.

### Organized October 18, 1897.

JOHN H. ROBSON, *President and Cashier;*
JAMES MCGILLICUDDY, F. A. MARSHALL, W. J. HATHAWAY, *Vice Presidents;*
H. S. BEARDSLEE, KENNETH F. CRAWFORD, *Assistant Cashiers.*

DIRECTORS.—John H. Robson, William H. Robson, Frank A. Marshall, Lou T. Storrer, B. L. Bates, James McGillicuddy, William J. Hathaway, T. H. Hyslop, E. C. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $146,166 26 | $133,519 17 | $141,931 66 | $149,957 62 | $142,467 35 |
| Sav. dept. | 56,742 34 | 55,448 69 | 60,164 34 | 68,906 44 | 119,568 72 |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,600 00 | 2,671 12 | 51,000 00 | 463 70 | 16,824 00 |
| Sav. dept. | 143,499 53 | 109,111 39 | 150,876 68 | 154,562 70 | 138,413 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 36,778 44 | 31,689 82 | 20,598 24 | 9,573 99 | 4,769 95 |
| Sav. dept. | 89,672 38 | 76,020 04 | 71,845 02 | 19,300 29 | 14,494 35 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 70,000 00 | ..... | 29,250 00 | 23,900 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,533 00 | 10,034 00 | 6,301 00 | 5,236 00 | 4,553 00 |
| Sav. dept. | 7,000 00 | 7,934 00 | 8,900 00 | 8,105 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 90 00 |
| Sav. dept. | 63 50 | 66 00 | 73 50 | 103 00 | ..... |
| Silver coin:.....Com'l. dept. | 1,090 35 | 1,481 80 | 2,581 15 | 764 00 | 1,359 85 |
| Sav. dept. | 785 50 | 321 35 | 206 25 | 700 20 | ..... |
| Nickels and cents:.....Com'l. dept. | 441 19 | 784 20 | 509 29 | 164 62 | 268 14 |
| Sav. dept. | 151 00 | 12 44 | 20 25 | 91 80 | ..... |
| Overdrafts | 434 12 | 45 03 | 508 09 | 268 63 | 261 38 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Furniture and fixtures | 2,300 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 450 68 | 3,168 48 | 295 37 | 2,232 28 | 550 50 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $513,208 29 | $518,007 53 | $531,510 84 | $465,380 27 | $483,420 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 7,130 25 | 5,922 21 | 9,228 34 | 8,300 46 | 6,259 68 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 155,118 82 | 160,462 85 | 180,595 17 | 125,505 83 | 135,566 08 |
| Demand certificates of deposit | 35,084 77 | 27,195 70 | 9,492 14 | 5,737 57 | 3,075 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 145,074 08 | 148,244 77 | 151,595 96 | 157,792 41 | 159,721 69 |
| Certificates of deposit | 110,800 37 | 116,182 00 | 120,599 23 | 108,044 00 | 118,798 49 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $513,208 29 | $518,007 53 | $531,510 84 | $465,380 27 | $483,420 94 |

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## No. 185.

## CITIZENS' SAVINGS BANK OF OWOSSO.

### Organized February 10, 1896.

RUDOLPH J. COLBY, *President;* ALBERT TODD, ALBERT L. NICHOLS, *Vice Presidents;* GILBERT L. TAYLOR, *Cashier;* OLIVER L. DAVIS, FRANK C. FREEMAN, *Assistant Cashiers.*

DIRECTORS.—Willis E. Hall, Dudley E. Waters, Julius Frieseke, Albert Todd, Rudolph J. Colby, Gilbert L. Taylor, Albert L. Nichols, Frank H. Rush, James Mulhall.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $398,109 28 | $297,912 06 | $317,857 16 | $306,484 06 | $440,628 02 |
| Sav. dept. | 267,870 26 | 315,962 01 | 307,664 98 | 315,736 09 | 332,001 56 |
| Bonds, mtgs. and securities:...Com'l. dept. | 123,188 84 | 101,830 38 | 117,800 44 | 117,707 17 | 107,126 63 |
| Sav. dept. | 414,616 96 | 408,058 50 | 414,919 42 | 415,401 85 | 431,811 28 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 39,816 24 | 21,955 96 | 25,010 52 | 41,738 53 | 30,752 70 |
| Sav. dept. | 64,165 25 | 59,486 05 | 52,968 13 | 68,535 86 | 33,447 58 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 147,902 90 | 120,400 00 | 204,550 00 | 144,895 00 | 176,950 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | 10,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | 40,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 9,156 60 | 7,834 04 | 8,522 53 | 28,108 90 | 9,399 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,517 00 | 13,458 00 | 41,725 00 | 18,069 00 | 22,731 00 |
| Sav. dept. | 53,750 00 | 27,600 00 | 63,000 00 | 76,900 00 | 59,550 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 250 00 | 407 50 | 360 00 | 875 00 | 945 00 |
| Silver coin:.....Com'l. dept. | 2,843 60 | 2,900 25 | 5,992 00 | 1,991 00 | 4,300 00 |
| Sav. dept. | 8,720 00 | 2,885 00 | 3,500 00 | 1,350 00 | 5,405 00 |
| Nickels and cents:.....Com'l. dept. | 403 38 | 408 66 | 404 33 | 38 20 | 34 15 |
| Sav. dept. | 8 87 | 154 83 | 76 23 | 22 63 | 14 48 |
| Overdrafts..... | 2,031 34 | 1,908 91 | 2,199 41 | 1,365 72 | 3,218 98 |
| Premium account..... | 355 65 | 365 52 | 402 51 | 390 17 | 1,145 29 |
| Banking house..... | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 |
| Furniture and fixtures..... | 12,569 61 | 12,569 61 | 12,569 61 | 12,569 61 | 12,569 61 |
| Other real estate..... | 3,958 56 | 5,481 82 | 3,958 56 | 3,958 56 | 3,958 56 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 32 00 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 32 00 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,591,766 34 | $1,489,111 10 | $1,620,980 83 | $1,593,637 35 | $1,713,489 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $75,000 00 | $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 | 15,000 00 |
| Undivided profits, net..... | 3,333 13 | 3,120 62 | 6,612 66 | 54 44 | 4,163 52 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 269,280 53 | 275,926 89 | 276,534 04 | 332,344 85 | 338,543 53 |
| Demand certificates of deposit..... | 90,227 49 | 101,227 49 | 148,459 77 | 140,401 72 | 169,335 86 |
| Certified checks..... | ..... | ..... | 62 18 | 3,589 57 | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | 20,000 00 | ..... | 46,800 00 | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 5,668 91 | 5,399 68 | 3,556 68 | 3,530 34 | 3,573 68 |
| U. S. Government deposits..... | ..... | 28,000 00 | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 585,060 81 | 573,125 61 | 628,589 27 | 605,967 41 | 621,027 87 |
| Certificates of deposit..... | 372,223 43 | 401,828 28 | 418,449 49 | 417,749 02 | 419,097 03 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 78,972 04 | 10,482 53 | 1,916 74 | ..... | 32,748 08 |
| Bills payable..... | 77,000 00 | ..... | ..... | ..... | 35,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,591,766 34 | $1,489,111 10 | $1,620,980 83 | $1,593,637 35 | $1,713,489 57 |

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## No. 112.

## THE OWOSSO SAVINGS BANK, OWOSSO.

Organized January 22, 1891.

CHAS. E. RIGLEY, *President;* C. P. BENTLEY, E. O. DEWEY, *Vice Presidents;*
A. D. WHIPPLE, *Cashier;* W. S. COOPER, A. D. ALLITON, *Assistant Cashiers.*
DIRECTORS.—Chas. E. Rigley, Arthur M. Hume, Edward N. Thome, Fred B. Woodard, Edmund O. Dewey, Calvin P. Bentley, J. Edwin Ellis.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $263,903 35 | $255,348 06 | $302,034 51 | $318,597 90 | $397,209 18 |
| Sav. dept. | 199,397 43 | 202,499 70 | 201,829 18 | 200,727 81 | 179,597 89 |
| Bonds, mtgs. and securities:...Com'l. dept. | 45,535 15 | 70,150 43 | 80,224 90 | 83,581 77 | 80,274 21 |
| Sav. dept. | 670,699 16 | 693,690 74 | 738,189 76 | 844,015 40 | 905,529 36 |
| Due from Fed. Res. Bank:....Com'l. dept. | 221,977 31 | ..... | ..... | ..... | ..... |
| Sav. dept. | 178,131 92 | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 25,000 00 | 178,189 75 | 170,995 47 | 62,637 45 | 85,211 35 |
| Sav. dept. | 77,900 00 | 110,000 00 | 152,428 12 | 30,936 99 | 117,968 49 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 174,350 00 | 191,550 00 | 231,295 00 | 191,150 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 25,000 00 | 25,000 00 | 25,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,380 97 | 3,072 04 | 11,495 33 | 10,467 97 | 1,321 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 35,128 00 | 29,941 00 | 35,341 00 | 46,026 00 | 54,243 00 |
| Sav. dept. | 52,280 00 | 67,427 00 | 53,892 00 | 36,414 00 | 2,594 00 |
| Gold coin:.....Com'l. dept. | 140 00 | 220 00 | 307 50 | 105 00 | 190 00 |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 3,267 45 | 1,385 45 | 4,115 05 | 3,944 05 | 4,158 55 |
| Sav. dept. | 12 45 | 33 70 | 11 15 | 36 75 | 16 25 |
| Nickels and cents:.....Com'l. dept. | 481 87 | 401 97 | 410 13 | 1,026 08 | 788 76 |
| Sav. dept. | 4 06 | 64 | 40 | 6 36 | 1 10 |
| Overdrafts..... | 677 04 | 218 24 | 1,506 21 | 673 99 | 308 67 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 15,000 00 | 15,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures..... | 4,000 00 | 4,000 00 | ..... | ..... | ..... |
| Other real estate..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 11,478 89 | 12,382 88 | 16,349 20 | 15,251 59 | 16,954 46 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,817,595 05 | $1,851,511 60 | $2,018,879 91 | $1,943,944 11 | $2,073,717 15 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net..... | 384 80 | 5,749 85 | 5,886 63 | ..... | 8,417 97 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 508,974 59 | 451,973 00 | 447,186 75 | 391,153 36 | 486,940 54 |
| Demand certificates of deposit..... | 63,395 99 | 62,804 75 | 129,614 25 | 126,972 20 | 128,382 76 |
| Certified checks..... | 3,006 00 | 63 93 | 1,543 56 | 149 76 | 500 00 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 4,855 56 | 5,332 96 | 5,777 96 | 5,025 06 | 5,592 68 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 762,825 95 | 824,934 64 | 907,080 20 | 900,106 33 | 898,673 94 |
| Certificates of deposit..... | 374,152 16 | 400,652 47 | 421,790 56 | 420,537 40 | 445,209 26 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,817,595 05 | $1,851,511 60 | $2,018,879 91 | $1,943,944 11 | $2,073,717 15 |

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## No. 370.

## THE STATE SAVINGS BANK OF OWOSSO.

### Organized June 5, 1906.

W. F. GALLAGHER, *President;* A. L. ARNOLD, T. M. EULER, *Vice Presidents;*
W. A. ROSENKRANS, *Cashier;* P. N. CLINE, *Assistant Cashier.*
DIRECTORS.—W. F. Gallagher, T. M. Euler, W. A. Rosenkrans, H. B. Sturtevant, A. L. Arnold, L. C. Hall.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $169,780 10 | $203,217 16 | $248,275 35 | $280,070 58 | $272,630 37 |
| Sav. dept. | 192,735 43 | 199,249 80 | 200,695 25 | 191,790 88 | 195,869 69 |
| Bonds, mtgs. and securities:...Com'l. dept. | 19,532 21 | 24,532 21 | 34,509 99 | 25,509 99 | 40,509 99 |
| Sav. dept. | 389,561 32 | 404,967 04 | 416,285 96 | 432,424 92 | 460,238 13 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 27,481 18 | 53,630 50 | 15,000 00 | 20,000 00 | 30,000 00 |
| Sav. dept. | 57,523 43 | 58,713 76 | 53,379 60 | 46,831 89 | 78,997 25 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 45,355 00 | 70,580 00 | 92,550 00 | 85,350 00 | 79,850 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 9,531 88 | 3,362 63 | 4,603 56 | 3,608 93 | 2,523 27 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 20,265 00 | 14,975 00 | 9,300 00 | 11,574 00 | 3,000 00 |
| Sav. dept. | 22,200 00 | 24,000 00 | 30,000 00 | 28,000 00 | 27,230 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 13,800 00 | 14,000 00 | 14,000 00 | 14,000 00 | 5,000 00 |
| Silver coin:.....Com'l. dept. | 3,085 00 | 3,669 00 | 3,300 00 | 3,300 00 | 1,030 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | 2,770 00 |
| Nickels and cents:.....Com'l. dept. | 131 62 | 150 40 | 213 10 | 158 80 | 394 86 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 123 89 | 346 52 | 21 77 | 156 24 | 335 31 |
| Premium account | 96 60 | 96 60 | 60 00 | ..... | ..... |
| Banking house | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Furniture and fixtures | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 2,653 43 | 2,065 40 | 2,979 49 | 2,239 71 | 2,144 15 |
| Cash items in transit | ..... | ..... | ..... | ..... | 7,795 06 |
| Outside checks and other cash items | 1,007 67 | 405 89 | 1,493 75 | 992 42 | 662 48 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,006,363 76 | $1,109,461 91 | $1,158,167 82 | $1,177,508 36 | $1,242,480 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 5,000 00 | 7,396 55 | 13,808 03 | 10,132 19 | 11,825 55 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 151,834 44 | 178,088 22 | 122,839 32 | 159,659 06 | 183,521 90 |
| Demand certificates of deposit | 64,178 77 | 77,860 77 | 112,275 30 | 107,469 21 | 111,725 28 |
| Certified checks | ..... | 310 40 | 1,701 12 | 395 37 | 117 56 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 4,078 77 | 4,198 77 | 4,198 77 | 4,197 95 | 4,697 95 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 354,980 33 | 371,896 32 | 411,199 11 | 417,520 80 | 439,292 46 |
| Certificates of deposit | 366,291 45 | 399,710 88 | 422,146 17 | 408,133 78 | 426,299 86 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,006,363 76 | $1,109,461 91 | $1,158,167 82 | $1,177,508 36 | $1,242,480 56 |

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## No. 328.

## THE FARMERS' STATE BANK OF OXFORD.

### Organized November 25, 1905.

G. W. MacKinnon, *President;* J. B. Shoemaker, *Vice President;* C. H. Fuller, *Cashier;* M. C. Stevens, *Assistant Cashier.*

Directors.—G. W. MacKinnon, T. C. V. Kline, J. B. Shoemaker, F. E. Drainer, S. B. Robb, William Skillman, Geo. A. Millspaugh.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $12,080 64 | $18,824 95 | $41,373 86 | $50,514 22 | $53,980 79 |
| Sav. dept. | 58,787 39 | 59,998 80 | 48,307 90 | 44,858 48 | 47,092 41 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,024 84 | 2,783 55 | 7,760 05 | 7,171 87 | 11,671 87 |
| Sav. dept. | 104,233 60 | 105,055 25 | 108,283 60 | 100,648 60 | 106,340 59 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 19,274 91 | 29,009 43 | 16,818 32 | 14,776 14 | 19,968 98 |
| Sav. dept. | 7,778 89 | 9,922 72 | 6,454 53 | 5,466 03 | 15,080 18 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,190 37 | 20,190 37 | 10,190 37 | ..... | 10,000 00 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 5,000 00 | ..... | 15,340 37 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,977 00 | 4,414 00 | 3,364 00 | 3,149 00 | 3,444 00 |
| Sav. dept. | 9,000 00 | 4,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Gold coin:.....Com'l. dept. | 330 00 | 480 00 | 905 00 | 970 00 | 990 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 294 20 | 470 30 | 202 20 | 347 65 | 915 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 232 54 | 222 46 | 246 81 | 55 54 | 365 62 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 346 31 | 233 43 | 401 80 | 101 26 | 211 22 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 1,800 00 | 1,800 00 |
| Other real estate | 829 38 | 829 38 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 2 41 | ..... | ..... |
| Outside checks and other cash items | 190 88 | 51 79 | 35 00 | 1,108 56 | 240 22 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $246,570 95 | $266,486 43 | $258,345 85 | $258,307 72 | $284,101 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 7,500 00 | 7,500 00 | 7,500 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 316 90 | 1,116 68 | 104 39 | 237 62 | 1,182 69 |
| Dividends unpaid | 800 00 | 12 00 | ..... | 800 00 | 40 00 |
| Reserved for taxes, interest, etc | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Commercial deposits subject to check | 43,241 54 | 58,997 75 | 46,154 37 | 35,185 13 | 54,784 35 |
| Demand certificates of deposit | 436 35 | 436 35 | 19,696 62 | 28,766 47 | 40,940 72 |
| Certified checks | 100 00 | 74 69 | 89 75 | 80 25 | 421 75 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings depcsits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 121,136 15 | 120,501 52 | 124,211 43 | 130,735 35 | 135,029 63 |
| Certificates of deposit | 52,540 01 | 57,347 44 | 40,089 29 | 34,002 90 | 23,202 34 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $246,570 95 | $266,486 43 | $258,345 85 | $258,307 72 | $284,101 48 |

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No. 34.

## OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

Corporate existence extended June 12, 1914.

Corporate existence extended June 3, 1919.

W. J. TUNSTEAD, *President;* C. L. RANDALL, *Vice President;* C. E. STANTON, *Cashier;* L. S. FRENCH, *Assistant Cashier.*

DIRECTORS.—W. J. Tunstead, C. L. Randall, C. E. Stanton, Wm. Reed, J. H. Patterson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $233,822 32 | $237,286 34 | $276,092 18 | $287,803 10 | $276,540 86 |
| Sav. dept. | 70,164 04 | 81,330 48 | 79,411 08 | 71,579 22 | 84,818 29 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,074 00 | 56,425 28 | 102 050 79 | 56,067 07 | 50,039 45 |
| Sav. dept. | 375,184 25 | 379,109 38 | 385,766 73 | 385,387 48 | 408,817 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 63,381 24 | 60,407 66 | 41,658 85 | 48,405 85 | 55,404 12 |
| Sav. dept. | 24,541 20 | 33,820 56 | 29,927 67 | 23,545 06 | 27,010 46 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 24,750 00 | 24,900 00 | 25,050 00 | 57,282 89 | 38,182 89 |
| U. S. cert. of indebt. as cash res: Com'l. dept. | 29,594 57 | 8,000 00 | 8,000 00 | 11,000 00 | ..... |
| Sav. dept. | 13,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 574 65 | 217 77 | ..... | 45 30 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,875 00 | 4,242 00 | 6,208 00 | 3,458 00 | 5,541 00 |
| Sav. dept. | 11,500 00 | 11,800 00 | 12,000 00 | 12,000 00 | 10,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,620 00 | 1,697 50 | 1,735 00 | 1,742 50 | 1,687 50 |
| Silver coin:.....Com'l. dept. | 1,059 00 | 441 50 | 392 35 | 576 40 | 1,143 24 |
| Sav. dept. | 535 00 | 285 00 | 250 00 | 75 00 | 50 00 |
| Nickels and cents:.....Com'l. dept. | 166 29 | 192 14 | 218 89 | 277 60 | 150 05 |
| Sav. dept. | 38 | 22 70 | 38 63 | 24 81 | 7 68 |
| Overdrafts | 70 65 | 18 81 | 41 04 | 165 08 | 92 87 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 156 46 | 156 46 | 778 69 | 478 69 | 478 69 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 622 37 | 849 90 | 188 45 | 259 37 | 600 93 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $871,691 42 | $918,203 48 | $986,808 35 | $977,173 42 | $964,065 78 |
| Liabilities. | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 12,316 18 | 19,683 23 | 25,390 26 | 13,541 46 | 18,418 08 |
| Dividends unpaid | 5,000 00 | ..... | ..... | 2,440 00 | ..... |
| Reserved for taxes, interest, etc | 8,500 00 | 8,500 00 | 8,500 00 | 11,622 28 | 11,099 70 |
| Commercial deposits subject to check | 129,836 94 | 125,406 66 | 180,837 42 | 156,040 27 | 144,467 47 |
| Demand certificates of deposit | 115,165 61 | 139,980 22 | 138,809 99 | 149,315 20 | 142,610 76 |
| Certified checks | 70 50 | 18 65 | 25 26 | 130 02 | 164 83 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 4,507 32 | 2,650 10 | 10,066 31 | 3,708 40 | 1,230 37 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 414,819 20 | 417,623 95 | 420,151 78 | 439,374 21 | 440,207 74 |
| Certificates of deposit | 106,475 67 | 129,340 67 | 128,027 33 | 126,001 58 | 130,866 83 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $871,691 42 | $918,203 48 | $986,808 35 | $977,173 42 | $964,065 78 |

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No. 59.

## PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

Corporate existence extended May 10, 1916.

GLENN E. WARNER, *President;* H. B. ALLEN, DAVID ANDERSON, *Vice Presidents;* J. B. WARNER, *Cashier;* B. MCKINSTRY, *Assistant Cashier.*

DIRECTORS.—H. B. Allen, E. J. Dayton, David Anderson, T. B. Woodman, Glenn E. Warner, C. R. Morrison, R. E. Allen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $126,994 40 | $112,638 72 | $143,608 76 | $148,420 07 | $176,584 37 |
| Sav. dept. | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 63,898 93 | 64,198 93 | 63,191 93 | 63,191 93 | 58,431 73 |
| Sav. dept. | 93,056 90 | 94,106 90 | 110,291 22 | 110,451 22 | 151,893 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 13,880 71 | 13,267 49 | 12,523 37 | 12,176 49 | 9,000 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | 6,044 42 |
| Due from bks. in res. cities:...Com'l. dept. | 7,239 34 | 6,623 49 | 26,679 09 | 11,627 71 | 3,540 25 |
| Sav. dept. | 4,100 89 | 4,180 85 | 4,079 14 | 4,140 82 | 1,164 79 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,650 00 | 6,650 00 | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 282 74 | 227 46 | 662 30 | 840 29 | 473 86 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,000 00 | 2,500 00 | 3,500 00 | 3,000 00 | 4,000 00 |
| Sav. dept. | 3,500 00 | 2,000 00 | 6,000 00 | 3,500 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 10 00 | 7 50 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 800 00 | 500 00 | 500 00 | 500 00 | 1,000 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 500 00 |
| Nickels and cents:.....Com'l. dept. | 429 07 | 223 95 | 500 00 | 300 00 | 334 30 |
| Sav. dept. | ..... | ..... | 648 03 | ..... | ..... |
| Overdrafts..... | ..... | 257 03 | 86 12 | 156 05 | 33 14 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 1,126 50 | 1,216 50 | 1,216 50 | 1,280 75 | 1,280 75 |
| Other real estate..... | 2,153 25 | 2,153 25 | 2,153 25 | 4,086 70 | 4,086 70 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 150 00 | 1,063 79 | ..... | 100 00 | 475 10 |
| Outside checks and other cash items..... | 480 13 | 199 00 | 830 20 | 267 05 | 259 14 |
| Stock of Federal Reserve Bank..... | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other assets..... | ..... | ..... | 53 00 | ..... | ..... |
| Totals..... | $370,282 86 | $354,517 36 | $419,030 41 | $406,539 08 | $463,601 55 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net..... | 4,455 91 | 5,817 72 | 7,431 88 | 5,196 12 | 6,160 66 |
| Dividends unpaid..... | 3,000 00 | ..... | ..... | 3,000 00 | 120 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 103,962 73 | 112,184 88 | 112,691 24 | 77,274 78 | 91,667 56 |
| Demand certificates of deposit..... | 19,548 59 | 20,148 22 | 19,547 58 | 19,547 58 | 19,472 58 |
| Certified checks..... | 181 43 | 401 98 | 2,385 38 | 590 24 | 300 00 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits..... | ..... | 351 31 | 349 31 | 306 41 | 321 84 |
| U. S. Government deposits..... | 344 76 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 27,817 85 | 31,173 18 | 29,963 41 | 29,431 53 | 31,896 86 |
| Certificates of deposit..... | 121,723 61 | 124,199 35 | 123,905 60 | 118,076 53 | 126,513 50 |
| Club savings deposits..... | 150 48 | 240 72 | 506 01 | 765 89 | 1,339 92 |
| Notes and bills rediscounted..... | 12,080 00 | ..... | ..... | 16,500 00 | 48,558 63 |
| Bills payable..... | 27,017 50 | 10,000 00 | 53,500 00 | 61,500 00 | 60,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | 8,750 00 | 14,300 00 | 22,250 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | 50 00 | ..... |
| Totals..... | $370,282 86 | $354,517 36 | $419,030 41 | $406,539 08 | $463,601 55 |

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No. 247.

## STATE SAVINGS BANK OF PECK, PECK.

Organized October 7, 1901.

JAMES FOSTER, *President;* L. E. COCHRAN, *Vice President;* HOWARD FOSTER, *Cashier;* RAY FOSTER, *Assistant Cashier.*

DIRECTORS.—James Foster, L. E. Cochran, Harry E. Palmer, James McColl, Ira Bricker, Howard Foster.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $208,098 16 | $206,755 25 | $219,237 54 | $233,684 03 | $250,781 20 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 37,462 42 | 54,816 38 | 75,587 87 | 73,587 18 | 87,263 18 |
| Sav. dept. | 28,292 00 | 28,447 00 | 33,995 33 | 53,290 83 | 47,190 83 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 43,557 97 | 54,437 49 | 51,832 57 | 44,385 84 | 40,393 25 |
| Sav. dept. | | | | | 6,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,000 00 | 3,000 00 | | 4,000 00 | |
| U. S. cert. of indebt. as cash res: Com'l. dept. | | | | 8,000 00 | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 10,051 00 | 11,715 00 | 9,986 00 | 9,683 00 | 3,049 00 |
| Sav. dept. | 1,400 00 | 1,400 00 | 1,900 00 | 2,000 00 | |
| Gold coin:.....Com'l. dept. | 1,292 50 | 1,290 00 | 1,280 00 | 1,280 00 | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 497 65 | 299 50 | 695 50 | 568 55 | 399 90 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 141 67 | 150 32 | 79 08 | 65 55 | 79 65 |
| Sav. dept. | | | | | |
| Overdrafts | 2,258 53 | 419 05 | 714 94 | 914 99 | 1,803 51 |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | 9,220 27 | 9,220 27 | 11,474 81 | 11,474 81 | 11,149 81 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 147 25 | 262 60 | 66 98 | 1,712 30 | 267 71 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $346,419 42 | $373,212 86 | $407,850 62 | $445,647 08 | $449,378 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 6,930 80 | 9,756 38 | 11,329 03 | 10,287 56 | 9,420 46 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 51,277 43 | 48,810 20 | 53,694 94 | 75,364 29 | 75,502 51 |
| Demand certificates of deposit | | | 258,429 17 | 270,992 59 | 263,846 81 |
| Certified checks | | | | | |
| Cashier's checks | 182 80 | 1,288 75 | 217 00 | | 500 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 214,046 60 | 237,001 24 | | | |
| Book accounts | 33,981 79 | 36,356 29 | 39,180 48 | 44,002 64 | 52,608 26 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | 5,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $346,419 42 | $373,212 86 | $407,850 62 | $445,647 08 | $449,378 04 |

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No. 466.

## PEOPLE'S STATE SAVINGS BANK OF PELLSTON.

Organized September 22, 1910.

GEORGE W. PRIEST, *President;* W. B. MERRIS, *Vice President;* A. H. BUTTARS, *Cashier.*

DIRECTORS.—George W. Priest, F. P. Geiken, W. B. Merris, I. K. Buttars, C. L. Moody.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $48,265 00 | $52,662 95 | $53,838 06 | $59,847 11 | $60,200 76 |
| Sav. dept. | 11,991 77 | 10,023 47 | 9,699 18 | 9,330 69 | 9,247 39 |
| Bonds, mtgs. and securities:..Com'l. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 2,700 00 | ..... |
| Sav. dept. | 15,149 90 | 18,544 90 | 20,282 40 | 20,322 79 | 23,322 79 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 9,224 74 | 22,240 53 | 25,461 79 | 7,078 75 | 11,800 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 2,200 00 | 2,500 00 | 3,500 00 | 4,300 00 | 4,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 1,400 00 | 1,400 00 | 1,200 00 | ..... | ..... |
| Sav. dept. | 600 00 | 600 00 | 800 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,244 00 | 3,745 00 | 2,616 00 | 1,940 00 | 3,217 00 |
| Sav. dept. | 600 00 | 700 00 | 700 00 | 700 00 | ..... |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 291 60 | 335 05 | 198 55 | 221 70 | 206 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 108 55 | 132 99 | 133 21 | 165 71 | 95 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | ..... | 12 52 | 39 98 | ..... | 36 04 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures..... | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 4,923 02 | 4,342 22 | 3,385 63 | 1,680 72 | 4,285 88 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 5 25 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $108,403 83 | $125,639 63 | $130,254 80 | $115,187 47 | $123,312 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Undivided profits, net..... | 1,525 41 | 1,934 19 | 2,451 19 | 2,981 62 | 3,711 10 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 47,696 04 | 61,292 02 | 68,894 26 | 55,595 59 | 60,626 41 |
| Demand certificates of deposit..... | 14,802 30 | 12,620 21 | 6,986 03 | 4,292 42 | 4,911 64 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | 40 63 | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | 1,958 98 | ..... | ..... | 441 50 |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 22,380 08 | 25,834 23 | 29,882 69 | 30,317 84 | 31,621 88 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $108,403 83 | $125,639 63 | $130,254 80 | $115,187 47 | $123,312 53 |

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## No. 478.

## PENTWATER STATE BANK, PENTWATER.

Organized December 14, 1910.

RICHARD SIMMERING, *President;* J. B. HENDRICKS, H. V. HUSTON, *Vice Presidents;* F. W. FINCHER, *Cashier;* F. W. FINCHER, JR., *Assistant Cashier.*

DIRECTORS.—Niels Jensen, Wm. Gilchrist, Harry V. Huston, Mrs. F. W. Fincher, F. W. Fincher, Henry Lambrix, J. B. Hendricks.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $45,847 15 | $45,519 86 | $44,790 56 | $41,891 81 | $43,833 86 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 5,000 00 | 7,500 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,659 67 | 20,709 67 | 20,669 67 | 21,704 67 | 27,664 67 |
| Sav. dept. | 6,800 00 | 6,800 00 | 6,800 00 | 6,800 00 | 8,800 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 9,985 84 | 11,920 34 | 9,103 00 | 21,396 77 | 31,729 61 |
| Sav. dept. | 1,000 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,121 00 | 3,603 00 | 2,437 00 | 1,538 00 | 6,022 00 |
| Sav. dept. | 600 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 260 00 | 260 00 | 260 00 | 260 00 | 255 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 650 15 | 365 65 | 361 10 | 611 05 | 580 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 153 23 | 103 21 | 165 80 | 167 15 | 114 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 74 71 | 20 75 | 18 72 | 28 25 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| Furniture and fixtures | 793 00 | 793 00 | 793 00 | 793 00 | 793 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,831 30 | 225 13 | 225 13 | 225 13 | 225 13 |
| Cash items in transit | ..... | ..... | ..... | 145 32 | 76 06 |
| Outside checks and other cash items | 281 95 | 170 46 | 484 66 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $99,958 00 | $100,891 07 | $96,508 64 | $107,961 15 | $134,994 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 1,500 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Undivided profits, net | 1,628 43 | 373 12 | 989 21 | 982 80 | 1,558 96 |
| Dividends unpaid | ..... | 875 00 | 350 00 | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 36,373 93 | 35,128 03 | 30,858 44 | 41,252 20 | 60,295 15 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 219 65 | 161 34 | 555 34 | 559 41 | 458 61 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 23,419 50 | 24,875 62 | 24,390 44 | 24,396 04 | 27,349 78 |
| Book accounts | 11,816 49 | 12,727 96 | 12,615 21 | 14,020 70 | 18,582 14 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $99,958 00 | $100,891 07 | $96,508 64 | $107,961 15 | $134,994 64 |

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## No. 132.

## THE STATE BANK OF PERRY, PERRY.

### Organized February 20, 1892.

C. M. SPALDING, *President;* J. P. OLCOTT, L. C. WATKINS, *Vice Presidents;* R. L. SPALDING, *Cashier.*

DIRECTORS.—J. P. Olcott, C. M. Spalding, E. Botsford, L. C. Watkins, R. L. Spalding.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $86,035 21 | $97,499 94 | $112,817 97 | $119,439 17 | $145,755 66 |
| Sav. dept. | 26,291 05 | 40,321 59 | 35,542 24 | 52,169 02 | 45,888 94 |
| Bonds, mtgs. and securities: Com'l. dept. | 2,000 00 | 22,000 00 | 2,000 00 | 4,000 00 | 2,000 00 |
| Sav. dept. | 107,960 13 | 126,053 12 | 144,791 37 | 123,711 18 | 126,328 71 |
| Due from Fed. Res. Bank: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities: Com'l. dept. | 34,203 97 | 3,965 35 | 14,540 30 | 2,057 06 | 11,905 23 |
| Sav. dept. | 40,738 76 | 18,046 18 | 21,721 06 | 22,479 28 | 13,691 06 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | 10,000 00 | 10,000 00 | 5,000 00 | 25,000 00 |
| U. S. cert. of indebt. as cash res.: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on bank in same place: Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency: Com'l. depts | 3,467 00 | 5,528 00 | 2,350 00 | 5,344 00 | 5,469 00 |
| Sav. dept. | 1,200 00 | 1,200 00 | 4,200 00 | | |
| Gold coin: Com'l. dept. | 62 50 | 102 50 | 152 50 | 1,027 50 | 2,052 50 |
| Sav. dept. | 6,800 00 | 6,800 00 | 6,800 00 | 6,000 00 | |
| Silver coin: Com'l. dept. | 377 30 | 659 05 | 418 10 | 503 95 | 224 15 |
| Sav. dept. | | | | | |
| Nickels and cents: Com'l. dept. | 48 18 | 76 94 | 61 77 | 83 41 | 99 34 |
| Sav. dept. | | | | | |
| Overdrafts | 373 39 | 266 81 | 431 86 | 77 12 | 128 02 |
| Premium account | | | | | |
| Banking house | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Furniture and fixtures | 2,200 00 | 2,150 00 | 2,150 00 | 2,150 00 | 2,100 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 827 17 | | | | |
| Outside checks and other cash items | 45 69 | 9 11 | 14 58 | 41 00 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $314,530 35 | $336,578 59 | $359,891 75 | $345,982 69 | $382,542 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $16,000 00 | $16,000 00 | $16,000 00 | $16,000 00 | $16,000 00 |
| Surplus fund | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Undivided profits, net | 13,273 72 | 11,927 59 | 14,228 34 | 15,839 52 | 13,221 85 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 117,763 69 | 110,364 98 | 108,028 42 | 78,898 56 | 96,687 36 |
| Demand certificates of deposit | | | | | 40,640 21 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 34,875 26 | 41,649 70 | 50,397 05 | 49,049 85 | 60,452 62 |
| Certificates of deposit | 116,617 68 | 140,636 32 | 155,237 94 | 170,194 76 | 139,540 57 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $314,530 35 | $336,578 59 | $359,891 75 | $345,982 69 | $382,542 61 |

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## No. 463.

## THE H. C. McLACHLIN & CO. STATE BANK, PETERSBURG.

### Organized September 22, 1910.

OLIVER T. ROSE, *President;* HOWARD A. LOGAN, *Vice President;* CARL F. KOPPELMAN, *Cashier;* ARTHUR C. GRADOLPH, *Auditor.*

DIRECTORS.—Wm. A. Smith, Frank Borgmeier, Lewis Crosby, Arthur C. Gradolph, Oliver T. Rose, Emanuel S. Lauer, A. O. Elder, H. A. Logan, L. H. Logan.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $45,459 18 | $55,190 84 | $60,261 85 | $67,520 77 | $68,981 98 |
| Sav. dept. | 26,353 62 | 32,363 32 | 16,806 20 | 15,297 00 | 19,700 93 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,000 00 | 10,100 00 | 6,000 00 | 53,150 00 | 57,950 00 |
| Sav. dept. | 252,190 10 | 243,870 10 | 243,084 21 | 252,390 22 | 283,719 78 |
| Due from Fed. Res. Bank:....Com'l. dept. | 4,288 60 | 5,788 60 | 5,788 60 | 6,288 60 | 6,264 31 |
| Sav. dept. | 9,197 53 | 9,697 53 | 9,697 53 | 10,197 53 | 10,697 53 |
| Due from bks. in res. cities:...Com'l. dept. | 31,509 48 | 40,645 34 | 26,904 17 | 29,873 76 | 54,429 30 |
| Sav. dept. | 23,494 65 | 28,494 65 | 58,494 65 | 49,144 36 | 19,170 95 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,000 00 | 4,000 00 | 4,890 00 | 4,000 00 | 4,500 00 |
| Sav. dept. | 5,500 00 | 4,000 00 | 7,300 00 | 10,000 00 | 2,975 00 |
| Gold coin:.....Com'l. dept. | 47 50 | 35 00 | 110 00 | 122 50 | 127 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:,.....Com'l. dept. | 400 00 | 595 00 | 100 00 | 950 00 | 260 00 |
| Sav. dept. | 500 00 | ..... | 700 00 | ..... | 1,025 00 |
| Nickels and cents:.....Com'l. dept. | 62 12 | 32 61 | 52 06 | 33 44 | 7 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserv e Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other assets | ..... | ..... | 36,400 00 | ..... | ..... |
| Totals | $413,402 78 | $438,212 99 | $479,989 27 | $502,368 18 | $533,209 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | ..... | ..... | 3,224 57 | 3,750 00 | 6,428 53 |
| Dividends unpaid | 3,000 00 | 379 63 | ..... | 1,250 00 | ..... |
| Reserved for taxes, interest, etc | 2,462 09 | 1,497 20 | 501 45 | 1,126 20 | 11 86 |
| Commercial deposits subject to check | 64,562 79 | 69,423 21 | 72,168 83 | 106,055 70 | 76,822 04 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 3,624 78 | 5,327 76 | 3,991 96 | 10,742 76 | 5,081 21 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 1,750 00 | ..... | ..... | 10,800 00 | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 151,584 42 | 156,927 83 | 163,530 20 | 167,722 85 | 177,984 15 |
| Certificates of deposit | 156,418 70 | 169,523 86 | 164,922 61 | 165,600 47 | 181,995 24 |
| Club savings deposits | ..... | 133 50 | 249 65 | 320 20 | 436 95 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 51,950 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | 36,400 00 | ..... | ..... |
| Totals | $413,402 78 | $438,212 99 | $479,989 27 | $502,368 18 | $533,209 98 |

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## No. 119.

## THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

### Organized July 21, 1891.

LEON CHICHESTER, *President;* GEO. S. RICE, *Vice President;* CHESTER D. MASTERS, *Cashier;* ISABEL A. CLARK, *Assistant Cashier.*

DIRECTORS.—Leon Chichester, W. W. Rice, W. G. McCune, D. H. Hinkley, Geo. S. Rice, Chester D. Masters.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $248,778 15 | $234,829 73 | $319,056 29 | $359,474 62 | $378,365 85 |
| Sav. dept. | 109,416 53 | 140,656 68 | 65,990 00 | 54,268 00 | 44,390 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 56,153 00 | 129,147 00 | 81,741 70 | 50,716 70 | 79,795 30 |
| Sav. dept. | 157,619 96 | 161,104 31 | 217,748 47 | 219,742 47 | 235,950 15 |
| Due from Fed. Res. Bank:....Com'l. dept. | 26,752 67 | 36,327 88 | 23,144 60 | 27,768 26 | 62,354 80 |
| Sav. dept. | 9,000 00 | 10,000 00 | 10,000 00 | 9,000 00 | 9,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 52,373 75 | 37,943 09 | 26,918 36 | 11,169 69 | 96,697 98 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,757 34 | 1,933 35 | 1,696 94 | 2,182 65 | 1,670 29 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 16,261 63 | 9,265 95 | 4,183 00 | 5,771 00 | 3,215 00 |
| Sav. dept. | 1,500 00 | 496 00 | 3,500 00 | 6,500 00 | 9,500 00 |
| Gold coin:.....Com'l. dept. | 75 00 | 447 50 | 340 00 | 977 50 | 107 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,544 05 | 3,973 60 | 2,780 25 | 1,677 55 | 4,453 00 |
| Sav. dept. | 500 00 | 900 00 | 900 00 | 1,771 00 | 1,060 00 |
| Nickels and cents:.....Com'l. dept. | 844 58 | 1,024 56 | 633 12 | 463 75 | 505 00 |
| Sav. dept. | 555 81 | 599 86 | 647 71 | 600 07 | 484 94 |
| Overdrafts..... | 938 22 | 173 45 | 384 59 | 1,805 85 | 2,191 95 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures..... | 6,172 00 | 6,172 00 | 6,312 45 | 6,312 45 | 6,312 45 |
| Other real estate..... | 1,063 24 | 3,463 24 | 3,463 24 | 3,463 24 | 3,458 24 |
| Due from banks other than in reserve cities. | 285 51 | 920 05 | 920 05 | 1,990 73 | 1,975 73 |
| Cash items in transit..... | 672 74 | 694 30 | 1,127 73 | 1,524 45 | 1,069 65 |
| Outside checks and other cash items..... | 2,678 80 | 1,029 94 | 2,284 26 | 2,252 05 | 515 03 |
| Stock of Federal Reserve Bank..... | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 2,200 00 |
| Other assets..... | 3,559 50 | 3,562 25 | 3,559 50 | 3,992 00 | 3,968 20 |
| Totals..... | $728,302 48 | $811,464 74 | $804,132 26 | $800,224 03 | $974,741 06 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $60,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net..... | 20,314 78 | 19,724 30 | 19,745 07 | 17,259 50 | 9,176 87 |
| Dividends unpaid..... | ..... | 50 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 277,161 83 | 255,220 49 | 280,432 02 | 281,758 13 | 446,952 67 |
| Demand certificates of deposit..... | 53,179 26 | 42,032 35 | 41,588 55 | 70,909 58 | 146,542 75 |
| Certified checks..... | 6 60 | 20 05 | 1,033 00 | 1,588 34 | 1,108 00 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 8,847 71 | 8,964 51 | 3,816 96 | 8,574 22 | 307 84 |
| State moneys on deposit..... | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 211,397 50 | 221,112 04 | 208,931 45 | 218,509 48 | 240,374 20 |
| Certificates of deposit..... | 67,194 80 | 90,034 36 | 84,111 46 | 73,372 06 | 58,278 73 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | 200 00 | 7,306 64 | 13,473 75 | 7,252 72 | ..... |
| Bills payable..... | 25,000 00 | 97,000 00 | 81,000 00 | 49,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $728,302 48 | $811,464 74 | $804,132 26 | $800,224 03 | $974,741 06 |

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## No. 572.

## THE STATE SAVINGS BANK OF PEWAMO.

### Organized January 28, 1916.

JAMES H. RUEL, *President;* JOSEPH HAUCK, *Vice President;* GEORGE W. AMSDEN, *Cashier.*
DIRECTORS.—James H. Ruel, Joseph Hauck, George W. Amsden, Victor F. Upton, Lewis F. Lobdell, Anthony Bower.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $72,944 67 | $55,584 71 | $90,209 58 | $50,747 33 | $78,161 96 |
| Sav. dept. | 21,867 64 | 32,547 35 | 19,880 45 | 25,735 52 | 25,580 45 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 99,115 22 | 99,230 22 | 95,560 22 | 107,535 22 | 120,735 22 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:.. Com'l. dept. | 68,522 17 | 42,851 65 | 30,785 79 | 60,396 18 | 14,947 28 |
| Sav. dept. | 4,000 00 | 4,000 00 | | 5,000 00 | 11,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,750 00 | 18,450 00 | 18,450 00 | 9,750 00 | 9,750 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.. .....Com'l. dept. | | | | | |
| Sav. dept | | | | | |
| Currency:.....Com'l. dept. | 4,701 00 | 1,642 00 | 4,882 00 | 620 00 | 6,875 00 |
| Sav. dept. | 8,630 00 | 9,630 00 | 9,000 00 | 9,000 00 | |
| Gold coin:.....Com'l. dept. | 2 50 | 2 50 | 282 50 | 302 50 | 302 50 |
| Sav. dept. | 370 00 | 370 00 | | | |
| Silver coin:..... ..Com'l. dept. | 288 80 | 386 85 | 1,091 40 | 1,314 45 | 471 25 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 71 51 | 220 93 | 193 07 | 194 13 | 171 66 |
| Sav. dept. | | | | | |
| Overdrafts | 4 03 | 37 25 | | 282 95 | 24 09 |
| Premium account | | | | | |
| Banking house | 4,589 00 | 4,589 00 | 4,589 00 | 4,589 00 | 4,589 00 |
| Furniture and fixtures | 2,250 00 | 2,250 00 | 2,267 75 | 2,250 00 | 2,250 00 |
| Other real estate | | | | | |
| Cash items in transit | 7,464 92 | 12,128 53 | 8,010 12 | 10,218 23 | 9,693 28 |
| Due from banks other than in reserve cities | 963 00 | | 1,122 35 | 1,572 25 | |
| Outsid checks and other cash items | 260 18 | 50 30 | 516 85 | 34 05 | 2 71 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $305,794 64 | $283,971 29 | $286,841 08 | $289,541 81 | $284,554 40 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 600 00 | 1,000 00 | 1,000 00 | 1,200 00 | 1,200 00 |
| Undivided profits, net | 4,178 38 | 1,145 79 | 2,538 45 | 1,794 47 | 1,682 14 |
| Dividends unpaid | | | | 675 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 107,992 29 | 83,117 00 | 83,927 93 | 74,368 51 | 61,901 27 |
| Demand certificates of deposit | | | 36,310 33 | 33,932 51 | 26,861 74 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 574 05 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 27,439 14 | 23,003 02 | | | |
| Book accounts | 13,869 25 | 13,867 60 | 13,708 66 | 15,063 51 | 20,482 29 |
| Certificates of deposit | 131,715 58 | 141,837 88 | 128,781 66 | 142,507 81 | 152,426 96 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $305,794 64 | $283,971 29 | $286,841 08 | $289,541 81 | $284,554 40 |

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## No. 348.

## THE PIGEON STATE BANK, PIGEON.

### Organized August 14, 1906.

F. W. HUBBARD, *President;* A. L. WRIGHT, *Vice President;* ERNEST CLABUESCH, *Cashier;* RALPH M. HEASTY, *Assistant Cashier.*

DIRECTORS.—F. W. Hubbard, May Merrick, A. L. Wright, John Ryan, Ernest Clabuesch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $113,056 01 | $126,725 27 | $124,552 08 | $127,220 68 | $166,076 57 |
| Sav. dept. | 24,788 84 | 13,950 21 | 18,819 55 | 35,669 09 | 37,360 66 |
| Bonds, mtgs. and securities:...Com'l. dept. | 19,815 00 | 10,764 50 | 7,205 50 | 6,616 50 | 11,371 50 |
| Sav. dept. | 124,050 00 | 123,301 00 | 108,080 00 | 106,980 00 | 125,939 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 20,446 25 | 1,992 50 | 17,149 04 | 12,955 06 | 17,296 47 |
| Sav. dept. | 6,406 01 | 433 79 | 1,649 65 | 12,402 06 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 30,450 00 | 69,250 00 | 77,300 00 | 81,900 00 | 107,100 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 1,000 00 | 4,000 00 | 2,500 00 | 3,000 00 | ..... |
| Sav. dept. | 5,000 00 | 4,000 00 | 5,000 00 | 4,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 770 72 | 281 06 | ..... | 388 79 | 779 18 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,827 00 | 1,291 00 | 1,550 00 | 1,692 00 | 3,575 00 |
| Sav. dept. | 5,000 00 | 6,000 00 | 5,000 00 | 8,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 60 00 | 72 50 | 82 50 | 110 00 | 124 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,250 60 | 2,359 85 | 193 45 | 2,471 35 | 3,286 95 |
| Sav. dept. | ..... | ..... | 2,000 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 213 93 | 197 07 | 155 84 | 119 71 | 318 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 296 92 | 211 49 | 696 88 | 95 61 | 475 21 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 7,873 24 | 7,873 24 | 7,873 24 | 1,873 24 | 1,873 24 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 254 67 | 620 93 | ..... | 870 42 | 916 84 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $376,059 19 | $381,824 41 | $388,307 73 | $415,864 51 | $494,994 18 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 10,584 43 | 7,695 09 | 11,408 26 | 6,087 78 | 7,261 27 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 76 80 | 663 09 | 461 91 | 446 41 | 250 48 |
| Commercial deposits subject to check | 135,844 10 | 128,594 76 | 116,581 18 | 121,487 04 | 177,190 22 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 577 40 | 5,013 68 | 77 37 | 848 68 | 51 10 |
| Cashier's checks | ..... | ..... | ..... | ..... | 2,829 02 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 25,117 75 | 25,512 23 | 27,758 82 | 28,872 78 | 32,697 12 |
| Certificates of deposit | 178,858 71 | 184,345 56 | 202,020 19 | 228,121 82 | 244,714 97 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $376,059 19 | $381,824 41 | $388,307 73 | $415,864 51 | $494,994 18 |

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No. 490.

## THE PINCONNING STATE BANK, PINCONNING.

Organized June 3, 1908.

W. S. FOTHERINGHAM, *President;* W. A. MACDONALD, D. J. CODY, *Vice Presidents;* E. M. STEARNS, *Cashier.*

DIRECTORS.—W. S. Fotheringham, D. J. Cody, W. A. MacDonald, J. B. Harris, J. R. Fotheringham.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $153,641 16 | $142,036 37 | $140,403 09 | $138,241 43 | $144,586 63 |
| Sav. dept. | 55,176 91 | 59,347 36 | 98,273 77 | 106,674 75 | 121,304 17 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,265 75 | 8,267 75 | 11,767 75 | 11,960 00 | 11,960 00 |
| Sav. dept. | 103,290 91 | 106,730 56 | 101,354 86 | 139,399 86 | 171,790 80 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 30,888 35 | 19,853 50 | 24,026 42 | 17,722 06 | 46,859 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 56,700 00 | 69,800 00 | 60,100 00 | 28,350 00 | 37,500 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 5,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | 6,000 00 | 6,000 00 | 7,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 10 21 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,920 00 | 5,652 00 | 61 00 | 870 00 | 7,574 00 |
| Sav. dept. | 13,450 00 | 4,500 00 | 3,120 00 | 12,000 00 | ..... |
| Gold coin:.....Com'l. dept. | 15 00 | 570 00 | 12 50 | 7 50 | 2,215 00 |
| Sav. dept. | 1,800 00 | 1,500 00 | 2,180 00 | 2,200 00 | ..... |
| Silver coin:.....Com'l. dept. | 98 35 | 450 05 | 29 50 | 1,514 55 | 1,525 50 |
| Sav. dept. | 460 00 | 300 00 | 700 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 10 11 | 765 17 | 32 02 | 839 57 | 589 17 |
| Sav. dept. | 614 00 | 528 65 | 800 00 | ..... | ..... |
| Overdrafts | 617 20 | ..... | 2,164 78 | 327 31 | 115 84 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 4,149 00 | 4,089 00 | 4,089 00 | 4,089 00 | 4,089 00 |
| Other real estate | 9,062 74 | 10,287 56 | 10,588 56 | 9,166 73 | 9,166 73 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 74 63 | 1,148 44 | 49 89 | 101 64 | 47 82 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $462,244 32 | $455,826 41 | $480,753 14 | $482,464 40 | $568,324 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 20,853 12 | 24,663 01 | 8,418 83 | 21,847 49 | 22,250 05 |
| Dividends unpaid | 4,500 00 | ..... | ..... | 3,000 00 | 10 00 |
| Reserved for taxes, interest, etc | 750 00 | 750 00 | ..... | ..... | ..... |
| Commercial deposits subject to check | 106,436 62 | 91,603 41 | 108,965 04 | 92,119 80 | 116,503 78 |
| Demand certificates of deposit | 67,258 47 | 55,128 99 | 54,101 62 | 43,182 70 | 79,218 87 |
| Certified checks | ..... | 51 12 | 52 11 | 119 84 | 23 83 |
| Cashier's checks | 567 24 | 5,662 83 | 2,533 71 | 2,417 73 | 2,027 67 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 2,073 25 | 1,331 58 | 450 91 | 284 72 | 351 53 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 223,805 62 | 240,635 47 | 270,230 92 | 283,492 12 | 311,938 81 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $462,244 32 | $455,826 41 | $480,753 14 | $482,464 40 | $568,324 54 |

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No. 535.

## PITTSFORD STATE SAVINGS BANK, PITTSFORD.

Organized March 29, 1913.

W. H. SCOTT, *President;* W. H. CHESLEY, *Vice President;* F. W. SCOTT, *Cashier.*

DIRECTORS.—W. H. Scott, W. H. Chesley, D. S. Lickly, H. M. Lamb, C. H. Brown, F. W. Scott, S. Fred Cook.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $39,784 16 | $40,500 02 | $50,352 40 | $53,241 69 | $56,918 07 |
| Sav. dept. | 8,875 00 | 8,875 00 | 8,775 00 | 8,775 00 | 8,325 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | 4,900 00 |
| Sav. dept. | 63,341 43 | 61,464 19 | 59,902 11 | 58,307 11 | 57,145 02 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 29,949 24 | 16,432 76 | 24,290 99 | 15,840 94 | 25,858 99 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,300 00 | 29,700 00 | 24,307 40 | 12,300 00 | 14,800 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | ..... |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,907 00 | 1,894 00 | 3,001 00 | 2,304 00 | 1,974 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 65 00 | 15 00 | 15 00 | 10 00 | 35 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 334 35 | 296 25 | 367 65 | 335 55 | 226 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 225 51 | 263 34 | 95 32 | 89 59 | 120 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 34 56 | 47 06 | 92 18 | 49 74 | 137 63 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 2,069 00 | 2,554 00 | 2,554 00 | 2,554 00 | 2,554 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 18 56 | ..... | 52 00 |
| Outside checks and other cash items | 295 74 | 191 68 | 423 95 | 341 66 | 241 57 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $176,680 99 | $169,733 30 | $181,695 56 | $161,649 28 | $178,288 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 3,400 00 | 3,400 00 | 3,400 00 | 3,700 00 | 3,700 00 |
| Undivided profits, net | 1,164 04 | 2,047 94 | 2,875 72 | 1,026 35 | 1,729 14 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 36,736 35 | 33,239 35 | 55,601 58 | 31,270 59 | 36,319 75 |
| Demand certificates of deposit | 36,028 91 | 31,401 68 | 30,492 51 | 32,598 75 | 34,267 44 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 2,663 16 | 1,955 88 | 300 67 | 260 03 | 1,684 61 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 75,688 53 | 77,688 45 | 69,025 08 | 71,793 56 | 80,587 19 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $176,680 99 | $169,733 30 | $181,695 56 | $161,649 28 | $178,288 13 |

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## No. 282.

## CITIZEN'S STATE SAVINGS BANK OF PLAINWELL.

### Organized October 27, 1903.

E. H. INGRAHAM, *President;* T. G. BACHELDER, *Vice President;* M. VANDER MAAS, *Cashier;* F. P. HEATH, *Assistant Cashier.*

DIRECTORS.—G. W. Gilkey, T. G. Bachelder, E. P. Hackley, J. F. Eesley, E. H. Ingraham, M. Vander Maas, F. P. Heath.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $228,816 45 | $240,111 49 | $238,860 04 | $253,785 86 | $279,043 45 |
| Sav. dept. | 9,060 00 | 7,360 00 | 1,960 00 | 1,960 00 | 1,560 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 111,002 29 | 95,687 41 | 95,905 66 | 77,960 86 | 92,210 36 |
| Sav. dept. | 113,444 37 | 113,863 81 | 94,149 11 | 88,827 43 | 101,575 57 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 73,871 48 | 48,792 74 | 28,702 58 | 46,887 14 | 73,470 81 |
| Sav. dept. | 36,749 37 | 13,758 53 | 17,458 96 | 19,508 94 | 54,805 59 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 26,650 00 | 32,800 00 | 16,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| | 10,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,807 00 | 1,845 00 | 5,747 00 | 7,592 00 | 5,178 00 |
| Sav. dept. | ..... | 5,000 00 | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 2,540 00 | 7,512 50 | 532 50 | 727 50 | 817 50 |
| Sav. dept. | 5,000 00 | ..... | ..... | 5,000 00 | 5,000 00 |
| Silver coin:..... Com'l. dept. | 2,874 25 | 3,534 95 | 1,313 50 | 1,588 15 | 1,402 40 |
| Sav. dept. | ..... | ..... | 5,000 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 473 69 | 486 15 | 325 41 | 258 67 | 251 42 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 337 33 | 367 76 | 645 53 | 885 03 | 2,124 61 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate | 740 00 | 740 00 | 740 00 | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 823 09 |
| Outside checks and other cash items | 488 83 | 3,090 59 | 2,620 99 | 1,411 48 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals.... | $617,705 06 | $571,650 93 | $550,111 28 | $568,693 06 | $647,762 80 |
| Liabilities. | | | | | |
| Capital stock paid in | $24,000 00 | $24,000 00 | $24,000 00 | $24,000 00 | $24,000 00 |
| Surplus fund | 10,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 13,225 21 | 11,464 91 | 12,935 18 | 11,986 36 | 15,487 98 |
| Dividends unpaid | 224 67 | 39 25 | 63 42 | 541 75 | 34 25 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 225,659 74 | 151,140 94 | 147,096 26 | 179,603 52 | 224,095 49 |
| Demand certificates of deposit | 165,958 00 | 201,756 74 | 188,479 39 | 185,301 95 | 206,883 90 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | 1,000 00 | 9 00 |
| Due to Federal Reserve Bank | 19,500 00 | 17,000 62 | 15,000 00 | 5,000 00 | 12,333 34 |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 13 61 | 13 78 | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 122,995 58 | 128,429 30 | 128,750 64 | 129,794 14 | 138,462 98 |
| Certificates of deposit | 36,128 25 | 25,805 39 | 21,786 39 | 19,465 34 | 14,455 86 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals.... | $617,705 06 | $571,650 93 | $550,111 28 | $568,693 06 | $647,762 80 |

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## No. 99.

## PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

### Organized May 29, 1890.

C. A. FISHER, *President;* J. W. HENDERSON AND F. A. DIBBLE, *Vice Presidents;* E. K. BENNETT, *Cashier;* F. J. PIERCE, *Branch Manager.*

DIRECTORS.—William Livingstone, J. W. Henderson, F. A. Dibble, C. R. Talbot, E. C. Hough, L. W. Goodenough, C. M. Mather, E. O. Huston, W. R. Shaw, P. W. Voorhies, G. S. VanSickle, Edward Gayde, C. H. Bennett, C. A. Fisher, E. K. Bennett.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $183,110 89 | $175,246 65 | $144,393 10 | $161,256 08 | $175,228 36 |
| Sav. dept. | 126,044 00 | 129,069 00 | 182,616 00 | 151,194 68 | 147,215 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 152,230 97 | 128,632 05 | 30,156 50 | 54,921 50 | 40,057 50 |
| Sav. dept. | 408,887 14 | 549,404 14 | 569,370 14 | 574,345 14 | 597,275 14 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 252,647 07 | 267,974 85 | 200,439 74 | 131,598 62 | 237,675 18 |
| Sav. dept. | 84,182 11 | 90,700 14 | 92,709 40 | 101,264 64 | 103,233 19 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 38,065 00 | 21,995 00 | 28,967 00 | 30,363 00 | 42,474 00 |
| Sav. dept. | 15,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Gold coin:.....Com'l. dept. | 2,307 50 | 2,320 00 | 2,442 50 | 2,445 00 | 2,480 00 |
| Sav. dept. | 20,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 2,713 45 | 2,297 20 | 1,886 50 | 2,046 00 | 2,188 65 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 196 99 | 201 61 | 145 61 | 119 86 | 107 71 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 90 71 | 12 68 | 50 88 | 56 | 116 32 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 7,800 00 | 7,800 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,200 00 | 2,200 00 |
| Other real estate | ..... | 890 00 | 14,890 00 | 25,695 00 | 43,500 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,505 69 | 2,659 23 | 2,664 51 | 1,937 06 | 3,097 47 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | 3,774 42 | 3,774 42 | 3,774 42 | 3,774 42 |
| Totals | $1,298,481 52 | $1,423,676 97 | $1,323,006 30 | $1,288,961 56 | $1,446,422 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $97,650 00 | $98,750 00 | $99,675 00 | $99,800 00 |
| Surplus fund | 40,000 00 | 62,650 00 | 63,750 00 | 64,675 00 | 64,800 00 |
| Undivided profits, net | 41,949 95 | 45,780 78 | 48,321 35 | 47,721 36 | 50,167 63 |
| Dividends unpaid | 45 00 | 75 00 | 30 00 | 30 00 | 427 71 |
| Reserved for taxes, interest, etc. | ..... | ..... | 5,000 00 | ..... | 1,500 00 |
| Commercial deposits subject to check | 386,558 15 | 412,337 50 | 329,198 21 | 298,382 16 | 377,984 41 |
| Demand certificates of deposit | 35,780 15 | 38,597 24 | 41,774 26 | 19,601 85 | 19,948 51 |
| Certified checks | 40 | 101 80 | ..... | ..... | 55 11 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 599,325 63 | 630,764 77 | 646,566 53 | 665,225 89 | 729,276 91 |
| Certificates of deposit | 119,822 24 | 135,719 88 | 89,615 95 | 93,650 30 | 102,462 66 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,298,481 52 | $1,423,676 97 | $1,323,006 30 | $1,288,961 56 | $1,446,422 94 |

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## No. 456.

## THE POMPEII STATE BANK, POMPEII.

Organized May 13, 1910.

JOHN C. HICKS, *President;* B. C. HALL, *Vice President;* H. C. REED, *Cashier.*

DIRECTORS.—John C. Hicks, B. C. Hall, C. A. Price, Henry E. Lewis, Frank R. Himes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $54,671 50 | $58,614 02 | $64,400 95 | $38,290 90 | $76,124 61 |
| Sav. dept. | 26,319 50 | 41,769 08 | 36,033 90 | 71,551 80 | 36,502 44 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,500 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Sav. dept. | 48,859 72 | 55,306 99 | 56,038 36 | 57,270 30 | 51,470 30 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 11,461 80 | 9,558 56 | 6,070 66 | 2,374 87 | 14,313 80 |
| Sav. dept. | 5,000 00 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 19,950 00 | 20,150 00 | 21,000 00 | 14,100 00 | 15,150 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,143 00 | 4,304 00 | 5,236 00 | 2,779 00 | 3,418 00 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 5,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | | | 5 00 | 2,510 00 | |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | | 2,500 00 |
| Silver coin:.....Com'l. dept. | 387 40 | 629 35 | 565 65 | 432 30 | 386 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 55 09 | 28 03 | 33 26 | 80 40 | 96 65 |
| Sav. dept. | | | | | |
| Overdrafts | | | 7 63 | 6 21 | 732 78 |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 2,200 00 | 2,200 00 | 2,200 00 | 2,600 00 | 2,000 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 701 67 |
| Outside checks and other cash items | | | | 2,410 18 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $187,048 01 | $209,060 03 | $208,091 41 | $210,905 96 | $217,896 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 2,752 00 | 1,707 94 | 2,860 36 | 1,836 82 | 1,694 26 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 40,163 72 | 50,250 38 | 51,242 24 | 37,264 85 | 46,863 14 |
| Demand certificates of deposit | 25,171 59 | 27,189 52 | 31,301 16 | 26,899 90 | 32,892 21 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 59,910 73 | 71,509 47 | 69,719 14 | 70,442 35 | 77,529 80 |
| Certificates of deposit | 31,426 26 | 33,102 72 | 23,668 51 | 30,162 04 | 34,917 49 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 3,623 71 | 1,300 00 | 300 00 | 300 00 | |
| Bills payable | | | 5,000 00 | 20,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $187,048 01 | $209,060 03 | $208,091 41 | $210,905 96 | $217,896 90 |

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## No. 275.

## AMERICAN SAVINGS BANK, PONTIAC.

Organized April 28, 1903.

H. S. CHAPMAN, *President;* A. G. GRIGGS, A. F. NEWBERRY, E. H. FARMER, *Vice Presidents.*
N. WILLIAM PETERSON, *Cashier;* ARTHUR W. LADD, *Assistant Cashier.*
DIRECTORS.—H. S. Chapman, E. H. Farmer, A. G. Griggs, A. F. Newberry, Henry P. Gaukler, N. W. Peterson, Aaron Perry, David R. Wilson, C. E. Killinger.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $273,218 66 | $274,809 94 | $292,480 33 | $307,588 66 | $505,083 59 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 272,825 00 | 374,900 00 | 401,250 00 | 421,045 00 | 364,115 91 |
| Sav. dept. | 556,445 18 | 586,233 89 | 647,086 21 | 705,071 68 | 1,015,573 23 |
| Due from Fed. Res. Bank:....Com'l. dept. | 29,522 25 | 16,740 85 | 20,270 49 | 25,835 55 | 44,754 09 |
| Sav. dept. | 17,500 00 | 23,347 04 | 19,552 66 | 21,039 42 | 34,067 64 |
| Due from bks. in res. cities:...Com'l. dept. | 85,378 63 | 68,826 91 | 79,593 44 | 189,093 92 | 24,432 14 |
| Sav. dept. | 6,654 97 | 4,909 62 | 915 17 | 16,125 81 | 2,207 99 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 9,547 67 | 1,552 01 | 9,991 04 | 13,654 76 | 8,258 92 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 9,104 00 | 7,437 00 | 5,672 00 | 20,448 00 | 22,985 00 |
| Sav. dept. | 6,615 00 | 10,543 00 | 11,682 00 | 18,944 00 | 16,747 00 |
| Gold coin:.....Com'l. dept. | 5 00 | | | | |
| Sav. dept. | 385 00 | 370 00 | 400 00 | 270 00 | |
| Silver coin:.....Com'l. dept. | 1,645 95 | 1,106 00 | 817 50 | 1,802 35 | 1,208 80 |
| Sav. dept. | 60 00 | 70 00 | 40 00 | 108 00 | 265 00 |
| Nickels and cents:.....Com'l. dept. | 201 06 | 323 85 | 208 30 | 110 59 | 479 19 |
| Sav. dept. | 5 07 | 7 82 | 3 62 | 2 97 | 8 39 |
| Overdrafts | 83 06 | 46 82 | 97 44 | 2 46 | 357 70 |
| Premium account | | | | | |
| Banking house | | | 6,150 00 | 7,501 92 | 20,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | | | | 11,000 00 | 42,000 00 |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 418 53 | 185 95 | 115 05 | 1,351 59 | 1,175 91 |
| Stock of Federal Reserve Bank | 3,950 00 | 3,950 00 | 3,950 00 | 3,950 00 | 7,450 00 |
| Other assets | | | | | |
| Totals | $1,275,565 03 | $1,377,360 70 | $1,502,275 25 | $1,766,946 68 | $2,113,170 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $200,000 00 |
| Surplus fund | 30,800 00 | 30,800 00 | 30,800 00 | 30,800 00 | 50,000 00 |
| Undivided profits, net | 4,538 08 | 1,017 13 | 7,830 88 | 5,241 11 | 6,801 78 |
| Dividends unpaid | 5,000 00 | 80 00 | | 5,000 00 | |
| Reserved for taxes, interest, etc. | | 2,000 00 | 2,000 00 | | |
| Commercial deposits subject to check | 321,061 73 | 262,482 20 | 283,964 71 | 603,043 69 | 724,241 18 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | 3,572 38 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | 33,950 00 | | | | 12,270 00 |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | 48,500 00 | 35,000 00 | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 461,360 09 | 470,752 89 | 513,537 89 | 568,624 09 | 665,767 18 |
| Certificates of deposit | 126,305 13 | 154,728 48 | 166,141 77 | 195,937 79 | 399,616 39 |
| Club savings deposits | | | | | 4,451 59 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 191,000 00 | 297,000 00 | 343,000 00 | 207,500 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 1,550 00 | | | 30,800 00 | 36,450 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,275,565 03 | $1,377,360 70 | $1,502,275 25 | $1,766,946 68 | $2,113,170 50 |

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## No. 146.

## THE FIRST COMMERCIAL BANK OF PONTIAC.

### Organized December 24, 1892.

F. H. CARROLL, *President;* A. A. CORWIN, *Vice President;* CHAS. E. WALDO, *Cashier;* B. J. GREER, *Assistant Cashier.*

DIRECTORS.—C. G. Freeman, C. M. Crofoot, J. H. Patterson, Chas. E. Waldo, J. L. Marcero, E. L. Waite, C. E. DePuy, A. A. Corwin, F. H. Carroll.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $566,609 47 | $461,606 39 | $435,031 00 | $619,008 75 | $619,217 95 |
| Sav. dept. | 144,287 98 | 131,116 91 | 135,123 06 | 137,231 80 | 185,080 86 |
| Bonds, mtgs. and securities:...Com'l. dept. | 862,949 69 | 819,977 00 | 893,322 70 | 1,049,089 84 | 976,832 78 |
| Sav. dept. | 1,122,473 68 | 1,118,463 66 | 1,140,412 15 | 1,202,099 08 | 1,294,041 66 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | 108,900 00 | 33,035 64 | 94,400 21 | 132,639 24 |
| Sav. dept. | ..... | 31,100 00 | 112,708 50 | 51,636 65 | 53,540 39 |
| Due from bks. in res. cities:...Com'l. dept. | 214,134 27 | 161,007 31 | 166,962 38 | 247,202 28 | 524,146 85 |
| Sav. dept. | 60,175 56 | 112,270 18 | 59,071 58 | 112,092 98 | 80,782 70 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 83,000 00 | 82,300 00 | 82,100 00 | 82,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 133,500 00 | 50,000 00 | 50,000 00 | 50,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 18,398 18 | 10,743 37 | 17,345 82 | 17,545 89 | 23,720 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 41,686 00 | 69,191 00 | 72,225 00 | 18,926 00 | 44,274 00 |
| Sav. dept. | 63,000 00 | 23,000 00 | 26,000 00 | 70,000 00 | 83,500 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 13,573 05 | 3,871 70 | 4,094 20 | 5,189 20 | 5,084 20 |
| Silver coin:.....Com'l. dept. | 28,560 00 | 17,572 00 | 12,681 00 | 2,969 00 | 16,700 00 |
| Sav. dept. | 290 00 | 800 00 | 400 00 | 10,800 00 | 600 00 |
| Nickels and cents:.....Com'l. dept. | 1,068 24 | 501 41 | 697 85 | 593 93 | 1,281 61 |
| Sav. dept. | 2 07 | 9 92 | 11 87 | 71 88 | 49 78 |
| Overdrafts | 988 62 | 1,164 02 | 1,041 98 | 2,126 89 | 2,371 86 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | 8,400 00 | 8,400 00 | 8,400 00 | 8,700 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,296,696 81 | $3,237,694 87 | $3,275,864 73 | $3,806,484 38 | $4,159,564 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 80,000 00 | 80,000 00 | 80,000 00 | 90,000 00 | 90,000 00 |
| Undivided profits, net | 21,534 53 | 29,314 77 | 39,374 71 | 21,786 92 | 30,486 33 |
| Dividends unpaid | 14,050 00 | 239 00 | 99 00 | 14,099 00 | 218 00 |
| Reserved for taxes, interest, etc | 942 09 | 12,942 09 | 20,942 09 | 332 39 | 12,332 39 |
| Commercial deposits subject to check | 1,092,296 05 | 950,759 86 | 908,815 91 | 1,132,080 71 | 1,403,134 29 |
| Demand certificates of deposit | 307,010 64 | 378,779 45 | 414,267 96 | 505,339 26 | 491,307 96 |
| Certified checks | 38,561 16 | 2,027 33 | 2,243 70 | 2,174 51 | 8,705 92 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,211,317.50 | 1,244,302 25 | 1,300,841 81 | 1,381,279 95 | 1,499,935 17 |
| Certificates of deposit | 325,984 84 | 309,330 12 | 309,279 55 | 339,941 64 | 284,744 42 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 5,000 00 | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 30,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 138,700 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | 119,450 00 | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,296,696 81 | $3,237,694 87 | $3,275,864 73 | $3,806,484 38 | $4,159,564 48 |

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## No. 149.

## THE OAKLAND COUNTY SAVINGS BANK, PONTIAC.

Organized December 29, 1892.

J. A. GRALEY, *President;* SAMUEL J. PATTERSON, HARRY O. WHITFIELD, *Vice Presidents;* F. L. PERRY, *Cashier;* R. C. CUMMINGS, *Assistant Cashier.*

DIRECTORS.—J. A. Graley, H. Will Green, Samuel J. Patterson, F. L. Perry, William E. Williamson, Harry O. Whitfield, Albert F. Marsh.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $674,299 99 | $706,267 96 | $805,844 39 | $879,746 41 | $1,031,067 11 |
| Sav. dept. | 288,046 42 | 305,981 54 | 356,027 31 | 374,895 86 | 472,126 49 |
| Bonds, mtgs. and securities: Com'l. dept. | 14,415 52 | 56,490 52 | 10,835 22 | 140,725 52 | 11,545 31 |
| Sav. dept. | 880,945 93 | 886,475 34 | 1,073,756 86 | 1,016,235 83 | 1,207,982 53 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 68,992 15 | 79,154 92 | 183,678 41 | 88,196 67 | 172,794 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res. | 132,200 00 | 135,100 00 | 146,100 00 | 159,710 00 | 271,550 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | 35,000 00 | 35,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 6,121 81 | 16,907 33 | 32,912 73 | 14,265 43 | 19,710 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 50,000 00 | 40,000 00 | 16,000 00 | 35,000 00 | 89,300 00 |
| Sav. dept. | 65,000 00 | 66,000 00 | 72,000 00 | 76,000 00 | 37,700 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 74 40 | 266 90 | 541 90 | 604 40 | 679 40 |
| Silver coin: Com'l. dept. | 4,200 00 | 2,946 10 | 200 00 | 2,400 00 | 2,400 00 |
| Sav. dept. | 1,000 00 | 1,300 00 | 900 00 | 2,000 00 | 1,150 00 |
| Nickels and cents: Com'l. dept. | 75 60 | 347 08 | 62 95 | 145 87 | 2,000 00 |
| Sav. dept. | 25 60 | 33 10 | 167 88 | 895 60 | 796 06 |
| Overdrafts | 850 37 | 1,653 48 | 2,153 30 | 1,731 29 | 1,991 80 |
| Premium account | 150 00 | 150 00 | 150 00 | 150 00 | 150 00 |
| Banking house | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Furniture and fixtures | 7,000 00 | 7,000 00 | 7,000 00 | 6,000 00 | 6,437 40 |
| Other real estate | 344 24 | 1,515 58 | 3,254 95 | 2,974 23 | 2,950 53 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,604 95 | 863 57 | 150 00 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,254,346 98 | $2,367,453 42 | $2,735,735 90 | $2,825,677 11 | $3,356,332 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $250,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 70,000 00 |
| Undivided profits, net | 15,817 18 | 23,483 66 | 36,911 14 | 20,969 46 | 31,104 10 |
| Dividends unpaid | 5,670 00 | 60 00 | ..... | 6,000 00 | 60 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 595,003 95 | 562,368 63 | 671,181 81 | 702,631 22 | 896,135 42 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 388 68 | 337 16 | 626 28 | 1,885 88 | 1,914 66 |
| Cashier's checks | 500 00 | 3,083 61 | 4,170 00 | 543 50 | 4,589 58 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 165,374 96 | 227,331 86 | 251,118 99 | 255,506 11 | 302,859 68 |
| Book accounts | 1,151,419 05 | 1,153,326 16 | 1,256,429 20 | 1,337,574 12 | 1,437,765 51 |
| Certificates of deposit | 170,173 16 | 197,462 34 | 215,766 48 | 250,566 82 | 361,903 07 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 50,000 00 | 149,532 00 | 100,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,254,346 98 | $2,367,453 42 | $2,735,735 90 | $2,825,677 11 | $3,356,332 02 |

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## No. 211.

## PONTIAC SAVINGS BANK, PONTIAC.

Organized November 1, 1898.

S. E. BEACH, *President;* CRAMER SMITH, *Vice President;* C. J. MERZ, *Cashier;* F. A. VANWAGONER, L. C. CRANDALL, *Assistant Cashiers.*

DIRECTORS.—S. E. Beach, Cramer Smith, C. J. Merz, W. B. Anderson, M. B. Armstrong, T. D. Seeley, Elmer R. Webster, B. A. Litchfield, O. J. Beaudette, Robt. T. Kneale, Ross Stockwell, D. I. Oliver, D. D. Kelly, E. L. Keyser.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $848,934 67 | $1,067,830 99 | $1,052,923 85 | $1,628,744 33 | $1,249,948 87 |
| Sav. dept. | 583,615 91 | 668,923 95 | 738,454 36 | 834,387 67 | 980,139 17 |
| Bonds, mtgs. and securities:...Com'l. dept. | 599,876 54 | 1,054,711 39 | 1,226,398 34 | 1,150,609 51 | 1,427,735 30 |
| Sav. dept. | 1,145,507,77 | 1,155,713 52 | 1,257,727 12 | 1,299,792 67 | 1,473,432 02 |
| Due from Fed. Res. Bank:....Com'l. dept. | 124,141 86 | 122,121 96 | 78,159 31 | 156,914 28 | 182,272 44 |
| Sav. dept. | 72,000 00 | 80,000 00 | 155,900 20 | 100,000 00 | 100,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 335,532 93 | 400,348 92 | 208,236 88 | 82,573 06 | 598,390 60 |
| Sav. dept. | 35,313 60 | 28,394 13 | 30,157 33 | 28,553 79 | 263,871 10 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 404,175 00 | 203,200 00 | 475,800 00 | 307,915 00 | 301,890 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 18,313 83 | 28,751 25 | 31,959 51 | 143,830 52 | 42,878 29 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 18,526 00 | 29,619 00 | 17,562 00 | 25,991 00 | 116,266 00 |
| Sav. dept. | 88,000 00 | 60,000 00 | 100,000 00 | 160,000 00 | 100,000 00 |
| Gold coin:.....Com'l. dept. | 242 50 | 892 50 | 1,560 00 | 2,160 00 | 2,025 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 8,516 00 | 9,337 00 | 34,720 00 | 11,878 00 | 13,397 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 589 60 | 612 83 | 908 42 | 1,202 70 | 2,053 02 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,119 92 | 5,364 69 | 5,023 44 | 8,752 05 | 6,625 20 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 | 70,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 338 00 | 324 50 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | 160,000 00 | 170,000 00 | 170,000 00 | 170,000 00 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 8,668 86 | 21,151 24 | 23,721 40 | 18,936 29 | 442 98 |
| Stock of Federal Reserve Bank | 7,950 00 | 8,700 00 | 8,700 00 | 8,700 00 | 9,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,362,362 99 | $5,165,997 87 | $5,677,912 16 | $6,200,940 87 | $7,110,366 99 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 90,000 00 | 90,000 00 | 90,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 3,739 77 | 25,134 58 | 40,223 86 | 8,835 87 | 42,262 13 |
| Dividends unpaid | 5,656 00 | 70 00 | 128 00 | 4,064 00 | 70 00 |
| Reserved for taxes, interest, etc | 3,000 00 | 18,000 00 | 17,000 00 | 6,000 00 | 4,000 00 |
| Commercial deposits subject to check | 1,420,427 75 | 2,020,362 82 | 1,785,923 86 | 2,578,267 25 | 2,416,848 98 |
| Demand certificates of deposit | 50 00 | ..... | 50 00 | 50 00 | 50 00 |
| Certified checks | 1,386 13 | 2,857 83 | 10,929 15 | 18,108 39 | 42,118 22 |
| Cashier's checks | 15,291 74 | 9,294 73 | 20,764 72 | 23,294 56 | 32,902 10 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 32,139 63 | 33,609 83 | 33,559 75 | 66,439 86 | 42,701 26 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 40,793 33 | 37,813 56 | 36,343 81 | 38,881 81 | 33,631 38 |
| U. S. Government deposits | 136,250 00 | 129,000 00 | 80,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | 50 00 | ..... | ..... | ..... |
| Book accounts | 1,795,103 80 | 1,712,402 86 | 1,818,643 77 | 2,067,819 87 | 2,152,777 88 |
| Certificates of deposit | 618,524 84 | 887,401 66 | 1,011,500 87 | 662,829 26 | 1,025,155 04 |
| Club savings deposits | ..... | ..... | 77,894 37 | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 150,000 00 | 300,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 305,150 00 | 126,350 00 | 1,017,850 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,362,362 99 | $5,165,997 87 | $5,677,912 16 | $6,200,940 87 | $7,110,366 99 |

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## No. 534.

## PORT AUSTIN STATE BANK, PORT AUSTIN.

### Organized January 10, 1913.

ALBERT E. SLEEPER, *President;* W. H. WALLACE, C. D. THOMPSON, *Vice Presidents;* HAROLD F. FINAN, *Cashier.*

DIRECTORS.—Albert E. Sleeper, Frank Kinch, W. H. Wallace, C. D. Thompson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919 | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $43,549 91 | $42,396 81 | $41,082 22 | $40,293 12 | $33,183 34 |
| Sav. dept. | 2,460 00 | 2,160 00 | 2,060 00 | 2,060 00 | 3,560 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 25,575 00 | 21,150 00 | 15,300 00 | 21,110 00 | 20,560 00 |
| Sav. dept. | 32,809 98 | 35,477 62 | 34,650 00 | 34,550 00 | 37,650 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 3,870 35 | 14,751 72 | 12,698 25 | 5,126 31 | 35,574 04 |
| Sav. dept. | 3,000 00 | 2,000 00 | 4,000 00 | 2,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | 2,100 00 | 1,700 00 | 1,600 00 | 1,600 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 4,324 00 | 7,295 00 | 752 00 | 3,862 00 | 2,291 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 20 00 | 15 00 | 40 00 | 60 00 | 80 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,127 30 | 806 50 | 696 05 | 879 85 | 832 45 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 339 50 | 264 47 | 271 23 | 266 19 | 200 36 |
| Sav. dept. | | | | | |
| Overdrafts | 52 93 | 2,006 59 | 494 89 | 148 79 | 138 36 |
| Premium account | | | | | |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,184 75 | 2,184 75 | 2,184 75 | 2,184 75 | 2,184 75 |
| Other real estate | | | 1,334 81 | 1,359 81 | 1,259 81 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | 156 19 | 218 61 | | 149 76 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $127,313 72 | $140,764 65 | $126,482 81 | $124,500 82 | $151,263 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 5,191 90 | 204 02 | 295 38 | 546 49 | 775 52 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 54,122 61 | 54,176 16 | 49,854 56 | 44,344 47 | 62,972 26 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | 1,013 56 | 1,013 56 | 1,013 56 | 1,013 56 | 1,013 56 |
| Book accounts | 9,876 37 | 11,284 51 | 11,847 84 | 10,006 37 | 13,004 58 |
| Certificates of deposit | 22,109 28 | 34,086 40 | 33,471 47 | 33,589 93 | 43,497 95 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 5,000 00 | 5,000 00 | | 5,000 00 | |
| Bills payable | | 5,000 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $127,313 72 | $140,764 65 | $126,482 81 | $124,500 82 | $151,263 87 |

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## No. 502.

## STATE BANK OF PORT HOPE.

### Organized May 17, 1912.

C. J. BISBEE, *President;* ROLAND EILBER, *Vice President;* B. F. PLUMLEY, *Cashier.*

DIRECTORS.—C. J. Bisbee, G. G. Scranton, B. W. Jenks, D. Mihlethaler, C. E. Copp.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $97,453 81 | $93,358 66 | $101,017 31 | $106,765 57 | $119,511 06 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,650 00 | 9,650 00 | 9,150 00 | 13,150 00 | 13,150 00 |
| Sav. dept. | 49,810 00 | 64,735 00 | 64,535 00 | 66,235 00 | 78,710 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 17,820 15 | 18,529 35 | 35,632 29 | 38,144 60 | 43,242 63 |
| Sav. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,250 00 | 8,350 00 | 10,950 00 | 8,450 00 | 22,350 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 830 78 | 94 35 | 266 01 | 2,328 13 | 1,598 56 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 8,250 00 | 9,939 00 | 9,216 00 | 10,656 00 | 7,948 00 |
| Sav. dept. | 2,750 00 | 2,750 00 | 3,000 00 | 3,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 567 50 | 567 50 | 567 50 | 582 50 | 582 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 389 05 | 355 30 | 312 25 | 583 95 | 922 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 159 82 | 168 73 | 118 04 | 115 67 | 116 07 |
| Sav. dept. | | | | | |
| Overdrafts | 352 47 | 229 33 | 892 74 | 27 05 | 339 68 |
| Premium account | | | | | |
| Banking house | 7,785 86 | 8,607 86 | 8,607 86 | 8,607 86 | 8,607 86 |
| Furniture and fixtures | 3,531 70 | 2,833 23 | 3,004 59 | 3,004 59 | 3,622 41 |
| Other real estate | 5,600 00 | 5,600 00 | 5,600 00 | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 5,038 96 | 638 54 | 1,942 17 | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $219,240 10 | $227,406 85 | $255,811 76 | $263,150 92 | $306,701 42 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $22,000 00 | $22,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,500 00 | 3,915 40 |
| Undivided profits, net | 1,518 68 | 621 85 | 1,643 91 | 1,111 60 | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 16,996 64 | 19,640 76 | 25,388 69 | 26,521 43 | 49,152 44 |
| Demand certificates of deposit | | | | 131,354 38 | 115,768 52 |
| Certified checks | | | | | |
| Cashier's checks | 762 74 | 402 62 | 563 39 | 509 73 | 6,603 59 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | 4,000 00 | | |
| Time commercial certificates of deposit | 123,180 71 | 120,133 06 | 130,704 18 | | |
| Book accounts | 27,652 33 | 30,194 26 | 30,086 95 | 32,994 46 | 38,972 40 |
| Certificates of deposit | 22,629 00 | 27,414 30 | 34,424 64 | 39,159 32 | 65,289 07 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $219,240 10 | $227,406 85 | $255,811 76 | $263,150 92 | $306,701 42 |

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## No. 98.

## FEDERAL COMMERCIAL AND SAVINGS BANK, PORT HURON.

Organized May 26, 1890.

CHAS. WELLMAN, *President;* STEPHEN A. GRAHAM, *Vice President and Cashier;* EDW. N. BRANAGAN, FRANK C. WELLMAN, H. W. MAITLAND, R. T. JACKSON, E. J. MACMANN, *Assistant Cashiers.*

DIRECTORS.—Chas. Wellman, Stephen A. Graham, Phil Higer, Henry Marx, Wm. D. Smith, O. B. Mueller, John G. O'Neill, A. D. Bennett, John W. Fead, M. W. Mills, S. L. Boyce, Louis A. Weil.

| Resources. | Report of Dec. 31, 1918. | Report of Mar 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919 | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $1,270,081 59 | $1,313,453 84 | $1,402,647 66 | $1,481,562 37 | $1,687,416 83 |
| Sav. dept. | 399,189 48 | 367,445 44 | 315,698 43 | 552,041 22 | 370,538 46 |
| Bonds mtgs. and securities:...Com'l. dept. | 479,254 12 | 611,748 46 | 876,718 59 | 980,918 56 | 780,665 47 |
| Sav. dept. | 1,201,491 76 | 1,383,249 81 | 1,509,088 10 | 1,493,212 77 | 1,803,144 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | 124,686 22 | 205,658 75 | 50,955 32 | 211,089 95 | 163,424 43 |
| .....Sav. dept. | 57,254 69 | 61,255 22 | 60,552 55 | 67,069 02 | 75,362 44 |
| Due from bks. in res. cities:...Com'l. dept. | 308,058 97 | 32,803 43 | 23,307 69 | 28,125 44 | 152,036 81 |
| Sav. dept. | 169,205 88 | 145,686 83 | 73,713 13 | 54,976 84 | 207,487 54 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 22,000 00 | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.: Coml. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 17,058 54 | 6,828 95 | 22,791 51 | 38,036 03 | 28,375 18 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 55,000 00 | 27,084 00 | 41,232 00 | 121,437 00 | 44,779 00 |
| Sav. dept. | 43,984 00 | 26,084 00 | 59,147 00 | 16,133 00 | 48,139 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 5,615 00 | 6,105 00 | ..... |
| Sav. dept. | 4,480 00 | 5,800 00 | ..... | ..... | 7,127 50 |
| Silver coin:.....Com'l. dept. | 4,622 40 | 4,675 00 | 4,842 05 | 6,738 60 | 15,122 16 |
| Sav. dept. | 339 90 | 1,800 00 | 185 70 | 131 45 | 265 00 |
| Nickels and cents:.....Com'l. dept. | 1,000 02 | 695 06 | 1,368 68 | 733 54 | 752 57 |
| Sav. dept. | 427 50 | 519 53 | 33 73 | 69 70 | 17 02 |
| Overdrafts | 5,525 93 | 4,102 60 | 4,736 06 | 3,025 58 | 8,135 73 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 65,495 96 | 69,776 35 | 69,776 35 | 69,776 35 | 78,076 35 |
| Furniture and fixtures | 33,203 41 | 34,350 89 | 36,000 88 | 36,078 38 | 39,490 80 |
| Other real estate | 14,676 90 | 15,272 51 | 15,272 51 | ..... | ..... |
| Due from banks other than in reserve cities. | 13,307 17 | 10,153 48 | 84,736 62 | 17,390 01 | 18,583 10 |
| Cash items in transit | 9,418 67 | 5,860 35 | 8,812 72 | 9,793 19 | 8,597 26 |
| Outside checks and other cash items | 8,116 56 | 6,898 97 | 4,987 73 | 10,367 27 | 477 19 |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,313,879 67 | $4,347,203 47 | $4,678,220 01 | $5,210,811 27 | $5,544,014 34 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 10,138 64 | 4,149 44 | 12,710 58 | 11,549 04 | 8,873 84 |
| Dividends unpaid | 535 50 | 493 17 | 448 17 | 448 17 | 508 67 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 1,843,955 70 | 1,541,905 01 | 1,563,345 10 | 1,844,267 78 | 2,238,725 53 |
| Demand certificates of deposit | 20,553 43 | 35,519 02 | 40,276 51 | 54,856 06 | 86,507 04 |
| Certified checks | 3,055 13 | 3,193 53 | 7,913 57 | 20,589 58 | 12,168 91 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 312,151 50 | 231,752 47 | 309,357 44 | 282,066 64 | 275,798 89 |
| State moneys on deposit | 15,000 00 | 50,000 00 | 100,000 00 | 100,000 00 | 50,000 00 |
| Postal savings deposits | 5,900 29 | 5,976 43 | 5,476 43 | 5,476 43 | 4,044 94 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,747,554 38 | 1,827,968 42 | 1,825,055 86 | 1,892,288 91 | 2,190,918 89 |
| Certificates of deposit | 78,138 75 | 119,822 98 | 137,399 46 | 283,191 03 | 250,784 24 |
| Club savings deposits | 76,896 35 | 88,073 00 | 50,486 89 | 62,177 63 | 66,333 39 |
| Notes and bills rediscounted | ..... | 175,000 00 | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 350,000 00 | 370,000 00 | 50,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 63,350 00 | 75,750 00 | 83,900 00 | 109,350 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $4,313,879 67 | $4,347,203 47 | $4,678,220 01 | $5,210,811 27 | $5,544,01 34 |

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## No. 375.

## UNITED STATES SAVINGS BANK OF PORT HURON.

Organized July 23, 1907.

C. C. PECK, *President and Cashier;* A. E. STEVENSON, *Vice President;*
R. H. KRUGER, L. W. MILLER, *Assistant Cashiers.*

DIRECTORS.—Henry F. Marx, A. E. Stevenson, C. C. Peck, M. D. Smith, E. J. Ottaway, E. W. Kiefer, E. W. Orttenburger, Geo. S. Lovelace, H. H. Hart, W. H. Watkins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919 | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $353,773 42 | $381,241 25 | $443,395 09 | $574,583 35 | $588,319 32 |
| Sav. dept. | 225,812 43 | 197,114 34 | 127,270 88 | 118,194 79 | 157,096 59 |
| Bonds mtgs. and securities:...Com'l. dept. | 10,000 00 | 9,998 61 | 9,998 61 | 14,968 75 | 16,868 75 |
| Sav. dept. | 442,939 13 | 582,240 65 | 592,037 68 | 671,464 19 | 682,321 11 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 77,846 13 | 140,641 22 | 148,375 55 | 59,897 76 | 31,066 97 |
| Sav. dept. | 12,000 00 | ..... | 38,000 00 | 26,000 00 | 32,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 85,000 00 | 85,000 00 | ..... | ..... | 85,000 00 |
| U.S.cert.of indebt. as cash res.: Com'l. dep.t | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 85,000 00 | 85,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 5,975 04 | 1,820 98 | 5,319 03 | 6,450 41 | 2,660 26 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 26,711 00 | 41,332 00 | 43,586 00 | 32,624 00 | 15,950 00 |
| Sav. dept. | 36,000 00 | 9,000 00 | 16,000 00 | 23,000 00 | 35,000 00 |
| Gold coin:.....Com'l. dept. | 642 50 | ..... | 272 50 | 475 00 | 740 00 |
| Sav. dept. | 2,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 2,177 25 | 2,169 00 | 2,193 00 | 3,403 25 | 5,796 25 |
| Sav. dept. | 300 00 | 300 00 | 450 00 | 1,000 00 | 3,030 00 |
| Nickels and cents:.....Com'l. dept. | 1,159 76 | 2,565 20 | 2,182 61 | 1,727 50 | 1,011 34 |
| Sav. dept. | 97 05 | 70 36 | 9 93 | 153 24 | 263 66 |
| Overdrafts..... | 1,282 78 | 1,603 48 | 120 88 | 1,643 60 | 272 20 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 30,000 00 | 30,000 00 | 30,000 00 | 48,000 00 | 48,000 00 |
| Furniture and fixtures..... | 9,500 00 | 9,500 00 | 9,500 00 | 9,000 00 | 9,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 2,720 10 | 268 23 | 2,363 41 | 6,928 46 | 706 91 |
| Cash items in transit..... | 25,100 62 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 3,992 15 | 2,905 71 | 1,308 97 | 5,930 38 | 808 76 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,355,029 36 | $1,501,371 03 | $1,560,384 14 | $1,693,444 68 | $1,718,912 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund..... | 9,000 00 | 9,000 00 | 9,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net..... | 9,453 78 | 9,489 24 | 8,784 74 | 10,068 09 | 8,827 39 |
| Dividends unpaid..... | 1,393 50 | 546 00 | 540 00 | 1,464 75 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 276,528 81 | 323,991 14 | 379,170 04 | 356,828 07 | 432,103 72 |
| Demand certificates of deposit..... | 21,743 64 | 17,433 03 | 21,716 62 | 21,102 26 | 17,114 49 |
| Certified checks..... | 1,204 35 | 7,595 84 | 113 00 | 1,260 24 | 750 00 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 128,926 16 | 153,359 93 | 176,660 75 | 150,278 55 | 149,742 05 |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 2,630 50 | 2,630 50 | 2,630 50 | 2,630 50 | 2,663 11 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 634,490 91 | 648,702 40 | 633,167 19 | 704,364 46 | 757,712 71 |
| Certificates of deposit..... | 169,657 71 | 228,622 95 | 228,601 30 | 235,447 76 | 239,998 65 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | 100,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $1,355,029 36 | $1,501,371 03 | $1,560,384 14 | $1,693,444 68 | $1,718,912 12 |

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## No. 330.

## MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

CHAS. H. MAYNARD, *President;* F. H. KNOX, *Vice President;* RICHARD BATES, *Cashier;* CARL O. DERBY, *Assistant Cashier.*

DIRECTORS.—Chas. H. Maynard, John A. McClelland, Fred H. Knox, Richard Bates, Geo. W. Allen, W. H. McBride.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $199,410 31 | $199,169 60 | $199,514 06 | $228,598 11 | $247,555 12 |
| Sav. dept. | 36,200 00 | 31,200 00 | 23,200 00 | 23,200 00 | 23,200 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 7,457 99 | 7,457 99 | 7,457 99 | 7,457 99 | 6,559 70 |
| Sav. dept. | 224,579 50 | 238,129 50 | 211,330 00 | 228,927 50 | 260,688 92 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 55,309 29 | 62,616 72 | 83,414 95 | 46,938 59 | 56,158 48 |
| Sav. dept. | ..... | 1,000 00 | 17,776 42 | 3,974 38 | 7,717 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 23,500 00 | 24,000 00 | 14,000 00 | 25,000 00 | 25,000 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 5,250 00 | 5,250 00 | 5,250 00 | 6,000 00 | ..... |
| Sav. dept. | 5,250 00 | 5,250 00 | 5,250 00 | 6,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 636 97 | 1,115 73 | 382 46 | 258 03 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,709 00 | 7,085 00 | 2,519 00 | 4,790 00 | 7,549 00 |
| Sav. dept. | 7,750 00 | 6,950 00 | 7,650 00 | 5,800 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 77 50 | ..... | 165 00 | 190 00 | 12 50 |
| Sav. dept. | ..... | 150 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,481 70 | 2,315 85 | 1,653 25 | 245 35 | 971 15 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 159 32 | 96 64 | 214 40 | 185 91 | 56 73 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 753 12 | 2,007 50 | 2,017 07 | 885 62 | 864 54 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 9,800 00 | 9,800 00 | 9,800 00 | 9,800 00 | 9,800 00 |
| Furniture and fixtures..... | 4,000 00 | 4,000 00 | 4,400 00 | 4,400 00 | 4,400 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities.. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 376 07 | 300 35 | 382 23 | 353 68 | 755 52 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $592,700 77 | $607,894 88 | $596,376 83 | $604,005 16 | $652,289 11 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $50,000 00 | $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 | 20,000 00 |
| Undivided profits, net..... | 18,753 36 | 20,384 95 | 22,526 96 | 21,773 70 | 24,196 63 |
| Dividends unpaid..... | 3,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | 1,078 38 | ..... | ..... | 835 78 | ..... |
| Commercial deposits subject to check..... | 194,467 00 | 203,694 52 | 170,167 97 | 176,240 63 | 191,902 43 |
| Demand certificates of deposit..... | 63,801 45 | 61,146 93 | 77,390 03 | 80,281 54 | 91,312 43 |
| Certified checks..... | ..... | ..... | ..... | 400 00 | 47 50 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 241,600 58 | 242,668 48 | 256,291 87 | 254,473 51 | 274,830 12 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | 10,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $592,700 77 | $607,894 88 | $596,376 83 | $604,005 16 | $652,289 11 |

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## No. 385.

## THE WEBBER STATE SAVINGS BANK, PORTLAND.

Organized December 13, 1907.

MARY E. WEBBER, *President;* EDWIN A. BUCK, *Vice President;* LORENZO WEBBER, *Cashier;* CHAS. F. GILDEN, *Assistant Cashier.*

DIRECTORS.—Mary E. Webber, Lorenzo Webber, Elon A. Richards, Christine W. Latta, Jed H. Briggs, Edwin A. Buck.

| | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $158,241 76 | $139,738 73 | $175,294 24 | $156,001 37 | $180,110 98 |
| Sav. dept. | ..... | 23,242 88 | ..... | 23,087 00 | 14,114 00 |
| Bonds mtgs. and securities:...Com'l. dept. | 3,302 00 | 3,302 00 | 3,302 00 | 3,302 00 | 2,302 00 |
| Sav. dept. | 217,136 75 | 222,071 75 | 220,522 01 | 189,467 35 | 172,548 35 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 12,177 73 | 6,984 48 | 11,062 80 | 44,928 40 | 25,842 92 |
| Sav. dept. | 26,366 40 | 27,269 95 | 15,755 00 | 11,546 58 | 43,634 27 |
| U. S. Bds. & cert. indebt. as sav. legal res... | ..... | ..... | 10,000 00 | 20,000 00 | 20,000 00 |
| U. S. cert. of indebt. as cash res:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 43 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,558 00 | 6,640 00 | 13,273 00 | 8,389 00 | 9,000 00 |
| Sav. dept. | 9,000 00 | 10,000 00 | 4,000 00 | 5,133 00 | 5,831 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,605 00 | 2,630 00 | 2,705 00 | 2,715 00 | 2,835 00 |
| Silver coin:.....Com'l. dept. | 850 45 | 666 20 | 968 00 | 1,954 20 | 553 25 |
| Sav. dept. | 1,211 00 | 1,717 00 | 1,174 00 | ..... | 1,334 00 |
| Nickels and cents:.....Com'l. dept. | 188 05 | 240 35 | 130 24 | 139 65 | 104 26 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 631 09 | 487 51 | 2,020 61 | 2,610 01 | 1,289 69 |
| Premium account | ..... | 98 53 | ..... | ..... | ..... |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate | ..... | 1,750 00 | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 642 10 | 589 70 | 155 30 | 260 96 | 57 32 |
| Outside checks and other cash items | 2,995 53 | 1,285 17 | 352 52 | ..... | 87 77 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $464,905 86 | $465,714 25 | $482,714 72 | $491,577 52 | $496,644 81 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 3,277 04 | ..... | 4,592 66 | 3,166 09 | 3,101 01 |
| Dividends unpaid | ..... | 10 00 | 10 00 | 10 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 123,937 69 | 95,723 47 | 114,722 59 | 113,912 32 | 105,760 51 |
| Demand certificates of deposit | 31,371 98 | 33,049 20 | 55,828 17 | 51,088 45 | 61,612 76 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | 16,451 73 | 15,855 30 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 256,319 15 | 286,931 58 | 257,561 30 | 256,948 93 | 260,315 23 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $464,905 86 | $465,714 25 | $482,714 72 | $491,577 52 | $496,644 81 |

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## No. 567.

## THE POSEN STATE BANK, POSEN.

### Organized August 6, 1915.

JAMES MCCOLL, *President;* JOSEPH SMITH, *Vice President;* WM. H. ENNEST, *Cashier;* HARLEY ENNEST, *Assistant Cashier.*

DIRECTORS.—James McColl, Joseph Smith, Wm. H. Ennest, Wm. H. Learmont, Carl Alfsen, Charles F. Stevens, Harley Ennest.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $24,116 51 | $30,819 74 | $30,672 98 | $31,337 95 | $46,125 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 98,962 90 | 106,027 90 | 111,024 04 | 123,275 75 | 140,555 32 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 12,597 52 | 6,591 72 | 6,262 97 | 8,705 87 | 9,061 15 |
| Sav. dept. | 26,000 00 | 26,000 00 | 30,000 00 | 33,500 00 | 21,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,000 00 | 15,500 00 | 18,500 00 | 10,000 00 | 7,500 00 |
| U.S.cert. of indebt.as cash res.: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 3,500 00 | 3,500 00 | 5,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. oept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,144 00 | 1,200 00 | 1,161 00 | 688 00 | 1,717 00 |
| Sav. dept. | 7,050 00 | 4,300 00 | 4,550 00 | 5,050 00 | 2,050 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | 10 00 | ..... |
| Sav. dept. | ..... | ..... | 480 00 | 180 00 | 170 00 |
| Silver coin:.....Com'l. dept. | 6 60 | 17 55 | 103 26 | 20 95 | 18 80 |
| Sav. dept. | 466 00 | 198 00 | 41 00 | 120 00 | 135 00 |
| Nickels and cents:.....Com'l. dept. | 91 | 11 07 | 1 20 | 88 | 1 88 |
| Sav. dept. | 254 65 | 103 40 | 168 65 | 134 15 | 131 15 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 | 2,600 00 |
| Furniture and fixtures | 1,385 75 | 1,398 25 | 1,423 25 | 1,423 25 | 1,423 25 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $184,584 84 | $198,267 63 | $210,488 35 | $222,546 80 | $232,488 80 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 848 00 | 848 00 | 848 00 | 917 00 | 917 00 |
| Undivided profits, net | 723 78 | 1,364 36 | 2,387 78 | 742 21 | 1,533 97 |
| Dividends unpaid | 600 00 | 30 00 | ..... | 600 00 | 45 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 18,613 80 | 24,293 29 | 18,854 92 | 20,072 16 | 27,607 92 |
| Demand certificates of deposit | 3,836 07 | 3,769 69 | 3,836 07 | 3,931 97 | 3,681 16 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 136,744 71 | 144,690 81 | 162,652 33 | 175,005 46 | 177,425 75 |
| Certificates of deposit | 3,218 48 | 3,271 48 | 1,909 25 | 1,278 00 | 1,278 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $184,584 84 | $198,267 63 | $210,488 35 | $222,546 80 | $232,488 80 |

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## No. 464.

## THE FIRST STATE BANK OF POWERS.

### Organized October 7, 1910.

G. T. WERLINE, *President;* NICHOLAS PETERSON, *Vice President;* ERNEST T. WILFONG, *Cashier;* ETHEL M. BEATSON, *Assistant Cashier.*

DIRECTORS.—G. T. Werline, Louis Nadeau, Nicholas Peterson, C. E. Bradner, J. Fontanna, E. R. Westcot, H. G. Peterson, Xavier Labre, Ernest T. Wilfong.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919 | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $38,651 10 | $42,825 08 | $55,773 45 | $56,914 87 | $55,578 09 |
| Sav. dept. | 30,442 61 | 25,317 66 | 22,459 36 | 27,180 91 | 37,982 96 |
| Bonds mtgs. and securities:...Com'l. dept. | 22,417 38 | 23,717 38 | 16,904 46 | 30,204 46 | 27,524 21 |
| Sav. dept. | 45,601 50 | 64,690 16 | 66,615 51 | 54,170 51 | 53,250 51 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,652 72 | 28,849 38 | 22,057 58 | 19,070 38 | 16,769 64 |
| Sav. dept. | 10,547 42 | 15,307 31 | 11,817 74 | 11,793 65 | 12,055 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cashres.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,265 00 | 1,732 00 | 5,114 00 | 4,959 00 | 4,661 00 |
| Sav. dept. | 2,500 00 | 5,000 00 | 6,000 00 | ..... | 6,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 30 00 | 40 00 | 20 00 | 110 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,236 30 | 1,754 05 | 645 25 | 777 30 | 1,176 65 |
| Sav. dept. | ..... | ..... | ..... | 1,041 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 282 46 | 279 88 | 219 99 | 181 08 | 162 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 996 95 | 244 50 | 296 20 | 193 84 | 127 81 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 700 00 | 800 00 | 800 00 | 800 00 | 800 00 |
| Furniture and fixtures | 800 00 | 1,700 00 | 1,700 00 | 1,700 00 | 1,733 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 3,571 58 | 5,084 97 | 5,165 61 | 3,836 50 | 5,361 64 |
| Cash items in transit | 371 70 | 1,813 41 | ..... | ..... | 1,384 53 |
| Outside checks and other cash items | 536 67 | 762 14 | 1,433 02 | 553 44 | 763 18 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $180,573 39 | $219,907 92 | $217,042 17 | $213,396 94 | $225,441 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits net | 59 93 | 229 82 | 1,480 51 | 888 25 | 1,704 28 |
| Dividends unpaid | 1,030 00 | 60 00 | 45 00 | 1,245 00 | 63 00 |
| Reserved for taxes interest etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 59,024 43 | 89,118 53 | 72,274 17 | 65,466 17 | 72,948 02 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 356 78 | 383 95 | 2,492 34 | 1,113 90 | 1,729 75 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificate of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 57,733 50 | 62,797 31 | 71,795 11 | 70,770 20 | 77,056 04 |
| Certificates of deposit | 31,793 10 | 36,762 31 | 38,413 57 | 43,647 76 | 41,616 53 |
| Club savings deposits | 575 65 | 556 00 | 541 47 | 265 66 | 323 92 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $180,573 39 | $219,907 92 | $217,042 17 | $213,396 94 | $225,441 54 |

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## No. 217.

## QUINCY STATE BANK, QUINCY.

### Organized August 1, 1899.

MELL BARNES, *President;* CHAS. H. CHASE, *Vice President;* PEARL POWER, *Cashier;* RUTH COLE, *Assistant Cashier.*

DIRECTORS.—J. C. White, Hal S. Legg, Harvey Chase, Mell Barnes, Chas. H. Chase, A. J. Talant, Pearl Power.

| | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $118,971 78 | $115,242 93 | $119,507 24 | $127,940 07 | $125,448 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds mtgs. and securities:...Com'l. dept. | 6,943 25 | 32,193 25 | 36,243 25 | 11,043 25 | 12,693 25 |
| Sav. dept. | 36,600 00 | 36,350 00 | 33,755 00 | 32,755 00 | 38,465 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 35,234 26 | 37,131 44 | 25,704 45 | 25,571 57 | 16,722 32 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,050 00 | 12,350 00 | 9,350 00 | 9,350 00 | 5,050 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,065 00 | 4,562 00 | 4,035 00 | 5,187 00 | 6,660 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | 2,550 00 | 2,805 00 | 2,660 00 | 3,230 00 | 3,265 00 |
| Sav. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 1,201 15 | 1,334 40 | 536 05 | 680 10 | 1,219 85 |
| Sav. dept. | 258 78 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | 339 55 | 233 75 | 108 73 | 79 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 1,662 05 | 537 35 | 88 00 | 622 61 | 281 16 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Furniture and fixtures..... | 800 00 | 800 00 | 800 00 | 700 00 | 700 00 |
| Other real estate..... | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 433 15 | 4,024 28 | 648 47 | 1,446 88 | 1,688 59 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $224,769 42 | $257,670 20 | $243,561 21 | $228,635 21 | $222,273 18 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net..... | 3,632 42 | 4,187 66 | 5,389 79 | 4,193 84 | 4,835 22 |
| Dividends unpaid..... | 1,255 00 | 5 00 | ..... | 1,250 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 75,592 14 | 82,503 61 | 72,627 65 | 78,612 83 | 77,047 17 |
| Demand certificates of deposit..... | 52,216 05 | 56,467 33 | 52,117 96 | 53,011 38 | 55,855 85 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 36,823 77 | 38,729 69 | 38,302 58 | 45,365 93 | 47,183 71 |
| Certificates of deposit..... | 7,700 04 | 7,726 91 | 6,823 23 | 3,101 23 | 2,601 23 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 15,000 00 | 35,000 00 | 35,000 00 | 10,000 00 | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | 2,550 00 | 3,050 00 | 3,300 00 | 3,100 00 | 4,750 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $224,769 42 | $257,670 20 | $243,561 21 | $228,635 21 | $222,273 18 |

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No. 69.

## THE STATE BANK OF READING, READING.

Organized December 27, 1889.

Corporate existence extended October 6, 1919.

M. G. MALLERY, *President;* E. C. CORBETT, *Vice President;* GEO. E. TERPENING, *Cashier;* L. O. SLOUGH, *Assistant Cashier.*

DIRECTORS.—Geo. D. Schermerhorn, M. G. Mallery, E. C. Corbett, C. W. Hartwell, L. J. Orr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $235,937 09 | $238,385 48 | $219,301 41 | $201,731 75 | $219,547 11 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds mtgs. and securities:...Com'l. dept. | 22,840 00 | 17,000 00 | 24,000 00 | 52,000 00 | 85,500 00 |
| Sav. dept. | 71,456 68 | 68,236 68 | 62,800 40 | 62,080 40 | 68,675 40 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,814 19 | 59,520 48 | 57,899 53 | 44,033 68 | 46,933 51 |
| Sav. dept. | 11,360 00 | 16,045 00 | 4,782 52 | 8,702 52 | 8,380 24 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 250 00 | 5,050 00 | 16,050 00 | 6,050 00 | 6,050 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 4,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 13,892 00 | 8,502 00 | 8,092 00 | 7,287 00 | 14,907 00 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 137 50 | 207 50 | 177 50 | 147 50 | 155 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,070 20 | 1,228 80 | 1,489 70 | 1,736 60 | 1,008 70 |
| Sav. dept. | 326 60 | 693 20 | 395 20 | 48 20 | 349 30 |
| Nickels and cents: .....Com'l. dept. | 143 05 | 136 54 | 267 10 | 171 95 | 62 35 |
| Sav. dept. | 56 26 | 62 36 | 37 21 | 7 21 | 35 12 |
| Overdrafts | 324 12 | 2,354 16 | 165 06 | 1,067 24 | 87 48 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,900 00 | 7,900 00 | 7,900 00 | 7,825 00 | 7,825 00 |
| Furniture and fixtures | 2,475 00 | 2,475 00 | 2,695 00 | 2,670 00 | 2,670 00 |
| Other real estate | 12,053 00 | 10,803 00 | 10,803 00 | 10,803 00 | 10,803 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 9,967 92 | 66 99 | 2,900 00 |
| Outside checks and other cash items | 115 75 | 196 27 | 406 46 | 317 72 | 526 20 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $412,151 44 | $447,796 47 | $436,230 01 | $415,746 76 | $480,415 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,000 00 | 6,000 00 | 6,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits net | 14,032 48 | 16,704 85 | 16,755 99 | 6,831 79 | 10,533 52 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes interest etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 88,098 31 | 105,864 95 | 100,435 80 | 87,564 35 | 109,491 41 |
| Demand certificates of deposit | 191,569 27 | 199,983 19 | 199,900 89 | 200,462 29 | 232,900 42 |
| Certified checks | 1 84 | 156 24 | 72 00 | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 87,449 54 | 94,087 24 | 88,065 33 | 80,888 33 | 87,490 06 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $412,151 44 | $447,796 47 | $436,230 01 | $415,746 76 | $480,415 41 |

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## No. 574.

## PEOPLES STATE BANK OF REDFORD, REDFORD.

### Organized January 21, 1916.

LEWIS N. TUPPER, *President;* GEORGE C. BURGESS, EMMER COLEMAN, ALBERT L. A. DAVID, *Vice Presidents;* C. H. KRUGLER, *Cashier;* J. D. HAWTHORNE, S. L. PELL, *Assistant Cashiers.*

DIRECTORS.—William Shaw, Carl G. Shear, Vincent Stuckey, George C. Burgess, Emmer Coleman, J. G. Hudson, Chas. Wolfram, Thos. Sherwood, Edward F. Monnier, J. A. Miller, John M. Paulger, Lewis N. Tupper, Roy H. Burgess, Casper G. Dohany, Joseph Grammel, Albert L. A. David, C. H. Krugler.

| Resources. | Report of Dec. 31 1918. | Report of Mar. 4 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $165,306 14 | $205,150 73 | $317,215 75 | $356,879 20 | $334,190 93 |
| Sav. dept. | | | | | 64,857 50 |
| Bonds mtgs. and securities:...Com'l. dept. | 30,206 61 | 40,422 75 | 15,422 75 | 28,422 75 | 28,422 75 |
| Sav. dept. | 158,092 12 | 158,423 24 | 169,570 35 | 201,926 66 | 219,136 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 14,399 86 | 40,631 04 | 73,612 89 | 49,191 21 | 76,512 13 |
| Sav. dept. | | | 8,000 00 | 43,052 40 | 39,083 91 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 57,410 00 | 49,660 00 | 71,150 00 | 63,945 00 | 128,250 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept | | | 8,000 00 | 2,000 00 | |
| Sav. dept. | | 16,000 00 | 6,000 00 | 6,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,822 32 | 1,163 51 | 1,351 97 | 423 31 | 3,680 07 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 6,867 00 | 6,995 00 | 6,186 00 | 19,959 00 | 10,021 00 |
| Sav. dept. | 4,000 00 | 7,500 00 | 8,000 00 | 11,000 00 | |
| Gold coin:.....Com'l. dept. | 40 00 | 1,130 90 | 1,232 50 | 1,345 00 | |
| Sav. dept. | 1,000 00 | | | | |
| Silver coin:.....Com'l. dept. | 2,010 45 | 1,785 85 | 1,498 35 | 2,811 20 | 5,511 10 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 97 38 | 425 32 | 343 97 | 467 28 | 25 84 |
| Sav. dept. | | | | | |
| Overdrafts | | 86 78 | 171 58 | 182 43 | 321 89 |
| Premium account | | | | | |
| Banking house | | | | | 50,000 00 |
| Furniture and fixtures | 8,541 65 | 8,541 65 | 8,541 65 | 8,741 65 | 8,741 65 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | 5,000 00 | 5,000 00 | 3,000 00 | 3,000 00 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | 18,000 00 | 18,166 60 | 166 60 | 43 60 |
| Totals | $450,793 53 | $560,916 77 | $719,464 36 | $799,513 69 | $971,798 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $100,000 00 |
| Surplus fund | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 60,000 00 |
| Undivided profits net | 1,621 80 | 3,464 99 | 9,024 64 | 7,340 81 | 7,507 57 |
| Dividends unpaid | | | | | |
| Reserved for taxes interest etc | | | | | |
| Commercial deposits subject to check | 106,962 33 | 128,308 43 | 203,511 02 | 246,142 65 | 223,387 51 |
| Demand certificates of deposit | 70,243 55 | 84,385 38 | 126,177 48 | 106,054 26 | 98,836 85 |
| Certified checks | | | | | 25 00 |
| Cashier's checks | 2,593 78 | 838 00 | 3,262 37 | 425 38 | 2,666 54 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 3,343 14 | 3,393 22 | 4,885 42 | 3,882 72 | 99 61 |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 203,528 93 | 230,026 75 | 262,103 43 | 325,167 87 | 458,775 29 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 25,000 00 | 25,000 00 | 25,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $450,793 53 | $560,916 77 | $719,464 36 | $799,513 69 | $971,798 37 |

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No. 546.

## THE REDFORD STATE SAVINGS BANK, REDFORD.

Organized February 9, 1914.

CHARLES A. LAHSER, *President;* ALLEN M. BOSWORTH, *Vice President;* A. A. BRUDER, *Cashier;* D. NEIL REID, *Assistant Cashier.*

DIRECTORS.—Charles A. Lahser, H. C. Houghten, Allen M. Bosworth, Fred M. Warner, A. A. Bruder, Clinton W. Wilber, M. Byron Pierce, D. N. Reid, A. G. Houghton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $51,266 00 | $43,943 42 | $52,258 26 | $56,812 44 | $83,175 28 |
| Sav. dept. | 3,040 00 | 12,365 00 | 3,912 13 | 10,167 13 | 2,477 13 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,500 00 | ..... | 18,000 00 | 4,000 00 | 81,800 00 |
| Sav. dept. | 220,666 06 | 219,941 06 | 223,516 06 | 228,921 06 | 257,102 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | 2,618 98 | 15,132 62 | 14,232 85 | 15,749 57 | 10,736 47 |
| Sav. dept. | 12,000 00 | ..... | ..... | ..... | 14,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 42,048 47 | 35,039 59 | 35,521 09 | 46,734 88 | 25,100 57 |
| Sav. dept. | 19,600 00 | ..... | 5,000 00 | 5,000 00 | 5,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 69,450 00 | 137,750 00 | 147,450 00 | 145,950 00 | 157,150 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. or clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,650 00 | 3,512 00 | 5,845 00 | 1,750 00 | 2,500 00 |
| Sav. dept. | 6,872 00 | 750 00 | 5,008 00 | 10,371 00 | 6,384 00 |
| Gold coin:.....Com'l. dept. | ..... | 222 50 | ..... | ..... | ..... |
| Sav. dept. | 15 00 | ..... | 220 00 | 185 00 | 160 00 |
| Silver coin:.....Com'l. dept. | 171 50 | 202 40 | 85 00 | 90 00 | 140 50 |
| Sav. dept. | 240 15 | 65 50 | 228 00 | 271 55 | 274 35 |
| Nickels and cents:.....Com'l. dept. | 23 17 | 106 04 | 4 06 | 4 06 | 9 14 |
| Sav. dept. | 60 48 | 6 15 | 31 80 | 73 38 | 61 71 |
| Overdrafts | 63 18 | ..... | 519 68 | 2 07 | 47 41 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,600 00 | 1,897 50 | 2,030 00 | 2,100 00 | 2,100 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 517 39 | 545 92 | 731 09 | 521 85 | 950 36 |
| Stock of Federal Reserve Bank | 950 00 | 950 00 | 950 00 | 950 00 | 1,100 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $453,352 38 | $475,429 70 | $518,543 02 | $532,653 99 | $653,769 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 8,000 00 | 10,000 00 | 10,100 00 | 10,200 00 | 11,200 00 |
| Undivided profits, net | 3,485 21 | 2,537 50 | 2,814 03 | 2,596 66 | 3,503 92 |
| Dividends unpaid | ..... | ..... | ..... | 750 00 | 3 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | 806 60 |
| Commercial deposits subject to check | 61,777 71 | 48,437 57 | 134,272 64 | 78,177 93 | 88,674 92 |
| Demand certificates of deposit | 20,731 86 | 18,401 38 | 16,703 35 | 14,524 93 | 10,988 43 |
| Certified checks | 100 00 | ..... | ..... | ..... | ..... |
| Cashier's checks | 2,313 91 | 175 54 | 687 01 | 465 35 | 2,732 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 318,793 69 | 328,377 71 | 328,965 99 | 337,189 12 | 444,059 75 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 13,150 00 | 42,500 00 | ..... | 63,750 00 | 66,800 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $453,352 38 | $475,429 70 | $518,543 02 | $532,653 99 | $653,769 12 |

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## No. 372.

## THE COMMERCIAL SAVINGS BANK OF REED CITY.

### Organized March 25, 1907.

....., *President;* L. H. REMENAP, *Vice President;* O. W. CLARK, *Cashier;* ROBERT S. WURM, *Assistant Cashier.*

DIRECTORS.—A. L. Wright, Jacob B. Gingrich, Michael Gingrich, O. W. Clark, L. H. Remenap.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $97,732 30 | $101,706 73 | $101,138 48 | $144,783 46 | $123,874 56 |
| Sav. dept. | 14,702 08 | 14,230 58 | 11,466 58 | 9,326 00 | 8,579 50 |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,750 00 | ..... | 2,000 00 | ..... | ..... |
| Sav. dept. | 39,694 09 | 42,619 09 | 38,816 09 | 39,154 09 | 40,989 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,108 78 | 4,411 88 | 7,202 70 | 9,412 50 | 6,842 13 |
| Sav. dept. | 1,055 31 | 3,278 16 | 3,972 22 | 1,743 47 | 2,045 66 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 6,600 00 | ..... | 3,500 00 | 4,850 00 | 2,250 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 666 10 | 211 19 | 1,107 37 | 319 58 | 615 71 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,092 00 | 2,746 00 | 4,436 00 | 5,240 00 | 4,495 00 |
| Sav. dept. | ..... | 3,235 00 | 940 00 | 960 00 | 1,295 00 |
| Gold coin:.....Com'l. dept. | 1,695 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 500 00 | 2,265 00 | 2,260 00 | 2,240 00 | 2,505 00 |
| Silver coin:.....Com'l. dept. | 2,460 90 | 2,373 45 | 2,215 10 | 2,082 80 | 2,004 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 38 80 | 90 40 | 57 44 | 50 75 | 126 46 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | 405 90 | 613 27 | 868 33 | 1,735 48 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,000 00 | 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 | 2,000 00 |
| Other real estate | 8,788 39 | 8,839 22 | 4,984 42 | 4,984 42 | 7,793 86 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 540 00 | 5 00 | 660 00 | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $216,423 75 | $196,417 60 | $195,369 67 | $236,015 40 | $215,152 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,483 80 | 1,321 30 | 606 80 | 2,723 93 | 857 18 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 33,414 70 | 34,247 19 | 32,293 04 | 35,615 20 | 44,948 79 |
| Demand certificates of deposit | 53,929 82 | 48,374 27 | 48,180 96 | 47,946 27 | 45,889 06 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 60,590 43 | 58,269 84 | 63,799 84 | 63,800 01 | 59,798 96 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 9,505 00 | 9,205 00 | 5,489 03 | 50,929 99 | 31,158 06 |
| Bills payable | 25,000 00 | 10,000 00 | 10,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $216,423 75 | $196,417 60 | $195,369 67 | $236,015 40 | $215,152 05 |

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## No. 587.

## STATE SAVINGS BANK OF REESE, REESE.

### Organized November 24, 1916.

JOHN M. EALY, *President;* PETER C. PARDEE, *Vice President;*
ADOLPH J. KAMM, *Cashier.*

DIRECTORS.—John M. Ealy, Henry Parker, Peter C. Pardee, Adolph J. Kamm, Winifred Pardee.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $45,932 13 | $45,726 07 | $44,002 17 | $39,236 50 | $45,653 14 |
| Sav. dept. | 17,100 00 | 20,800 00 | 27,800 00 | 34,100 00 | 39,600 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 42,379 29 | 45,634 29 | 41,984 29 | 49,079 29 | 60,313 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 2,731 53 | 10,615 81 | 2,735 95 | 2,454 30 | 1,924 10 |
| Sav. dept. | 7,000 00 | 14,154 22 | 5,500 00 | 8,400 00 | 6,086 41 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | 4,500 00 | 4,500 00 | 9,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 2,500 00 | 2,500 00 | 2,500 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,249 88 | 74 10 | 32 65 | 664 45 | 5 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,455 00 | 1,331 00 | 1,403 00 | 2,022 00 | 720 00 |
| Sav. dept. | 3,500 00 | 2,500 00 | 2,500 00 | 3,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 332 50 | 192 50 | 192 50 | 212 50 | 237 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 518 50 | 279 35 | 514 40 | 331 70 | 494 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 48 01 | 26 33 | 32 09 | 86 68 | 22 34 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 702 01 | 535 56 | ..... | 266 96 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $125,896 84 | $147,335 68 | $137,032 61 | $149,387 42 | $168,124 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 250 00 | 500 00 | 500 00 | 500 00 | 1,000 00 |
| Undivided profits, net | 1,270 42 | 677 94 | 1,561 51 | 1,723 70 | 113 96 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 34,430 28 | 40,572 14 | 30,252 23 | 25,585 27 | 21,084 52 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 28,879 60 | 36,305 43 | 38,527 67 | 47,112 40 | 52,436 83 |
| Certificates of deposit | 41,066 54 | 49,280 17 | 46,191 20 | 54,466 05 | 63,488 74 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $125,896 84 | $147,335 68 | $137,032 61 | $149,387 42 | $168,124 05 |

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## No. 393.

## THE STATE SAVINGS BANK OF REMUS, REMUS.

Organized February 1, 1908.

WILLIAM J. ORR, *President;* AARON AMON, *Vice President;* GEORGE BILBROUGH, *Cashier;* IRAL PHILIPS, *Assistant Cashier.*

DIRECTORS.—William J. Orr, George Bilbrough, Aaron Amon, Edward T. Horton, Andrew W. Orr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $116,276 45 | $130,340 71 | $126,370 28 | $142,801 60 | $155,035 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | 7,000 00 |
| Bonds, mtgs. and securities:..Com'l. dept. | 9,400 00 | ..... | 13,100 00 | 5,400 00 | 4,950 00 |
| Sav. dept. | 70,590 00 | 78,880 00 | 84,415 00 | 87,190 00 | 78,815 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 26,690 58 | 21,176 13 | 55,742 33 | 12,444 74 | 15,825 26 |
| Sav. dept. | ..... | ..... | 8,000 00 | 10,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,800 00 | 11,000 00 | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 2,500 00 | 3,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | 2,500 00 | 2,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,130 00 | 4,082 00 | 5,333 00 | 5,284 00 | 5,309 00 |
| Sav. dept. | 2,500 00 | 2,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 740 00 | 760 00 | 740 00 | 745 00 | 785 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 746 70 | 1,150 85 | 1,353 10 | 1,383 75 | 1,523 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 49 63 | 131 02 | 130 53 | 67 14 | 67 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 318 03 | 200 66 | 270 94 | 380 08 | 203 25 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,651 70 | 1,651 70 |
| Other real estate | 94 31 | 96 31 | 96 31 | 96 31 | 96 31 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | 147 61 | 2,913 71 | 118 60 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $258,335 70 | $261,817 68 | $312,699 10 | $281,358 03 | $292,380 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $26,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,500 00 |
| Undivided profits, net | 2,066 27 | 1,528 08 | 3,604 90 | 2,383 50 | 745 61 |
| Dividends unpaid | 1,100 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 2,200 00 | 2,200 00 | 1,575 00 | 950 00 | 537 00 |
| Commercial deposits subject to check | 68,548 66 | 65,582 92 | 96,889 87 | 61,855 28 | 72,419 96 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 50 07 | ..... | ..... | 100 00 |
| Cashier's checks | 3,663 99 | 1,157 57 | 2,670 87 | 1,616 60 | 2,942 86 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 69,812 80 | 71,798 30 | 77,017 41 | 69,838 95 | 66,330 43 |
| Book accounts | 28,659 96 | 31,682 99 | 33,886 27 | 33,415 85 | 34,239 88 |
| Certificates of deposit | 45,784 02 | 46,317 75 | 55,554 78 | 69,797 85 | 61,065 16 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 13,500 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $258,335 70 | $261,817 68 | $312,699 10 | $281,358 03 | $292,380 90 |

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## No. 521.

## THE REPUBLIC STATE BANK, REPUBLIC.

### Organized August 1, 1912.

LOUIS LEVINE, *President;* J. O. UTBERG, *Vice President;* J. R. TORNBERG, *Cashier;* RUSSELL W. UTBERG, *Assistant Cashier.*

DIRECTORS.—Louis Levine, Walter Ericson, Charles Hooper, C. Meilleur, J. O. Utberg.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $44,261 99 | $39,941 24 | $37,234 33 | $46,230 67 | $50,548 95 |
| Sav. dept. | 32,372 47 | 30,729 57 | 46,547 13 | 45,877 13 | 46,486 59 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,710 00 | 9,710 00 | 9,710 00 | 10,085 00 | 10,085 00 |
| Sav. dept. | 51,903 58 | 56,049 39 | 65,217 79 | 61,134 03 | 60,023 63 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 8,136 23 | 8,675 56 | 4,836 36 | 7,846 05 | 5,107 02 |
| Sav. dept. | 8,000 00 | 18,000 00 | 12,000 00 | 12,500 00 | 11,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 2,500 00 | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 1,000 00 | 1,000 00 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,902 00 | 2,000 00 | 1,500 00 | 3,207 00 | 900 00 |
| Sav. dept. | 6,500 00 | 5,020 00 | 3,603 00 | 7,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 65 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 195 00 | 245 00 | 305 00 | 340 00 |
| Silver coin:.....Com'l. dept. | 782 15 | 350 00 | 196 55 | 555 00 | 437 75 |
| Sav. dept. | 189 00 | 657 50 | 200 00 | 300 00 | 200 00 |
| Nickels and cents:.....Com'l. dept. | 110 12 | 5 39 | 15 16 | 62 63 | 39 52 |
| Sav. dept. | ..... | 91 85 | 35 78 | 38 28 | 111 53 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | 500 00 | 500 00 | 500 00 | 450 00 | 450 00 |
| Banking house | 6,825 00 | 6,825 00 | 6,825 00 | 6,800 00 | 6,800 00 |
| Furniture and fixtures | 1,825 00 | 1,825 00 | 1,825 00 | 1,800 00 | 1,800 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 5 41 | 2,382 65 | 2,390 45 | 2,900 69 | 1,774 38 |
| Cash items in transit | 90 76 | 43 54 | 6 98 | 49 16 | 2,150 00 |
| Outside checks and other cash items | 528 00 | 10 00 | 462 01 | 161 20 | 614 45 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | 590 95 | 590 95 | ..... | 2,100 00 |
| Totals | $177,206 71 | $184,602 64 | $195,941 49 | $209,801 84 | $206,468 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 |
| Undivided profits, net | 2,604 17 | 3,115 49 | 4,086 77 | 3,759 31 | 4,677 40 |
| Dividends unpaid | 750 00 | 9 00 | ..... | 875 00 | 3 50 |
| Reserved for taxes, interest, etc | 1,600 00 | 1,600 00 | 1,600 00 | 1,500 00 | 1,500 00 |
| Commercial deposits subject to check | 35,471 41 | 40,077 51 | 41,071 10 | 45,298 56 | 40,805 24 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 203 32 | 95 31 | 22 90 | 23 50 | 32 90 |
| Cashier's checks | 50 | 50 | 50 | 50 | 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,696 36 | 1,340 66 | 1,236 66 | 1,253 18 | 1,253 18 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 91,272 71 | 101,619 18 | 108,012 32 | 118,144 05 | 117,091 06 |
| Certificates of deposit | 6,135 18 | 5,494 99 | 8,661 24 | 7,697 74 | 6,320 04 |
| Club savings deposits | 6,223 06 | ..... | ..... | ..... | 1,435 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | 2,100 00 |
| Totals | $177,206 71 | $184,602 64 | $195,941 49 | $209,801 84 | $206,468 82 |

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## No. 542.

## THE FARMER'S STATE SAVINGS BANK, RICHLAND.

Organized January 27, 1914.

MILO A. SNOW, *President;* JASPER J. CAMPBELL, *Vice President;*
HERBERT G. BROWN, *Cashier.*

DIRECTORS.—Milo A. Snow, J. F. Gilkey, A. M. Nevins, James Telfer, E. J. Birchett, H. G. Brown, S. C. Doster.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $51,842 04 | $56,892 67 | $58,945 78 | $50,354 44 | $52,860 50 |
| Sav. dept. | 16,760 38 | 25,551 03 | 22,008 03 | 22,692 80 | 46,868 18 |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,100 00 | 14,100 00 | 10,100 00 | 3,100 00 | 3,100 00 |
| Sav. dept. | 41,285 64 | 40,460 58 | 46,760 58 | 53,260 58 | 51,545 58 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 20,731 52 | 13,245 31 | 7,146 49 | 12,751 30 | 31,108 61 |
| Sav. dept. | 15,000 00 | 19,527 00 | 10,000 00 | 10,000 00 | 17,671 35 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 486 00 | 1,592 00 | 625 00 | 735 00 | 2,344 00 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 2,407 50 | 2,412 50 | 2,407 50 | 2,407 50 | 2,407 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,854 55 | 1,812 70 | 1,691 85 | 1,824 90 | 991 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 44 16 | 56 43 | 71 71 | 102 14 | 116 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,240 13 | 356 13 | 268 96 | 267 57 | 334 37 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 |
| Furniture and fixtures | 750 00 | 750 00 | 750 00 | 750 00 | 750 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | 1,164 74 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $173,001 92 | $182,056 35 | $166,075 90 | $163,546 23 | $216,562 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,500 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Undivided profits, net | 5,436 55 | 3,488 62 | 4,099 25 | 5,067 98 | 5,861 76 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 38,610 72 | 36,348 24 | 29,379 84 | 27,691 63 | 54,197 70 |
| Demand certificates of deposit | 30,065 86 | 31,454 96 | 23,120 42 | 21,816 60 | 47,025 80 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 529 33 | 536 01 | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 4,899 62 | 5,961 72 | 6,005 04 | 6,660 08 | 9,155 04 |
| Certificates of deposit | 70,959 84 | 81,266 80 | 80,471 35 | 79,309 94 | 77,322 17 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $173,001 92 | $182,056 35 | $166,075 90 | $163,546 23 | $216,562 47 |

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No. 206.

## MACOMB COUNTY SAVINGS BANK, RICHMOND, (LENOX P. O.)

Organized September 1, 1898.

JAMES E. WETER, *President;* GEORGE A. BAILEY, CHAS. LINDKE, *Vice Presidents;* FRANK J. HIRT, *Cashier;* FRANK A. PRIESTAP, ELTON T. CONGDON, *Assistant Cashiers;*
DIRECTORS.—James E. Weter, Paul J. Ullrich, George A. Bailey, Charles Lindke, Oscar C. Lungerhausen, Daniel L. Rapelje, Frank J. Hirt, Thomas Fanning, H. A. Simmons.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $165,392 68 | $136,581 72 | $160,439 09 | $136,781 27 | $153,203 09 |
| Sav. dept. | 96,658 53 | 99,211 97 | 102,317 07 | 101,574 85 | 108,726 31 |
| Bonds mtgs. and securities:...Com'l. dept. | 21,568 00 | 34,368 00 | 27,198 00 | 21,698 00 | 23,138 00 |
| Sav. dept. | 297,604 00 | 386,494 00 | 312,885 00 | 316,325 00 | 330,617 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | 22,587 97 | 12,069 38 | 11,099 47 |
| Sav. dept. | ..... | ..... | 9,680 56 | 21,054 94 | 22,024 85 |
| Due from bks. in res. cities:...Com'l. dept. | 47,113 56 | 30,434 62 | 15,255 43 | 14,658 64 | 6,507 42 |
| Sav. dept. | 13,191 93 | 15,464 67 | 11,512 26 | 49,445 33 | 20,769 91 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 84,300 00 | 50,800 00 | 197,900 00 | 199,300 00 | 231,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,847 05 | 1,639 66 | 2,297 32 | 1,404 58 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 18,060 00 | 6,615 00 | 4,000 00 | 6,002 00 | 10,000 00 |
| Sav. dept. | 12,000 00 | 16,000 00 | 9,299 00 | 10,000 00 | 13,429 00 |
| Gold coin:.....Com'l. dept. | 542 50 | ..... | ..... | ..... | ..... |
| Sav. dept. | 12,000 00 | 12,647 50 | 1,767 50 | 1,795 00 | 1,830 00 |
| Silver coin:.....Com'l. dept. | 294 30 | 1,662 80 | 931 70 | 1,720 80 | 400 00 |
| Sav. dept. | 1,800 00 | 300 00 | 800 00 | 400 00 | 2,172 55 |
| Nickels and cents:.....Com'l. dept. | 154 07 | 224 36 | 212 69 | 204 82 | 55 14 |
| Sav. dept. | 81 81 | 103 58 | 60 94 | 136 32 | 351 88 |
| Overdrafts | 1,111 82 | 2,154 08 | 2,644 91 | 1,846 76 | 3,338 72 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Due from banks other than in reserve cities. | 2,640 57 | 3,973 30 | 3,888 96 | 5,798 89 | 2,919 55 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 200 00 | 44 07 | 2,585 79 | 187 28 | 1,805 60 |
| Stock of Federal Reserve Bank | ..... | ..... | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $781,560 82 | $803,719 33 | $895,064 19 | $909,203 86 | $950,188 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 8,399 19 | 12,061 79 | 18,008 76 | 8,281 54 | 12,209 85 |
| Dividends unpaid | 2,778 00 | ..... | ..... | 1,986 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 130,962 20 | 96,829 61 | 112,061 94 | 94,933 08 | 97,114 83 |
| Demand certificates of deposit | 58,977 83 | 52,148 31 | 52,918 83 | 40,899 40 | 44,642 39 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 2,807 33 | 1,657 90 | 2,812 33 | 1,272 40 | 2,059 92 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 517,636 27 | 581,021 72 | 596,372 33 | 616,566 44 | 639,171 50 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 52,890 00 | 85,265 00 | 94,990 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $781,560 82 | $803,719 33 | $895,064 19 | $909,203 86 | $950,188 49 |

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## No. 429.

## RIVERDALE STATE SAVINGS BANK, RIVERDALE.

### Organized April 15, 1909.

JACK B. MOBLO, *President;* GEO. J. SANDEL, *Vice President;* E. C. REID, *Cashier;* PAUL D. BYWATER, *Assistant Cashier.*

DIRECTORS.—George J. Sandel, Wm. H. Owen, Otto M. Blair, Jack B. Moblo, Alf. F. Crawford, E. C. Reid.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $56,646 01 | $43,864 20 | $50,388 85 | $63,645 41 | $73,135 37 |
| Sav. dept. | 27,298 15 | 30,983 70 | 50,042 08 | 43,066 82 | 29,955 18 |
| Bonds mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | 5,479 20 |
| Sav. dept. | 38,942 29 | 40,471 79 | 38,833 29 | 39,283 29 | 48,033 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 7,985 40 | 11,276 95 | 11,066 14 | 4,632 11 | 5,697 29 |
| Sav. dept. | 24,573 31 | 27,733 27 | 8,986 56 | 8,259 15 | 12,340 89 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 100 00 | 1,000 00 | 2,880 93 | 1,332 14 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 127 25 | 13 25 | 100 00 | 97 13 | 125 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,763 00 | 951 00 | 3,350 00 | 4,182 00 | 1,448 00 |
| Sav. dept. | 1,492 00 | 1,800 00 | 2,445 00 | 1,965 00 | 2,250 00 |
| Gold coin:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | 2,707 50 | 2,197 50 | 2,255 00 | 2,235 00 | 250 00 |
| Silver coin:.....Com'l. dept. | 427 20 | 665 75 | 693 75 | 728 25 | 584 30 |
| Sav. dept. | 50 | 202 50 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 37 60 | 65 41 | 44 35 | 59 54 | 127 12 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 706 86 | 208 67 | 115 71 | 22 61 | 64 70 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,000 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,500 00 | 2,000 00 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $171,307 07 | $165,933 99 | $175,701 66 | $174,008 45 | $183,990 44 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 3,416 30 | 2,249 56 | 3,898 68 | 2,931 06 | 3,211 38 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 37,909 74 | 32,313 32 | 34,647 28 | 27,570 67 | 35,494 45 |
| Demand certificates of deposit | 24,576 31 | 22,103 69 | 29,658 90 | 35,999 17 | 42,253 78 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 58,653 49 | 62,783 45 | 67,883 81 | 68,328 39 | 67,144 56 |
| Certificates of deposit | 21,751 23 | 21,483 97 | 14,612 99 | 14,179 16 | 10,886 27 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Noltes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $171,307 07 | $165,933 99 | $175,701 66 | $174,008 45 | $183,990 44 |

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## No. 332.

## THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

### Organized January 17, 1906.

H. C. BURKE, *President;* E. M. LAMB, *Vice Presiednt;* DANIEL J. GONIEA, *Cashier.*

DIRECTORS.—H. C. Burke, E. M. Lamb, Emmor Bales, Theo. Belanger, C. A. Labadie, Chas. Krause, J. H. Johnson, F. X. Burke, A. I. Burdeno.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $176,463 35 | $263,249 71 | $227,381 90 | $194,545 02 | $316,826 24 |
| Sav. dept. | 88,646 00 | 70,372 00 | 34,702 50 | 92,953 50 | 127,917 00 |
| Bonds mtgs. and securities:...Com'l. dept. | 1,099 48 | 965 48 | 895 48 | 895 48 | 860 48 |
| Sav. dept. | 365,496 03 | 380,111 52 | 417,623 01 | 462,379 51 | 465,879 73 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 63,331 92 | 72,120 27 | 85,512 00 | 71,165 47 | 80,484 74 |
| Sav. dept. | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| U. S Bds. & cert. indebt. as sav. legal res.. | 172,250 00 | 226,400 00 | 222,150 00 | 103,000 00 | 108,550 00 |
| U.S..cert. of indebt. as cash res.:Com'l. dept. | ..... | 25,000 00 | 25,000 00 | 10,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | 25,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 22,577 00 | 41,000 00 | 27,000 00 | 14,000 00 | 24,000 00 |
| Sav. dept. | 40,000 00 | 28,984 00 | 14,303 00 | 25,432 00 | 25,752 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 10 00 | 162 50 | 162 50 | 177 50 | 275 00 |
| Silver coin:.....Com'l. dept. | 1,000 00 | 2,270 50 | 2,000 00 | 1,543 00 | 2,333 85 |
| Sav. dept. | 2,021 80 | 700 00 | 2,184 00 | 1,100 00 | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 55 34 | 149 01 | 101 53 | 105 85 | 199 92 |
| Sav. dept. | 336 08 | 55 96 | 139 12 | 165 61 | 81 07 |
| Overdrafts | 143 17 | 430 85 | 33 44 | 827 51 | 15 43 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 12,123 87 | 14,495 22 | 5,997 54 | 14,049 00 | 2,758 27 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $978,054 04 | $1,158,967 02 | $1,097,686 02 | $1,049,839 45 | $1,189,433 73 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 20,236 75 | 22,452 51 | 23,944 62 | 25,312 07 | 30,415 85 |
| Dividends unpaid | 1,250 00 | ..... | ..... | 1,490 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 188,095 39 | 291,138 95 | 244,630 75 | 199,182 61 | 316,315 31 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 1,362 20 | 3,448 41 | 2,767 55 | 443 83 | 2,532 40 |
| Cashier's checks | 1,225 92 | 141 17 | 78 97 | 3,202 82 | 715 37 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 694,816 76 | 743,113 46 | 726,734 53 | 721,130 65 | 738,076 67 |
| Certificates of deposit | 5,295 00 | 5,295 00 | 3,720 00 | 1,670 00 | 1,070 00 |
| Club savings deposits | 772 02 | 3,377 52 | 5,809 60 | 7,407 47 | 10,308 13 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $978,054 04 | $1,158,967 02 | $1,097,686 02 | $1,049,839 45 | $1,189,433 73 |

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## No. 622.

## *ROUGE STATE BANK, RIVER ROUGE.

### Organized January 11, 1919.

HOWARD C. WADE, *President;* JOHN CASSIDY, JR., GEORGE H. KIRCHNER, *Vice Presidents;* CHARLES E. HUBBARD, *Cashier;* F. O. TASCHE, *Auditor.*

DIRECTORS.—Howard C. Wade, George H. Kirchner, Jas. H. Means, Alger R. Reno, D. D. Barron, John S. Haggerty, John Cassidy, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | ..... | ..... | $17,725 47 | $32,504 70 | $57,032 11 |
| Sav. dept. | ..... | $900 00 | 15,210 00 | 17,920 00 | 24,766 84 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 35,750 00 | 29,250 00 | 32,500 00 |
| Sav. dept. | ..... | 20,250 00 | 50,125 00 | 50,775 00 | 80,775 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | ..... | 30,648 29 | 1,338 77 | 5,472 74 | 7,290 94 |
| Sav. dept. | ..... | 1,000 00 | 1,737 76 | 1,483 93 | 2,678 45 |
| U. S. Bds. & cert. indebt. as sav. legal res. | ..... | ..... | ..... | ..... | 5,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 42 00 | 100 63 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | ..... | 3,413 00 | 1,579 00 | 2,474 00 | 13,966 00 |
| Sav. dept. | ..... | 2,000 00 | 5,000 00 | 3,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 12.50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | 1,171 85 | 932 70 | 169 50 | 1,561 60 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | 115 32 | 107 36 | 182 36 | 226 64 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | 7 32 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | ..... | 318 70 | 4,135 45 | 4,471 61 | 4,702 44 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 192 00 |
| Outside checks and other cash items | ..... | ..... | 74 94 | 258 63 | 130 97 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | 22 71 |
| Totals | ..... | $59,859 16 | $133,817 08 | $148,962 47 | $234,865 52 |
| **Liabilities.** | | | | | |
| Capital stock paid in | ..... | $39,450 00 | $46,226 68 | $49,293 68 | $50,000 00 |
| Surplus fund | ..... | 7,117 44 | 5,736 62 | 5,887 01 | 5,467 70 |
| Undivided profits, net | ..... | ..... | ..... | ..... | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | ..... | 12,713 72 | 35,379 81 | 36,664 97 | 81,223 66 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | 98 75 | 50 00 | 200 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | 578 00 | 34,907 44 | 45,126 81 | 91,046 17 |
| Certificates of deposit | ..... | ..... | 1,467 78 | 1,940 00 | 1,927 99 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | ..... | $59,859 16 | $133,817 08 | $148,962 47 | $234,865 52 |

***Commenced business March 1, 1919.**

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No. 224.

## THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

WILLIAM C. CHAPMAN, *President;* P. J. O'BRIEN, H. J. TAYLOR, *Vice Presidents;* HOMER A. CASE, *Cashier.*

DIRECTORS.—William C. Chapman, J. J. Brewer, Marvil I. Brabb, L. E. Bedell, E. S. Letts, Wm. Tienken, H. A. Case, H. J. Taylor, E. J. Steele, C. G. Griffey, P. J. O'Brien.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $120,489 47 | $134,857 63 | $115,631 27 | $131,252 92 | $138,090 39 |
| Sav. dept. | 65,273 47 | 66,536 91 | 81,743 89 | 58,112 24 | 66,208 01 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 300,905 49 | 437,632 89 | 422,872 89 | 318,327 05 | 329,870 87 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,000 00 | 7,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Sav. dept. | 16,421 70 | 19,834 60 | 15,768 67 | 15,124 12 | 15,005 87 |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 18,965 80 | 25,073 74 | 20,289 04 | 12,199 55 | 12,095 84 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 62,900 00 | 17,400 00 | 13,750 00 | 15,050 00 | 11,550 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | 140 66 | 1,639 98 | 72 69 | 413 74 | 79 20 |
| Currency:.....Com'l. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Sav. dept. | 4,601 00 | 7,550 75 | 6,283 00 | 5,145 00 | 7,268 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 452 00 | 477 00 | 500 00 | 500 00 | 520 00 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,707 95 | 2,202 30 | 1,136 30 | 1,693 15 | 2,484 75 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 265 72 | 260 42 | 30 14 | 75 67 | 48 50 |
| Overdrafts | 91 36 | 278 40 | 23 67 | 261 22 | 2,054 26 |
| Premium account | | | | | |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | 2,000 00 | 2,000 00 | 2,000 00 | | |
| Due from banks other than in reserve cities. | 11,228 09 | 13,333 61 | 17,321 77 | 3,104 29 | 7,922 53 |
| Cash items in transit | | | 105 35 | | |
| Outside checks and other cash items | 628 56 | 74 19 | 257 39 | 1,192 64 | 583 31 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | | | | | |
| Totals | $630,871 27 | $753,952 42 | $723,586 07 | $588,251 59 | $619,581 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 9,009 77 | 10,335 99 | 13,362 52 | 10,478 00 | 13,548 27 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 121,140 07 | 134,841 54 | 119,940 81 | 100,740 20 | 122,098 06 |
| Demand certificates of deposit | | | | | |
| Certified checks | | 497 53 | 9 25 | 1,657 57 | 9 25 |
| Cashier's checks | 4,750 51 | 15 00 | 611 79 | 4,514 70 | 4,959 70 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 277,253 34 | 290,241 61 | 295,184 80 | 305,237 39 | 322,985 57 |
| Certificates of deposit | 158,717 58 | 158,020 75 | 134,476 90 | 105,623 73 | 95,980 68 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 100,000 00 | 100,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $630,871 27 | $753,952 42 | $723,586 07 | $588,251 59 | $619,581 53 |

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## No. 331.

## THE ROCKFORD STATE BANK, ROCKFORD.

Organized January 9, 1906.

H. C. HESSLER, *President;* J. L. SNYDER, L. E. SEARS, *Vice Presidents;*
D. F. BEVERLY, *Cashier;* E. J. MUIR, *Assistant Cashier.*

DIRECTORS.—H. C. Hessler, D. E. Waters, J. L. Snyder, L. E. Sears, D. F. Beverly, A. T. Slaght, R. H. Dockeray.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $75,350 55 | $63,757 51 | $69,122 48 | $81,900 04 | $93,032 99 |
| Sav. dept. | 76,673 80 | 82,079 76 | 101,320 23 | 63,943 18 | 58,593 18 |
| Bonds, mtgs. and securities:...Com'l. dept. | 18,613 49 | 4,650 00 | 100 00 | 13,450 00 | 4,200 00 |
| Sav. dept. | 115,038 00 | 114,488 00 | 119,263 00 | 115,143 00 | 122,158 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 28,524 30 | 35,146 53 | 19,721 29 | 27,633 24 | 51,428 97 |
| Sav. dept. | 28,000 00 | 40,000 00 | 31,000 00 | 16,000 00 | 25,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,212 00 | 4,682 00 | 4,163 00 | 5,721 00 | 3,796 00 |
| Sav. dept. | 7,000 00 | 5,000 00 | 8,000 00 | 10,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 1,782 50 | 1,742 50 | 1,745 00 | 1,762 50 | 1,782 50 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 503 40 | 324 15 | 1,401 55 | 1,582 50 | 1,677 25 |
| Sav. dept. | 1,000 00 | 1,000 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 97 60 | 146 52 | 181 50 | 214 50 | 83 14 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,190 49 | 555 57 | 1,128 92 | 638 98 | 403 75 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | 1,618 92 | 1,618 92 | 1,618 92 | 1,618 92 | 1,618 92 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 55 43 | ..... | ..... |
| Outside checks and other cash items | 369 54 | ..... | ..... | 860 48 | 210 81 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $384,674 59 | $379,891 46 | $383,521 32 | $365,168 34 | $385,685 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 7,000 00 | 7,000 00 | 7,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 8,100 21 | 10,257 85 | 11,719 58 | 6,905 27 | 9,671 74 |
| Dividends unpaid | 1,000 00 | 5 00 | 5 00 | 1,005 00 | 50 00 |
| Reserved for taxes, interest, etc | ..... | 400 62 | 401 16 | 400 00 | 401 09 |
| Commercial deposits subject to check | 84,785 31 | 86,665 77 | 76,548 45 | 71,646 02 | 81,280 95 |
| Demand certificates of deposit | 55,081 75 | 54,706 06 | 43,390 36 | 43,278 43 | 32,892 43 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 129,521 01 | 124,752 38 | 139,788 73 | 128,360 16 | 129,798 38 |
| Certificates of deposit | 73,786 31 | 76,103 78 | 84,668 04 | 83,573 46 | 101,590 92 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 5,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 400 00 | ..... | ..... | ..... | ..... |
| Totals | $384,674 59 | $379,891 46 | $383,521 32 | $365,168 34 | $385,685 51 |

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## No. 470.

## THE ROCKWOOD STATE BANK, ROCKWOOD.

### Organized January 3, 1911.

AUSTIN B. CHAPMAN, *President;* DAVID VALRANCE, WILLIAM MILLIMAN, *Vice Presidents;* HARLEY A. WAGAR, *Cashier.*

DIRECTORS.—Austin B. Chapman, William Milliman, Ira S. Miller, David Valrance, Harley A. Wagar, Albert W. Wagar, Michael Noel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $49,398 16 | $54,989 97 | $56,881 36 | $52,860 17 | $56,581 70 |
| Sav. dept. | ..... | ..... | 5,406 62 | 15,596 62 | 20,036 62 |
| Bonds, mtgs. and securities:...Com'l. dept. | 6,000 00 | 2,000 00 | ..... | ..... | ..... |
| Sav. dept. | 177,542 50 | 155,194 50 | 154,372 50 | 141,802 50 | 143,408 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 4,030 58 | 16,494 09 | 13,341 61 | 5,204 37 | 17,964 15 |
| Sav. dept. | 30,500 00 | 32,100 00 | 16,235 00 | 28,135 00 | 15,135 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,300 00 | 57,275 50 | 60,791 00 | 57,695 00 | 87,073 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,571 00 | 2,890 00 | 1,948 00 | 5,559 00 | 5,789 00 |
| Sav. dept. | 8,400 00 | 9,200 00 | 6,800 00 | 7,800 00 | 5,400 00 |
| Gold coin:.....Com'l. dept. | 42 50 | 42 50 | 45 00 | 40 00 | 37 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 227 50 | 118 50 | 232 50 | 597 30 | 666 65 |
| Sav. dept. | 30 00 | 200 00 | 30 00 | ..... | 9 00 |
| Nickels and cents:.....Com'l. dept. | 80 53 | 42 85 | 24 67 | 5 77 | 6 45 |
| Sav. dept. | 9 04 | 49 59 | 42 46 | 71 64 | 60 70 |
| Overdrafts | ..... | 47 69 | 43 29 | 3 31 | ..... |
| Premium account | ..... | ..... | ..... | ..... | 156 74 |
| Banking house | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Furniture and fixtures | 1,700 00 | 1,700 00 | 1,960 00 | 1,800 00 | 1,800 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 237 50 | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 454 20 | 640 07 | 304 32 | 109 63 | 86 23 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $301,723 51 | $343,185 26 | $328,658 33 | $327,480 31 | $356,411 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 1,250 62 | 4,315 56 | 6,770 61 | 4,313 04 | 5,865 47 |
| Dividends unpaid | 1,800 00 | 18 00 | 18 00 | 18 00 | 9 00 |
| Reserved for taxes, interest, etc | 404 11 | 378 22 | 234 14 | 390 77 | 171 66 |
| Commercial deposits subject to check | 43,748 49 | 51,451 90 | 44,557 99 | 38,743 96 | 51,639 54 |
| Demand certificates of deposit | 4,200 00 | 6,400 00 | 3,200 00 | 800 00 | ..... |
| Certified checks | 188 75 | 1 98 | ..... | 113 77 | 3,602 74 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 205,794 72 | 223,600 82 | 224,824 86 | 228,400 37 | 244,841 82 |
| Certificates of deposit | 20,336 82 | 33,018 78 | 25,052 73 | 25,450 40 | 22,981 01 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 5,250 00 | 3,300 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $301,723 51 | $343,185 26 | $328,658 33 | $327,480 31 | $356,411 24 |

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## No. 354.

## THE PRESQUE ISLE COUNTY SAVINGS BANK, ROGERS CITY.

### Organized December 5, 1906.

PAUL H. HOEFT, *President;* G. COVEY, JR., RUDOLPH DUELTGEN, *Vice Presidents;*
C. H. OSGOOD, *Cashier;* GEO. W. GRAMBAU, *Assistant Cashier;* A. P. BERTRAM, *Auditor.*
DIRECTORS.—Paul H. Hoeft, G. Covey, Jr., Albert Sellke, Jos. Valentin, Rudolph Dueltgen, C. H. Osgood, Geo. W. Grambau, A. P. Bertram, Carl D. Bradley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $47,170 90 | $68,923 63 | $55,565 67 | $36,927 39 | $70,028 47 |
| Sav. dept. | 5,000 00 | 5,000 00 | 29,000 00 | 54,800 00 | 64,700 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 113,336 00 | 143,336 00 | 99,836 00 | 21,836 00 | 836 00 |
| Sav. dept. | 472,660 88 | 468,916 81 | 546,046 31 | 555,740 76 | 551,566 76 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,374 71 | 9,982 73 | 12,273 55 | 14,417 65 | 13,015 80 |
| Sav. dept. | 17,059 05 | 17,359 05 | 17,759 05 | 18,259 05 | 19,259 05 |
| Due from bks. in res. cities:...Com'l. dept. | 75,121 27 | 102,559 73 | 97,650 45 | 81,131 68 | 69,928 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 34,920 00 | 26,568 00 | 34,629 00 | 37,482 00 | 37,441 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | 25 00 | 55 00 | 55 00 | 345 00 | 295 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 3,075 85 | 3,876 20 | 2,911 20 | 4,377 90 | 3,153 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 18 40 | 23 92 | 12 33 | 2 93 | 24 83 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 |
| Furniture and fixtures | ..... | ..... | 661 30 | 400 00 | 400 00 |
| Other real estate | 12,290 98 | 12,290 98 | 12,290 98 | 11,688 26 | 12,049 95 |
| Due from banks other than in reserve cities | ..... | 173 94 | ..... | ..... | ..... |
| Cash items in transit | 228 70 | ..... | ..... | ..... | 20 00 |
| Outside checks and other cash items | ..... | ..... | 1,779 24 | 2,941 95 | 166 28 |
| Stock of Federal Reserve Bank | 1,450 00 | 1,450 00 | 1,450 00 | 1,450 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $807,231 74 | $878,015 99 | $929,420 08 | $859,300 57 | $861,885 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 15,000 00 | 15,000 02 |
| Undivided profits, net | 3,616 57 | 6,405 04 | 9,242 04 | 3,707 82 | 5,954 12 |
| Dividends unpaid | 1,050 00 | 45 00 | 30 00 | 1,080 00 | ..... |
| Reserved for taxes, interest, etc | ..... | 9,000 00 | 9,000 00 | ..... | ..... |
| Commercial deposits subject to check | 105,496 52 | 129,790 75 | 148,898 21 | 160,506 83 | 150,859 32 |
| Demand certificates of deposit | 2,743 53 | 1,163 84 | 13,268 89 | 1,911 68 | 5,635 86 |
| Certified checks | 90 37 | 1,700 00 | 587 33 | 1,379 00 | 933 45 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 495,114 68 | 505,622 47 | 524,316 68 | 546,287 65 | 583,224 06 |
| Certificates of deposit | 83,678 94 | 78,288 89 | 78,076 93 | 77,927 59 | 65,278 49 |
| Club savings deposits | 131 13 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 68,000 00 | 99,000 00 | 99,000 00 | 16,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 310 00 | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $807,231 74 | $878,015 99 | $929,420 08 | $859,300 57 | $861,885 30 |

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No. 634.

## *STATE SAVINGS BANK OF ROGERS.

Organized November 8, 1919.

A. F. LEHNDORFF, *President;* C. A. VOGELHEIM, *Vice President;* C. R. CARTER, *Cashier.*

DIRECTORS.—A. F. Lehndorff, C. A. Vogelheim, Fred H. Orcutt, Fred Flemming, E. D'Vincent, John Hoeft, Jr., Richard Nuffge.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | |
| Surplus fund | | | | | |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | |

*Commenced business December 1, 1919

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## No. 194.

## THE ROMEO SAVINGS BANK, ROMEO.

Organized April 30, 1897.

MARVIL I. BRABB, *President;* WM. RUMSEY, LYMAN A. HOLMES, *Vice Presidents;* LEVANT E. BEDELL, *Cashier;* J. J. BREWER, *Assistant Cashier.*

DIRECTORS.—Marvil I. Brabb, Henry S. Evans, Levant E. Bedell, John J. Brewer, Wm. Rumsey, L. A. Holmes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $264,379 81 | $273,458 34 | $328,725 92 | $320,583 04 | $341,961 04 |
| Sav. dept. | 152,354 18 | 144,740 74 | 151,882 39 | 145,258 03 | 172,281 47 |
| Bonds, mtgs. and securities:...Com'l. dept. | 67,738 59 | 103,975 34 | 166,566 69 | 529,108 90 | 480,337 10 |
| Sav. dept. | 744,663 35 | 745,998 36 | 729,286 03 | 482,965 84 | 456,814 96 |
| Due from Fed. Res. Bank:....Com'l. dept. | 27,571 76 | 27,700 94 | 28,407 64 | 21,242 73 | 21,380 25 |
| Sav. dept. | 21,245 43 | 22,589 37 | 23,537 64 | 23,941 44 | 24,521 76 |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 53,159 44 | 122,923 71 | 52,315 52 | 46,414 05 | 21,297 39 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,400 00 | 5,000 00 | 5,900 00 | 6,000 00 | 6,000 00 |
| Sav. dept. | 12,640 00 | 8,024 00 | 8,725 00 | 9,800 00 | 9,291 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 159 00 | 405 00 | 510 00 | 510 00 | 480 00 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 1,671 30 | 1,948 30 | 2,271 70 | 2,313 35 | 3,208 45 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 337 01 | 287 03 | 204 07 | 149 44 | 205 17 |
| Overdrafts | 1,177 23 | 1,120 98 | 2,162 90 | 3,995 06 | 1,617 88 |
| Premium account | | | | | 279 14 |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | 1,000 00 | 1,000 00 | 1,000 00 | | |
| Due from banks other than in reserve cities | 384 16 | 384 16 | 384 16 | 361 40 | 407 90 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 2,425 93 | 2,361 54 | 825 85 | 3,616 19 | 1,642 42 |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other assets | | | | | |
| Totals | $1,370,707 19 | $1,474,317 81 | $1,515,105 51 | $1,608,659 47 | $1,554,125 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 30,000 00 |
| Undivided profits, net | 10,456 12 | 12,211 09 | 21,358 45 | 10,500 00 | 12,611 69 |
| Dividends unpaid | 3,000 00 | | | 3,000 00 | 23 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 310,660 87 | 328,444 75 | 328,118 40 | 304,726 00 | 272,590 47 |
| Demand certificates of deposit | 694 78 | 682 86 | 1,040 52 | 1,085 65 | 1,058 02 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 618,591 70 | 663,247 56 | 698,741 30 | 709,660 62 | 728,695 42 |
| Certificates of deposit | 89,589 27 | 89,731 55 | 85,846,84 | 88,387 20 | 88,697 33 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | 17,714 45 | | | | |
| Bills payable | 240,000 00 | 290,000 00 | 290,000 00 | 271,750 00 | 181,750 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 129,550 00 | 183,700 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,370,707 19 | $1,474,317 81 | $1,515,105 51 | $1,608,659 47 | $1,554,125 93 |

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## No. 531.

## ROMULUS STATE BANK, ROMULUS.

### Organized January 23, 1913.

JAMES R. TAYLOR, *President;* RICHARD HOLLAND, *Vice President;* DELMER H. ROOD, *Cashier;* ERMINA EMERY, *Assistant Cashier.*

DIRECTORS.—James R. Taylor, Richard Holland, Edward Moore, Jas. A. Carmichael, Albert McClaughry.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $19,910 02 | $20,093 54 | $22,548 03 | $25,851 42 | $21,571 49 |
| Sav. dept. | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 29,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 35,314 03 | 43,045 13 | 15,443 72 | 18,725 85 | 15,904 33 |
| Sav. dept. | 82,881 00 | 83,231 00 | 79,021 00 | 78,071 00 | 86,107 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:....Com'l. dept. | 20,952 58 | 33,789 92 | 48,358 16 | 27,034 28 | 44,848 07 |
| Sav. dept. | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,400 00 | 8,600 00 | 44,163 22 | 39,201 10 | 43,643 37 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,519 00 | 506 00 | 1,576 00 | 6,338 00 | 6,828 00 |
| Sav. dept. | 3,700 00 | 3,700 00 | 5,000 00 | 5,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 732 50 | 727 50 | 782 50 | 787 50 | 792 50 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 451 05 | 676 00 | 648 25 | 798 10 | 644 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 38 83 | 66 80 | 84 56 | 48 60 | 36 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1 14 | 1 32 | 109 72 | 43 22 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Furniture and fixtures | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 2,900 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 71 76 | 116 23 | 358 45 | 65 58 | 24 83 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $217,121 91 | $233,703 44 | $257,243 61 | $241,114 65 | $277,550 27 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 9,000 00 | 9,000 00 |
| Undivided profits, net | 493 46 | 1,496 64 | 3,717 57 | 1,554 00 | 2,609 28 |
| Dividends unpaid | 820 00 | 34 00 | 30 00 | 614 00 | 32 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 49,315 99 | 51,088 78 | 61,829 45 | 46,838 96 | 63,836 84 |
| Demand certificates of deposit | 3,658 74 | 82 74 | 8,125 24 | 32 74 | 90 83 |
| Certified checks | 333 45 | 66 92 | 2 00 | 1 00 | 9 13 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 122,920 67 | 142,418 51 | 141,443 50 | 151,996 95 | 172,055 19 |
| Certificates of deposit | 11,579 60 | 10,515 85 | 14,095 85 | 11,077 00 | 9,917 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $217,121 91 | $233,703 44 | $257,243 61 | $241,114 65 | $277,550 27 |

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## No. 371.

## THE ROSCOMMON STATE BANK, ROSCOMMON.

### Organized May 2, 1907.

W. B. ORCUTT, *President;* O. F. BARNES, *Vice President;* CHAS. H. DEWAELE, *Cashier.*

DIRECTORS.—W. B. Orcutt, Andrew J. Price, Bruce Rutledge, O. F. Barnes, W. E. Wood, H. J. DeWaele, Hiram R. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $57,372 52 | $53,203 51 | $51,924 62 | $53,914 22 | $58,857 57 |
| Sav. dept. | 4,596 40 | 9,556 30 | 9,553 40 | 6,553 40 | 6,344 15 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10 000 00 | 11 000 00 | 12 500 00 | 7 500 00 | 13,300 00 |
| Sav. dept. | 40,695 62 | 37,178 63 | 38,832 06 | 37,974 76 | 55,870 83 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 11,481 54 | 11,575 43 | 16,370 40 | 17,041 65 | 21,915 02 |
| Sav. dept. | 1,500 00 | ..... | 1,000 00 | 1,000 00 | 6,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,900 00 | 12,650 00 | 6,550 00 | 6,550 00 | ..... |
| U.S cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 1,200 00 | 1,000 00 | 1,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 360 28 | 45 00 | ..... | 26 82 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,341 00 | 2,487 00 | 6,053 00 | 4,991 00 | 2,771 00 |
| Sav. dept. | 3,000 00 | 1,800 00 | 2,000 00 | 4,500 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 70 00 | 90 00 | 215 00 | 220 00 | 370 00 |
| Silver coin:.....Com'l. dept. | 996 10 | 700 45 | 409 60 | 142 70 | 402 65 |
| Sav. dept. | 300 00 | 80 00 | 125 00 | 275 00 | 370 00 |
| Nickels and cents:.....Com'l. dept. | 93 29 | 165 83 | 113 12 | 71 57 | 12 14 |
| Sav. dept. | 30 81 | 3 10 | 1 68 | 1 97 | 1 37 |
| Overdrafts | 101 09 | 696 51 | 1,761 35 | 151 77 | 178 36 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,600 00 | 7,600 00 | 7,600 00 | 7,600 00 | 7,600 00 |
| Furniture and fixtures | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 | 2,300 00 |
| Other real estate | 6,321 71 | 15,420 72 | 15,358 67 | 15,459 55 | 15,439 55 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,690 14 | 199 35 | 310 43 | 268 38 | 1,955 07 |
| Outside checks and other cash items | 122 96 | ..... | ..... | 18 40 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $163,513 18 | $168,267 11 | $174,023 33 | $167,534 37 | $197,214 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,250 00 | 4,250 00 | 4,250 00 | 4,500 00 | 4,500 00 |
| Undivided profits, net | 315 49 | 404 91 | 954 29 | 91 28 | 691 78 |
| Dividends unpaid | 630 00 | 60 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 700 00 | 700 00 | 700 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 70,182 17 | 74,345 77 | 86,275 56 | 82,101 71 | 102,419 72 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 462 50 | 81 00 | 7 45 | 412 50 |
| Cashier's checks | 929 89 | 510 90 | 1,617 40 | 1,758 80 | 1,664 41 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 40,446 86 | 40,544 08 | 34,394 69 | 36,809 10 | 41,018 33 |
| Certificates of deposit | 21,032 52 | 21,988 95 | 20,750 39 | 21,266 03 | 25,507 79 |
| Club savings deposits | 26 25 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 5,000 00 | 5,000 00 | 5,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $163,513 18 | $168,267 11 | $174,023 33 | $167,534 37 | $197,214 53 |

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No. 589.

## ROSEBUSH STATE BANK, ROSEBUSH.

Organized November 17, 1916.

FLOYD MITCHELL, *President*; JOHN P. HAUCK, *Vice President*; HOMER W. CAMPBELL, *Cashier*; JESSE H. GRAHAM, *Assistant Cashier*.

DIRECTORS.—Floyd Mitchell, Arba Z. Campbell, John P. Hauck, B. F. P. Johnston, Homer W. Campbell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $43,745 69 | $46,254 99 | $53,122 92 | $62,618 85 | $64,249 84 |
| Sav. dept. | 32,176 93 | 36,893 88 | 35,902 68 | 43,208 63 | 55,231 48 |
| Bonds, mtgs. and securities:...Com'l. dept. | 13,050 00 | 38,500 00 | 21,850 00 | 7,250 00 | 9,050 00 |
| Sav. dept. | 43,100 00 | 41,900 00 | 51,600 00 | 65,935 00 | 64,913 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 20,978 44 | 15,264 69 | 17,070 44 | 6,235 25 | 6,542 46 |
| Sav. dept. | 37,737 60 | 6,013 07 | 21,039 62 | 8,860 82 | 13,434 36 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch for clearing house & checks on banks in same place:.....Com'l dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,263 00 | 6,996 00 | 3,608 00 | 1,329 00 | 1,354 00 |
| Sav. dept. | 5,000 00 | 8,000 00 | 6,000 00 | 5,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 315 00 | 320 00 | 340 00 | 340 00 | 340 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 191 50 | 239 40 | 306 80 | 289 15 | 201 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l dept. | 323 63 | 330 31 | 353 80 | 322 95 | 334 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 217 73 | 796 18 | 330 72 | ..... | 290 95 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banklng house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,557 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | 7,369 68 | 4,190 91 | 7,239 26 | 1,819 82 | 6,800 83 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 120 46 | 645 17 | 290 29 | 509 76 | 761 75 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $215,646 66 | $210,344 60 | $223,054 53 | $207,719 23 | $231,504 18 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 3,000 00 |
| Undivided profits, net | 3,171 51 | 346 72 | 1,292 38 | 1,299 53 | 2,186 59 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 81,126 57 | 80,513 02 | 81,832 89 | 68,573 97 | 81,507 93 |
| Demand certificates of deposit | 1,119 82 | 1,119 82 | 1,119 82 | 1,119 82 | 1,119 82 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government depos.ts | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 30,855 12 | 32,046 73 | 38,069 55 | 40,464 30 | 49,726 34 |
| Certificates of deposit | 77,873 64 | 73,818 31 | 78,239 89 | 73,761 61 | 73,963 50 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $215 646 66 | $210,344 60 | $223,054 53 | $207,719 23 | $231,504 18 |

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## No. 532.

## THE ROSE CITY STATE BANK, ROSE CITY.

### Organized March 4, 1913.

WILLIAM J. BELL, *President;* DOUGAL MCNAIR, J. P. NIGGEMAN, JR., *Vice Presidents;* FREEMAN L. DEAN, *Cashier.*

DIRECTORS.—Dougal McNair, J. P. Niggeman, Charles L. Bell, William J. Bell, B. J. Henderson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $115,902 43 | $118,589 67 | $110,722 32 | $114,579 47 | $119,030 41 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,576 13 | 24 619 46 | 25 644 02 | 25,351 96 | 20,842 22 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 24,801 70 | 18,729 92 | 17,036 27 | 16,380 89 | 48,589 59 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | 5,000 00 | 5,000 00 | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | 60 50 | 59 61 | 24 50 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 9,677 00 | 3,990 00 | 4,717 00 | 6,917 00 | 4,578 00 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 1,132 50 | 1,132 50 | 1,132 50 | 1,140 00 | 1,145 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 458 45 | 446 80 | 364 50 | 428 25 | 225 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 85 44 | 81 09 | 102 62 | 116 27 | 82 01 |
| Sav. dept. | | | | | |
| Overdrafts | | | | 728 00 | |
| Premium account | | | | | |
| Banking house | 5,300 00 | 5,300 00 | 5,300 00 | 5,300 00 | 5,300 00 |
| Furniture and fixtures | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Other real estate | 7,883 89 | 3,167 56 | 3,167 56 | 3,167 56 | 2,772 73 |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | 203 66 | 7,505 00 | 1,050 00 | 962 65 |
| Outside checks and other cash items | 2,504 85 | 188 41 | 84 11 | 87 16 | 157 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $187,022 39 | $184,149 07 | $183,536 40 | $178,006 17 | $206,409 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,804 47 | 3,794 14 | 4,760 90 | 287 22 | 1,259 10 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 75,587 30 | 61,801 87 | 52,318 84 | 50,389 17 | 80,258 29 |
| Demand certificates of deposit | 84,630 62 | 11 00 | 11 00 | 11 00 | 11 00 |
| Certified checks | | | | | |
| Cashier's checks | | | | 118 00 | 519 89 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | 93,542 06 | 81,445 66 | 82,200 78 | 96,861 48 |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 15,000 00 | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $187,022 39 | $184,149 07 | $183,536 40 | $178,006 17 | $206,409 76 |

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## No. 528.

## THE FIRST COMMERCIAL STATE BANK, ROYAL OAK.

### Organized January 3, 1913.

J. H. BALDWIN, *President;* H. L. MELLEN, C. B. EDWARDS, *Vice Presidents;*
B. I. CHURCH, *Cashier;* MARY ANDERSON BELTZ, *Assistant Cashier.*

DIRECTORS.—J. H. Baldwin, J. A. Merritt, H. L. Mellen, C. B. Edwards, Peter Backer, Chas. A. Harland, Oscar Fred Letts.

| Re ources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $149,711 27 | $200,100 08 | $174,322 94 | $344,143 65 | $366,377 51 |
| Sav. dept. | 73,609 87 | 58,506 74 | 108,860 34 | 72,766 22 | 77,358 33 |
| Bonds, mtgs. and securities:...Com'l. dept. | 38,000 00 | 121,000 00 | 36,000 00 | 11,000 00 | 49,950 00 |
| Sav. dept. | 195,082 28 | 173,782 28 | 261,017 28 | 300,740 28 | 321,827 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 12,536 20 | 33,319 61 | 33,183 59 | 43,380 86 | 21,401 70 |
| Sav. dept. | 9,000 00 | 9,000 00 | 10,300 00 | 12,000 00 | 13,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 12,017 83 | 22,382 23 | 32,674 78 | 36,728 36 | 41,801 63 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch for clearing house & checks on banks in same place:.....Com'l. dept. | 332 82 | 356 86 | 1,949 53 | 1,636 83 | 2,186 31 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,931 00 | 8,694 00 | 6,428 00 | 8,457 00 | 16,306 00 |
| Sav. dept. | 2,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | 80 00 | 265 00 | 375 00 | 340 00 | 292 50 |
| Silver coin:.....Com'l. dept | 2,582 30 | 2,368 35 | 1,807 00 | 2,973 25 | 2,759 85 |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 71 74 | 152 21 | 86 42 | 228 53 | 144 49 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 145 12 | 47 31 | 55 39 | 165 58 | 8 80 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 3,724 95 | 3,724 95 | 3,721 95 | 3,721 95 | 3,721 95 |
| Other real estate | ..... | 5,800 00 | ..... | ..... | 4,000 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,477 37 | 2,381 85 | 1,479 05 | 2,059 48 | 13,882 69 |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $513,202 75 | $643,781 47 | $674,161 27 | $842,241 99 | $937,418 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 1,057 55 | 2,187 75 | 6,785 98 | 1,640 75 | 12,110 31 |
| Dividends unpaid | 750 00 | 18 00 | 6 00 | 1,006 00 | 4 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 152,113 29 | 185,522 64 | 258,377 81 | 342,364 27 | 371,399 27 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 228 16 | 2,156 20 | ..... | 1,096 43 | 658 60 |
| Cashier's checks | 3,911 19 | 5 788 75 | 5,324 54 | 14,521 55 | 22,672 47 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 10,000 00 | 7,333 34 | 10,000 00 | ..... | 5,333 34 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 204,610 26 | 221,309 88 | 265,267 99 | 316,668 35 | 371,526 19 |
| Certificates of deposit | 38,808 55 | 50,514 91 | 48,764 83 | 70,348 72 | 61,682 16 |
| Club savings deposits | 34,723 75 | 23,950 00 | 24,634 12 | 19,595 92 | 13,082 42 |
| Notes and bills rediscounted | 10,000 00 | ..... | ..... | 35,000 00 | ..... |
| Bills payable | 22,000 00 | 110,000 00 | 20,000 00 | ..... | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | 23,950 00 |
| Totals | $513,202 75 | $643,781 47 | $674,161 27 | $842,241 99 | $937,418 76 |

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## No. 374.

## THE ROYAL OAK SAVINGS BANK, ROYAL OAK.

Organized July 29, 1907.

M. I. BRABB, *President;* JACOB ERB, *Vice President;* FREDERICK L. PERKINS, *Cashier;* HAZEL FISHER, H. M. HARVEY, *Assistant Cashiers.*

DIRECTORS.—M. I. Brabb, Chas. G. Merrill, Jacob Erb, J. M. Beddow, A. D. Kidder, Clyde L. Lawson, F. L. Perkins, Louis Storz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $99,536 42 | $99,578 67 | $146,721 75 | $184,753 96 | $197,287 27 |
| Sav. dept. | 75,300 34 | 65,083 90 | 41,062 15 | 73,534 16 | 39,881 90 |
| Bonds, mtgs. and securities:...Com'l. dept. | 45,000 00 | 165,000 00 | 222,000 00 | 38,101 38 | 54,013 16 |
| Sav. dept. | 545,595 86 | 485,442 72 | 481,495 08 | 670,746 67 | 681,388 14 |
| Due from Fed. Res. Bank:....Com'l. dept. | 8,929 11 | 12,141 85 | 16,799 30 | 24,240 10 | 25,003 47 |
| Sav. dept. | 18,183 66 | 18,000 00 | 19,100 00 | 20,100 00 | 21,700 00 |
| Due from bks. in res. cities:...Com'l. dept. | 3,743 92 | 50,965 74 | 64,444 76 | 36,448 98 | 85,446 28 |
| Sav. dept. | 6,009 33 | 42,813 26 | 89,904 74 | 50,906 02 | 6,422 18 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | 2,334 08 | ..... | 2,252 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 15,000 00 | 15,000 00 | 25,056 00 | 19,004 00 | 35,000 00 |
| Sav. dept. | 17,304 00 | 6,340 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 180 00 | 1,730 00 | 3,470 00 |
| Sav. dept. | 1,245 00 | 2,875 00 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | ..... | 879 05 | ..... | 1,069 00 |
| Sav. dept. | 1,928 25 | 1,365 70 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | 157 18 | 180 69 | 128 76 |
| Sav. dept. | 107 54 | 197 28 | ..... | ..... | ..... |
| Overdrafts | 1,409 81 | 52 48 | 102 68 | 123 69 | 143 25 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | 10,795 73 | 11,698 66 | 11,588 25 | 1,218 15 | 1,238 79 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 1,118 71 |
| Outside checks and other cash items | 3,753 53 | 3,538 95 | 82 63 | 971 82 | ..... |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $860,342 50 | $986,594 21 | $1,138,407 65 | $1,150,559 62 | $1,184,363 76 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 19,293 03 | 14,062 42 | 18,663 65 | 14,206 63 | 17,574 95 |
| Dividends unpaid | 2,000 00 | 30 00 | ..... | 1,860 00 | 10 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | 3,000 00 |
| Commercial deposits subject to check | 126,722 72 | 185,359 56 | 236,997 12 | 300,142 52 | 355,435 51 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 421 89 | 104 80 | 553 01 | 1,010 85 | 370 85 |
| Cashier's checks | 64 35 | 381 59 | 5,026 76 | 1,988 39 | 10,954 29 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 416 87 | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 534,799 65 | 551,972 36 | 598,213 62 | 635,618 52 | 667,328 14 |
| Certificates of deposit | 19,054 92 | 24,922 32 | 20,145 92 | 34,726 19 | 39,958 54 |
| Club savings deposits | 40,985 94 | 24,344 29 | 19,807 57 | 18,006 52 | 13,731 48 |
| Notes and bills rediscounted | ..... | ..... | 179,000 00 | ..... | ..... |
| Bills payable | 67,000 00 | 125,000 00 | ..... | 83,000 00 | 16,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $860,342 50 | $986,594 21 | $1,138,407 65 | $1,150,559 62 | $1,184,363 76 |

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## No. 613.

## CITIZENS STATE BANK OF RUDYARD, RUDYARD.

### Organized March 25, 1918.

E. D. WHITE, *President;* D. E. TURNER, *Vice President;* E. M. BATDORFF, *Cashier;* KATHRYNE HARMA, *Bookkeeper.*

DIRECTORS.—E. D. White, D. E. Turner, N. L. Field, R. J. Forgrave, J. C. Sass.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 19 19 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $72,437 41 | $79,544 06 | $86,703 38 | $78,035 32 | $86,463 68 |
| Sav. dept. | 13,218 39 | 15,132 74 | 12,241 74 | 9,297 74 | 9,000 74 |
| Bonds, mtgs. and securities:...Com'l. dept. | 5,886 00 | 836 00 | 5,886 00 | 5,786 00 | 6,336 00 |
| Sav. dept. | 11,800 00 | 23,400 00 | 29,600 00 | 33,500 00 | 25,350 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 10,025 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 4,500 00 | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 24,284 69 | 23,166 37 | 10,693 82 | 11,213 90 | 30,643 04 |
| Sav. dept. | ..... | 5,200 00 | 5,200 00 | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | 5,000 00 | 5,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 2,000 00 | 2,000 00 | 1,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 35 50 | 60 47 | ..... | 89 61 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,594 00 | 3,938 00 | 3,917 00 | 2,049 00 | 2,215 00 |
| Sav. dept. | 2,000 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 66 00 | 56 00 | 56 00 | 46 00 | 41 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 215 25 | 208 05 | 240 20 | 276 10 | 142 95 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 99 68 | 132 76 | 121 89 | 98 81 | 113 21 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 76 06 | 731 95 | 1,167 31 | 57 99 | 1,055 10 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Furniture and fixtures | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 289 50 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $152,537 98 | $160,206 40 | $163,627 34 | $152,250 47 | $172,450 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 800 00 | 800 00 | 800 00 | 1,100 00 | 1,100 00 |
| Undivided profits, net | 3,367 82 | 4,135 80 | 5,522 65 | 4,599 50 | 4,836 09 |
| Dividends unpaid | 400 00 | ..... | ..... | 800 00 | 52 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 87,932 03 | 92,850 34 | 84,946 99 | 71,873 48 | 85,462 64 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 22,860 11 | 23,671 52 | 26,476 21 | 26,806 57 | 22,131 53 |
| Certificates of deposit | 17,178 02 | 18,748 74 | 20,881 49 | 19,570 92 | 7,367 96 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 5,000 00 | 7,500 00 | 31,500 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $152,537 98 | $160,206 40 | $163,627 34 | $152,250 47 | $172,450 22 |

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## No. 493.

## THE AMERICAN STATE BANK OF SAGINAW, SAGINAW.

Organized May 16, 1911.

E. L. BEACH, *President;* EDWIN KERSTEN, JOHN C. DAVIES, W. F. HEMMETER, *Vice Presidents;* H. T. ROBINSON, *Cashier;* S. G. ARNOLD, C. A. LAESCH, *Assistant Cashiers.*

DIRECTORS.—O. R. Krause, E. L. Beach, W. F. Hemmeter, Edwin Kersten, Geo. L. Schulz, W. H. Filbert, A. P. Krause, Henry Witters, Henry C. Remer, Wm. C. Wiechmann, O. L. Dittmar, Chas. Bauer, J. C. Davies, E. T. Danby, J. R. Liebermann, Fred A. Richter, Henry T. Robinson, B. F. Drozeski.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $859,180 97 | $859,038 53 | $866,156 26 | $955,908 10 | $984,516 19 |
| Sav. dept. | 492,219 68 | 590,467 78 | 550,935 88 | 538,922 33 | 590,044 63 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,038,794 21 | 1,040,470 85 | 1,049,834 92 | 1,083,961 73 | 1,285,837 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | 50,861 87 |
| Sav. dept. | ..... | ..... | ..... | ..... | 62,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 152,605 38 | 118,927 81 | 260,653 14 | 129,797 28 | 146,186 74 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 219,600 00 | 254,750 00 | 257,800 00 | 198,500 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 21,032 58 | 9,970 63 | 22,239 40 | 22,576 49 | 13,699 99 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 52,230 00 | 47,970 00 | 57,195 00 | 40,461 00 | 27,553 00 |
| Sav. dept. | 50,000 00 | 50,000 00 | 50,000 00 | 51,000 00 | 51,000 00 |
| Gold coin:.....Com'l. dept. | 901 50 | 516 50 | 718 00 | 1,938 00 | 2,852 50 |
| Sav. dept. | 45,000 00 | 47,500 00 | 47,500 00 | 48,000 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 4,971 05 | 7,067 95 | 8 555 00 | 12,299 60 | 9,362 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 991 35 | 1,202 38 | 974 49 | 1,775 13 | 1,801 46 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 5,493 30 | 2,153 39 | 2,920 80 | 1,974 16 | 2,702 13 |
| Premium account | 962 96 | 871 51 | 732 49 | 714 39 | 656 74 |
| Banking house | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Furniture and fixtures | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | 2,695 44 | 2,671 44 | 2,591 69 | 2,566 94 | 2,482 69 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 11,227 14 | 7,630 72 | 6,400 02 | 21,010 23 | 18,672 91 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 9,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,995,905 56 | $3,079,209 49 | $3,223,207 09 | $3,149,405 38 | $3,288,730 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 30,721 59 | 33,553 44 | 47,988 11 | 31,932 30 | 38,075 32 |
| Dividends unpaid | 10,065 00 | 45 00 | 30 00 | 10,030 00 | 10 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 510,467 33 | 517,041 92 | 669,450 54 | 526,492 54 | 653,502 36 |
| Demand certificates of deposit | 81,802 99 | 29,573 14 | 30,032 34 | 39,040 80 | 40,972 47 |
| Certified checks | 1,535 02 | 4,016 15 | 6,019 27 | 7,017 79 | 3,271 95 |
| Cashier's checks | ..... | ..... | 3,504 17 | 3,799 11 | 4,310 09 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 181,452 83 | 147,310 17 | 153,889 97 | 154,312 65 | 185,243 90 |
| State moneys on deposit | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 1,096,405 39 | 1,234,798 32 | 1,326,978 44 | 1,408,231 46 | 1,521,302 40 |
| Certificates of deposit | 783,455 41 | 737,871 35 | 660,314 25 | 593,548 73 | 537,042 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 50,000 00 | ..... | 50,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $2,995,905 56 | $3,079,209 49 | $3,223,207 09 | $3,149,405 38 | $3,288,730 49 |

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## No. 25.

## BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.

Corporate existence extended February 6, 1918.

BENTON HANCHETT, *President;* OTTO SCHUPP, *Vice President and Cashier;* CHAS. A. KHUEN, *Vice President and Assistant Cashier;* S. S. ROBY, F. J. SCHMIDT, A. B. WILLIAMS, J. HOLLANDMORITZ, *Assistant Cashiers;* R. L. SIMMONS, *Auditor.*

DIRECTORS.—Benton Hanchett, G. M. Stark, W. J. Wickes, Theo. Huss, Otto Schupp, Wm. C. Cornwell, Fred J. Fox, E. A. Robertson, Helon B. Allen, Arnold Boutell, Chas. E. Brenner, Edgar D. Church, Chas. A. Khuen, Geo. W. Weadock, Jas. G. Macpherson, Geo. H. Hannum, John L. Jackson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $5,439,606 63 | $5,181,984 63 | $5,059,911 84 | $5,159,621 55 | $5,405,712 40 |
| Sav. dept. | 1,089,275 61 | 1,141,252 07 | 1,196,498 81 | 1,452,763 85 | 1,485,754 18 |
| Bonds, mtgs. and securities:...Com'l. dept. | 175,500 00 | 1,044,636 99 | 1,184,495 00 | 1,252,775 00 | 1,481,955 00 |
| Sav. dept. | 5,992,508 36 | 6,314,356 17 | 6,602,360 49 | 5,905,770 07 | 6,335,220 16 |
| Due from Fed. Res. Bank:....Com'l. dept. | 395,084 36 | 250,220 67 | 269,159 37 | 328,988 47 | 307,625 94 |
| Sav. dept. | 233,855 64 | 254,198 99 | 240,745 00 | 250,000 00 | 260,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 311,624 40 | 258,663 87 | 478,274 70 | 431,040 70 | 793,231 93 |
| Sav. dept. | 623,259 80 | 517,327 76 | 956,549 40 | 862,076 99 | 339,956 53 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 55,992 42 | 77,123 43 | 95,719 47 | 119,037 34 | 185,808 39 |
| Sav. dept. | 111,984 84 | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 139,540 00 | 74,000 00 | 90,012 00 | 7,503 00 | 136,623 00 |
| Sav. dept. | 279,082 00 | 267,574 00 | 223,512 00 | 360,000 00 | 300,000 00 |
| Gold coin:.....Com'l. dept. | 2,833 00 | ..... | ..... | ..... | 12,592 50 |
| Sav. dept. | 5,667 00 | 3,237 50 | 10,195 00 | 10,402 50 | ..... |
| Silver coin:.....Com'l. dept. | 7,758 70 | 600 00 | 5,707 40 | 21,010 60 | 21,549 55 |
| Sav. dept. | 15,617 40 | 30,385 45 | 22,500 90 | 1,600 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 908 42 | 22 86 | 1,649 60 | 1,604 25 | 2,890 40 |
| Sav. dept. | 1,816 84 | 2,295 64 | 5 03 | 90 10 | ..... |
| Overdrafts..... | 8,786 76 | 6,588 10 | 24,341 90 | 6,371 86 | 7,838 67 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 191,333 04 | 191,333 04 | 336,233 04 | 336,333 04 | 336,333 04 |
| Furniture and fixtures..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other real estate..... | 6,610 52 | 13,882 14 | 8,319 38 | 8,322 38 | 8,232 18 |
| Due from banks other than in reserve cities. | 97,656 95 | 29,710 28 | 167,563 47 | 164,971 34 | 237,517 15 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | 16,500 00 |
| Outside checks and other cash items..... | 75,893 95 | 34,124 01 | 66,676 11 | 25,226 46 | 32,836 59 |
| Stock of Federal Reserve Bank..... | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 |
| Other assets..... | 723,614 98 | 74,481,98 | ..... | ..... | ..... |
| Totals..... | $16,036,811 62 | $15,818,999 58 | $17,091,429 91 | $16,756,509 50 | $17,759,177 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund..... | 700,000 00 | 700,000 00 | 700,000 00 | 700,000 00 | 700,000 00 |
| Undivided profits, net..... | 258,043 78 | 231,429 51 | 184,754 31 | 176,180 04 | 151,764 53 |
| Dividends unpaid..... | 28 00 | 136 00 | 376 00 | 20,136 00 | 136 00 |
| Reserved for taxes, interest, etc..... | 8,361 73 | 50,000 00 | 101,308 39 | 38,598 25 | 88,142 17 |
| Commercial deposits subject to check..... | 4,154,810 49 | 2,800,636 63 | 3,135,069 20 | 3,423,296 98 | 3,723,767 27 |
| Demand certificates of deposit..... | 673,334 43 | 748,480 07 | 818,635 01 | 816,954 44 | 881,780 40 |
| Certified checks..... | 1,849 48 | 7,862 70 | 3,338 15 | 15,693 71 | 42,428 08 |
| Cashier's checks..... | 14,778 77 | 17,124 01 | 26,637 54 | 48,289 46 | 65,670 96 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 867,916 86 | 878,580 27 | 862,601 15 | 764,774 89 | 797,668 48 |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | 462,500 00 | 380,000 00 | 457,500 00 | ..... | 130,000 00 |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 7,795,188 08 | 7,895,900 39 | 8,347,510 16 | 8,687,585 73 | 8,975,169 72 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | 600,000 00 | 750,000 00 | 1,000,000 00 | 540,000 00 | 500,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | 858,850 00 | 953,700 00 | 1,025,000 00 | 1,202,650 00 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $16,036,811 62 | $15,818,999 58 | $17,091,429 91 | $16,756,509 50 | $17,759,177 61 |

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## No. 38.

## THE PEOPLE'S SAVINGS BANK OF SAGINAW, SAGINAW.

Organized November 27, 1886.

Corporate existence extended November 27, 1916.

J. J. RUPP, *President;* WM. B. BAUM, *Vice President;* J. F. BOYNTON, *Treasurer;* B. F. GRIFFIN, *Assistant Treasurer.*

DIRECTORS.—J. J. Rupp, W. B. Baum, L. P. Mason, Harry T. Wickes, J. F. Boynton, C. W. McClure, Peter Drummond, H. E. Oppenheimer, S. E. Symons.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $475,843 42 | $580,746 60 | $742,745 31 | $875,091 80 | $927,683 49 |
| Sav. dept. | 259,301 21 | 319,987 71 | 289,792 41 | 361,591 91 | 297,977 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | 29,000 00 | 229,460 00 | 275,960 00 | 325,515 00 | 169,610 00 |
| Sav. dept. | 609,423 52 | 522,614 84 | 533,037 95 | 510,211 45 | 718,784 52 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 190,027 16 | 245,416 37 | 283,452 23 | 299,967 54 | 172,245 81 |
| Sav. dept. | 115,467 25 | 112,501 95 | 171,369 66 | 135,744 17 | 86,927 84 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 20,000 00 | 20,000 00 | 25,000 00 | 25,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 14,898 54 | 8,080 39 | 12,072 01 | 11,780 03 | 11,811 51 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 46,201 00 | 56,535 00 | 91,010 00 | 100,042 00 | 43,881 00 |
| Sav. dept. | 8,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 26,000 00 |
| Gold coin:.....Com'l. dept. | 1,856 00 | 2,861 50 | 2,991 00 | 3,161 00 | 3,318 00 |
| Sav. dept. | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Silver coin:.....Com'l. dept. | 2,758 16 | 4,461 00 | 3,175 65 | 2,938 85 | 2,529 45 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 496 20 | 497 69 | 572 02 | 337 68 | 254 41 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,057 16 | 576 79 | 1,673 45 | 991 32 | 1,667 47 |
| Premium account | 1,023 41 | 1,602 69 | 1,800 02 | 2,270 54 | 2,161 14 |
| Banking house | 31,000 00 | 31,000 00 | 31,000 00 | 31,000 00 | 31,000 00 |
| Furniture and fixtures | 4,700 00 | 4,700 00 | 4,700 00 | 4,700 00 | 4,700 00 |
| Other real estate | 8,497 67 | 8,497 67 | 7,550 67 | 6,450 67 | 6,450 67 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 2,675 76 | ..... | 5,029 20 | 4,608 67 | 2,527 64 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | 3,480 82 | ..... | ..... | ..... |
| Totals | $1,836,226 46 | $2,178,021 02 | $2,507,931 58 | $2,726,402 63 | $2,523,530 59 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 17,303 70 | 13,331 02 | 17,183 83 | 17,582 44 | 34,058 36 |
| Dividends unpaid | 6,000 00 | 297 00 | 297 00 | 6,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | 4,246 10 | 4,246 10 |
| Commercial deposits subject to check | 463,374 32 | 753,448 73 | 1,078,262 06 | 1,235,715 86 | 986,399 80 |
| Demand certificates of deposit | 206,532 21 | 232,902 80 | 170,957 06 | 179,732 64 | 181,748 99 |
| Certified checks | 150 28 | 1,474 03 | 4,801 67 | 4,127 46 | 1,077 19 |
| Cashier's checks | 2,484 90 | 1 50 | 4,513 00 | 2,118 80 | 1,713 21 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 17,635 57 | 13,292 84 | 12,092 85 | 12,153 57 | 12,215 57 |
| State moneys on deposit | ..... | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 1,627 10 | 1,627 10 | 1,627 10 | 1,647 27 | 1,647 27 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 921,118 38 | 936,646 00 | 993,197 01 | 1,001,965 38 | 1,090,424 10 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | 36,113 11 | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,836,226 46 | $2,178,021 02 | $2,507,931 58 | $2,726,402 63 | $2,523,530 59 |

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## No. 390.

## THE ST. CHARLES STATE BANK, ST. CHARLES.

Organized March 24, 1908.

A. T. SANDERSON, *President;* W. H. MCEWEN, *Vice President;* F. D. VEDDER, *Cashier.*

DIRECTORS.—A. T. Sanderson, Frank Sanderson, J. M. Mertz, W. C. Mertz, F. A. Bement, A. C. Love, W. H. McEwen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $85,430 19 | $106,016 71 | $108,813 58 | $103,802 96 | $107,678 30 |
| Sav. dept. | 48,360 21 | 71,358 61 | 74,904 25 | 77,773 64 | 99,481 02 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,225 00 | 14,105 00 | 16,955 00 | 19,655 00 | 33,735 00 |
| Sav. dept. | 110,339 36 | 108,294 31 | 114,654 00 | 112,985 21 | 155,495 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | 10,494 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | 9,999 52 |
| Due from bks. in res. cities:...Com'l. dept. | 34,954 67 | 24,337 97 | 16,308 08 | 14,014 46 | 21,443 28 |
| Sav. dept. | 36,000 00 | 36,000 00 | 26,000 00 | 32,000 00 | 19,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 55,400 00 | 59,800 00 | 44,650 00 | 46,070 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 11,000 00 | 11,000 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,886 00 | 8,205 00 | 8,291 00 | 9,950 00 | 5,390 00 |
| Sav. dept. | 8,000 00 | ..... | 1,000 00 | 7,330 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,010 00 | 1,585 00 | 1,615 00 | 1,670 00 | 280 00 |
| Silver coin:.....Com'l. dept. | 638 80 | 524 10 | 200 00 | 1,282 90 | 479 90 |
| Sav. dept. | 310 00 | 600 00 | 756 30 | 47,00 | 601 00 |
| Nickels and cents:.....Com'l. dept. | 53 65 | 41 58 | 96 70 | 67 91 | 223 54 |
| Sav. dept. | 10 60 | 52 03 | 106 77 | 37 | 92 |
| Overdrafts | 503 04 | 954 26 | 431 30 | 118 57 | 287 13 |
| Premium account | ..... | ..... | 100 35 | ..... | 45 00 |
| Banking house | 3,000 00 | 3,000 00 | 3,225 00 | 3,225 00 | 3,225 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 4,350 00 | 1,950 00 | ..... | 4,209 93 | 4,209 93 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 258 70 | 2,320 38 | 126 03 | 88 07 | 74 77 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | 900 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $417,730 22 | $452,144 95 | $431,233 36 | $443,291 02 | $485,044 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 4,500 00 | 4,500 00 | 4,500 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 2,000 00 | 5,523 59 | 4,080 36 | 2,500 00 | 6,953 08 |
| Dividends unpaid | 1,000 00 | 24 00 | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 92,250 22 | 131,589 57 | 80,714 28 | 74,043 00 | 90,183 40 |
| Demand certificates of deposit | 48,249 83 | 52,107 88 | 62,929 79 | 53,448 19 | 56,315 72 |
| Certified checks | ..... | ..... | 200 00 | 200 00 | 200 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,297 00 | 1,297 00 | 581 00 | 681 00 | 541 68 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 233,348 42 | 221,908 68 | 244,774 56 | 264,426 80 | 264,155 89 |
| Certificates of deposit | 10,084 75 | 10,194 23 | 8,453 37 | 16,992 03 | 21,244 89 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 15,450 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $417,730 22 | $452,144 95 | $431,233 36 | $443,291 02 | $485,044 66 |

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## No. 29.

## THE COMMERCIAL AND SAVINGS BANK OF ST. CLAIR.

Organized October 16, 1886.

Corporate existence extended October 16, 1916.

RUSS S. JENKS, *President;* HENRY WHITING, *Vice President;* GEORGE E. WOLVIN, *Cashier;* ARTHUR E. MAW, *Assistant Cashier.*

DIRECTORS.—Edward C. Recor, Charles Beyschlag, Henry Whiting, R. R. Moore, Russ S. Jenks, Geo. E. Wolvin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $129,629 44 | $126,977 04 | $106,340 99 | $120,227 36 | $148,790 98 |
| Sav. dept. | 71,462 50 | 67,286 63 | 85,579 57 | 97,187 11 | 110,274 66 |
| Bonds, mtgs. and securities:...Com'l. dept. | 84,526 78 | 142,064 78 | 161,143 00 | 138,887 64 | 119,092 50 |
| Sav. dept. | 335,810 65 | 334,000 32 | 362,149 57 | 370,514 98 | 354,870 69 |
| Due from Fed. Res. Bank:....Com'l. dept. | 16,093 57 | 27,093 57 | 15,029 00 | 19,403 79 | 19,912 11 |
| Sav. dept. | 14,300 00 | 14,300 00 | 24,300 00 | 14,300 00 | 44,805 97 |
| Due from bks. in res. cities:...Com'l. dept. | 86,108 55 | 18,671 11 | 38,000 04 | 24,589 93 | 34,497 73 |
| Sav. dept. | 31,539 64 | 42,949 81 | 21,047 85 | 46,316 85 | 82,865 92 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,419 00 | 2,660 00 | 10,741 00 | 5,830 00 | 10,567 00 |
| Sav. dept. | 15,300 00 | 15,500 00 | 12,000 00 | 22,700 00 | 16,000 00 |
| Gold coin:.....Com'l. dept. | 1,141 00 | 1,236 00 | 698 50 | 761 00 | 586 00 |
| Sav. dept. | 1,200 00 | 1,200 00 | 1,800 00 | 1,800 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 596 00 | 1,027 10 | 1,200 00 | 1,500 00 | 1,338 80 |
| Sav. dept. | 500 00 | 300 00 | 200 00 | 500 00 | 2,000 00 |
| Nickels and cents:.....Com'l. dept. | 123 59 | 463 25 | 130 30 | 126 26 | 204 29 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,282 87 | 64 64 | 444 24 | 586 06 | 260 46 |
| Premium account | ..... | ..... | ..... | 500 00 | 674 79 |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 5,000 00 |
| Furniture and fixtures | ..... | 910 93 | 69 70 | ..... | 480 00 |
| Other real estate | ..... | ..... | ..... | 2,000 00 | 75 52 |
| Due from banks other than in reserve cities. | 1,948 50 | ..... | ..... | 5,313 17 | 13,313 17 |
| Cash items in transit | ..... | ..... | ..... | 1,457 50 | ..... |
| Outside checks and other cash items | 490 66 | 773 18 | 1,425 69 | 3,409 60 | 1,966 12 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $804 272 75 | $802 278 36 | $847 099 45 | $882,711 25 | $971,376 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 24,000 00 | 26,249 96 | 27,519 56 | 25,000 00 | 30,593 79 |
| Dividends unpaid | 2,216 75 | 96 50 | 101 75 | 714 25 | 82 50 |
| Reserved for taxes, interest, etc | 2,288 53 | 1,613 05 | 1,413 05 | 1,759 99 | 1,096 09 |
| Commercial deposits subject to check | 245,531 58 | 219,279 46 | 217,195 45 | 243,872 97 | 248,091 48 |
| Demand certificates of deposit | 5,811 85 | 10,328 78 | 17,147 28 | 6,303 85 | 16,028 52 |
| Certified checks | 269 80 | 1,457 59 | 57 10 | 154 58 | 190 36 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,835 05 | 1,959 36 | 4,269 14 | 678 06 | 1,008 29 |
| State moneys on deposit | ..... | ..... | 15,000 00 | 15,000 00 | 10,000 00 |
| Postal savings deposits | 97 23 | 97 23 | 57 23 | 7 25 | 147 25 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 434,192 88 | 451,638 23 | 451,492 75 | 491,620 26 | 558,320 92 |
| Certificates of deposit | 27,259 32 | 26,109 79 | 26,991 56 | 30,157 53 | 35,628 82 |
| Club savings deposits | 769 76 | 3,448 41 | 5,854 58 | 7,442 51 | 10,188 69 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | 20,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $804,272 75 | $802,278 36 | $847,099 45 | $882,711 25 | $971,376 71 |

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## No. 604.

## *FIRST STATE BANK OF ST. CLAIR HEIGHTS.

### Organized October 12, 1917.

GEO. H. KIRCHNER, *President;* FRANK H. BESSENGER, *Vice President;*
RALPH T. KIRCHNER, *Cashier.*

DIRECTORS.—Frank H. Bessenger, George H. Kirchner, Edw. Yentch, Herman J. Koch, C. A. Newcomb, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $11,983 67 | ..... | ..... | ..... | ..... |
| Sav. dept. | 30,250 00 | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,750 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,461 93 | ..... | ..... | ..... | ..... |
| Sav. dept. | 18,937 70 | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 22,216 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,400 00 | ..... | ..... | ..... | ..... |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 225 95 | ..... | ..... | ..... | ..... |
| Sav. dept. | 125 00 | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 96 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 12 80 | ..... | ..... | ..... | ..... |
| Overdrafts..... | ..... | ..... | ..... | ..... | ..... |
| Premium account..... | 4,915 18 | ..... | ..... | ..... | ..... |
| Banking house..... | 27,980 65 | ..... | ..... | ..... | ..... |
| Furniture and fixtures..... | 2,660 34 | ..... | ..... | ..... | ..... |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 216 57 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $164,231 79 | ..... | ..... | ..... | ..... |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $75,000 00 | ..... | ..... | ..... | ..... |
| Surplus fund..... | 15,000 00 | ..... | ..... | ..... | ..... |
| Undivided profits, net..... | ..... | ..... | ..... | ..... | ..... |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 26,986 11 | ..... | ..... | ..... | ..... |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | 68 84 | ..... | ..... | ..... | ..... |
| Cashier's checks..... | 6 13 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 44,028 71 | ..... | ..... | ..... | ..... |
| Certificates of deposit..... | 2,850 93 | ..... | ..... | ..... | ..... |
| Club savings deposits..... | 291 07 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $164,231 79 | ..... | ..... | ..... | ..... |

*Absorbed by The First State Bank of Detroit on February 15, 1919.

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## No. 39.

## THE CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized November 27, 1889.

Corporate existence extended September 25, 1919.

JNO. C. HICKS, *President;* C. E. BALL, *Vice President;* R. C. DEXTER, *Secretary and Treasurer;* THOS. E. CORKIN, *Assistant Secretary and Treasurer.*

DIRECTORS.—C. E. Ball, Jno. C. Hicks, O. P. DeWitt, Wm. M. Smith, P. E. Walsworth, R. C. Dexter, C. C. Vaughan.

| Resources. | Report of Dec. 31, 1918 | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | |
| Sav. dept. | $104,197 63 | $96,580 48 | $77,541 00 | $60,191 95 | $70,921 40 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 454,285 02 | 477,775 02 | 502,663 85 | 494,623 35 | 492,402 85 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 50,000 00 | 55,000 00 | 57,500 00 | 67,500 00 | 57,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | |
| Sav. dept. | 2,015 00 | 4,176 00 | 5,580 00 | 6,181 00 | 5,449 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 12 75 | 26 35 | 19 20 | 10 70 | 5 40 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 2 66 | 2 98 | 2 56 | 1 24 | 25 |
| Overdrafts | | | | | |
| Premium account | | | | | |
| Banking house | | | | | |
| Furniture and fixtures | | | | | |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | 7,074 78 | 17 171 85 | 2,514 46 | 18,210 35 | 26,488 92 |
| Cash items in transit | | | | | 80 00 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $652,587 84 | $685,732 68 | $680,821 07 | $681,718 59 | $687,847 82 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $28,000 00 | $28,000 00 | $28,000 00 | $28,000 00 | $28,000 00 |
| Surplus fund | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Undivided profits, net | 36,522 65 | 37,404 79 | 39,067 16 | 41,468 50 | 41,869 39 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 10,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 524,989 70 | 540,017 95 | 526,289 84 | 524,564 99 | 546,966 97 |
| Certificates of deposit | 24,525 79 | 31,243 85 | 37,740 94 | 37,382 79 | 29,706 72 |
| Club savings deposits | 549 70 | 1,066 09 | 1,723 13 | 2,302 31 | 3,304 74 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $652,587 84 | $685,732 68 | $680,821 07 | $681,718 59 | $687,847 82 |

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## No. 577.

## FARMERS STATE SAVINGS BANK, ST. JOHNS.

### Organized December 27, 1915.

R. S. CLARK, *President;* JESSE SULLIVAN, *Vice President;* E. A. TALLMADGE, *Cashier;* R. D. LETTS, *Assistant Cashier.*

DIRECTORS.—Fred E. Swain, L. D. Parr, M. A. Hulse, Fred C. Burk, L. G. Brown, Joseph R. Schneider, D. C. LeBaron, R. P. Hull, H. D. Squair, Frank C. Swain, E. I. Hull, John F. Parr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $103,528 90 | $113,844 17 | $151,976 26 | $166,369 56 | $183,218 59 |
| Sav. dept. | 90,590 07 | 59,056 07 | 47,018 17 | 35,181 64 | 31,506 64 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 20,000 00 | 10,000 00 | 10,000 00 |
| Sav. dept. | 98,407 98 | 152,230 10 | 97,874 60 | 105,080 61 | 109,468 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,835 96 | 28,179 43 | 9,146 19 | 12,065 76 | 13,743 60 |
| Sav. dept. | 25,333 34 | 43,460 02 | 13,560 02 | 44,661 07 | 17,806 07 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 22,000 00 | ..... | 15,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 9,526 48 | 3,046 21 | 5,915 80 | 4,148 54 | 1,171 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,959 00 | 6,630 00 | 3,198 00 | 7,607 00 | 18,248 17 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 720 00 | 730 00 | 697 50 | 725 00 | 795 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 613 00 | 1,420 00 | 1,015 00 | 1,500 00 | 1,335 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 162 72 | 453 49 | 122 94 | 284 77 | 241 78 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 212 69 | 447 48 | 675 53 | 429 91 | 774 48 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,916 00 | 2,916 00 | 2,916 00 | 2,916 00 | 2,916 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $355,806 14 | $422,412 97 | $386,116 01 | $400,969 86 | $416,225 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 473 10 | 792 04 | 792 04 | 792 04 | 994 00 |
| Undivided profits, net | 955 14 | 409 09 | 1,047 17 | 2,019 66 | 676 21 |
| Dividends unpaid | 3,489 49 | 1,047 17 | 2,924 95 | 1,047 17 | 1,614 87 |
| Reserved for taxes, interest, net | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 139,308 60 | 188,996 05 | 172,680 30 | 185,584 12 | 202,386 10 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 31 50 | 6,530 95 | 122 20 | 122 20 | 111 20 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 132,320 91 | 141,624 21 | 137,699 76 | 142,722 28 | 139,322 38 |
| Certificates of deposit | 54,227 40 | 58,013 46 | 45,849 59 | 43,682 39 | 46,121 08 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $355,806 14 | $422,412 97 | $386,116 01 | $400,969 86 | $416,225 84 |

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## No. 45.

## THE STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

Corporate existence extended August 10, 1915.

MARTIN WELLER, *President;* A. E. WILSON, *Vice President;* F. L. THOME, *Cashier;* VERNON J. PADGETT, *Assistant Cashier.*

DIRECTORS.—Otis Fuller, Martin Weller, Frank L. Thome, Arthur E. Wilson, C. T. Babcock, A. J. Jones, G. Glenn Steel.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $265,649 39 | $240,193 90 | $246,889 30 | $314,193 04 | $270,017 34 |
| Sav. dept. | 3,913 33 | 2,670 03 | 1,267 78 | ..... | 25,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | 267,565 70 | 335,535 42 | 349,273 11 | 311,552 17 | 294,802 63 |
| Due from Fed. Res. Bank:....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 33,629 43 | 32,078 05 | 37,420 11 | 32,228 38 | 9,601 35 |
| Sav. dept. | 33,900 03 | 45,062 26 | 24,448 12 | 13,979 92 | 30,508 91 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 22,750 00 | 24,350 00 | 26,000 00 | 27,050 00 | 47,100 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 15,000 00 | 15,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,494 77 | 1,519 36 | 1,130 51 | 3,006 31 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,067 00 | 7,968 00 | 12,687 00 | 2,696 00 | 14,879 00 |
| Sav. dept | 20,000 00 | 18,000 00 | 5,000 00 | 20,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept | 2,882 50 | 2,912 50 | 2,955 00 | 2,935 00 | 3,060 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,841 00 | 1,573 00 | 1,396 00 | 1,662 00 | 1,388 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 391 52 | 345 47 | 361 09 | 356 56 | 175 81 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 61 95 | 1,818 73 | 791 01 | 1,621 86 | 1,883 16 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,500 00 | 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 | 2,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 541 48 | 354 41 | 1,395 32 | 1,460 92 | 2,147 49 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $678,688 10 | $725,381 13 | $737,014 35 | $758,742 16 | $716,563 69 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 21,965 27 | 10,993 67 | 14,597 96 | 18,481 46 | 10,341 18 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 197,253 16 | 218,888 00 | 223,828 47 | 240,886 82 | 191,808 08 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 9 25 | 205 40 | 89 85 | 41 10 | 666 57 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 282,630 47 | 308,531 41 | 300,870 91 | 307,051 50 | 325,654 16 |
| Certificates of deposit | 74,900 21 | 86,762 65 | 77,627 16 | 72,281 28 | 78,093 70 |
| Club savings deposits | 1,929 74 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $678,688 10 | $725 381 13 | $737,014 35 | $758,742 16 | $716,563 69 |

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## No. 31.

## UNION BANKING COMPANY, SAINT JOSEPH.

Organized August 24, 1882.

Corporate existence extended August 24, 1912.

J. O. WELLS, *President;* JAMES FORBES, *Vice President;* FRED W. TEBBE, *Cashier;* H. N. BRIGGS, *Assistant Cashier.*

DIRECTORS.—James Forbes, J. O. Wells, L. D. Wallace, Arthur Carlton, F. A. Kelble, C. W. Stratton, W. F. Benning, F. W. Tebbe, E. C. Davidson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $703,398 60 | $654,713 95 | $676,722 40 | $783,832 88 | $938,773 26 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 178,268 15 | 172,596 96 | 332,451 64 | 190,583 08 | 118,439 00 |
| Sav. dept. | 195,080 00 | 192,880 00 | 212,430 00 | 226,180 00 | 242,314 86 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 66,768 25 | 83,402 94 | 51,555 12 | 55,898 04 | 185,931 03 |
| Sav. dept. | 15,000 00 | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | 1,450 00 | 33,600 00 | | | 59,725 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | 5,000 00 | 5,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,320 43 | 1,252 48 | 2,102 73 | 8,973 65 | 9,977 85 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 54,084 00 | 51,716 00 | 51,293 00 | 62,207 00 | 50,791 00 |
| Sav. dept. | 8,500 00 | 8,300 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 30,237 50 | 30,110 00 | 19,265 00 | 6,285 00 | 9,617 50 |
| Sav. dept. | 3,000 00 | 4,000 00 | | 3,000 00 | |
| Silver coin:.....Com'l. dept. | 1,447 60 | 995 50 | 2,498 15 | 3,062 20 | 2,697 40 |
| Sav. dept. | 240 00 | 132 90 | | | |
| Nickels and cents:.....Com'l. dept. | 133 45 | 150 00 | 537 97 | 564 15 | 620 44 |
| Sav. dept. | 131 52 | 108 93 | | | |
| Overdrafts | 2,007 61 | 968 94 | 524 54 | 2,018 07 | 1,826 45 |
| Premium account | | | | | |
| Banking house | 50,000 00 | 49,000 00 | 49,000 00 | 49,000 00 | 49,000 00 |
| Furniture and fixtures | 15,463 00 | 14,652 00 | 14,652 00 | 14,652 00 | 14,652 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | 5,488 77 | 10,119 50 | 10,233 12 | 31,603 21 | 68,887 55 |
| Cash items in transit | 1,545 45 | 492 56 | 1,575 00 | 2,587 60 | |
| Outside checks and other cash items | | | | | 5,041 63 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $1,333,564 33 | $1,309,192 66 | $1,439,840 67 | $1,455,446 88 | $1,768,294 97 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 25,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 35,000 00 |
| Undivided profits, net | 15,506 58 | 3,370 23 | 6,368 06 | 11,480 85 | 11,595 54 |
| Dividends unpaid | | 50 00 | | | 5 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 694,782 06 | 626,673 08 | 784,318 80 | 720,577 27 | 856,333 55 |
| Demand certificates of deposit | 274,874 17 | 309,527 52 | 284,431 29 | 295,591 46 | 406,732 59 |
| Certified checks | | 550 00 | | | 1,222 97 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 223,401 52 | 239,021 83 | 234,722 52 | 297,797 30 | 357,405 32 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,333,564 33 | $1,309,192 66 | $1,439,840 67 | $1,455,446 88 | $1,768 294 97 |

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No. 42.

## THE COMMERCIAL SAVINGS BANK OF SAINT LOUIS, SAINT LOUIS.

Organized December 2, 1889.

Corporate existence extended November 13, 1919.

A. S. McINTYRE, *President;* CHAS. CAVE, *Cashier;* VERE E. NUNN, *Assistant Cashier.*
DIRECTORS.—A. S. McIntyre, C. J. Bernard, Carl S. Harrington, Felix O'Melia, Wm. L. Yost, F. H. Bernard, Willis G. West.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $215,473 31 | $215,691 19 | $228,316 13 | $246,434 25 | $308,855 40 |
| Sav. dept. | 104,868 66 | 103,958 54 | 99,912 97 | 97,147 52 | 110,780 77 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 19,000 00 | ..... | ..... | ..... |
| Sav. dept. | 129,428 79 | 133,907 49 | 121,454 94 | 125,222 94 | 133,203 24 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 42,512 87 | 45,580 81 | 68,239 30 | 112,606 42 | 136,544 42 |
| Sav. dept. | 29,000 00 | 10,000 00 | 13,134 15 | 12,285 33 | 20,325 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 41,450 00 | 45,500 00 | 62,700 00 | 62,700 00 | 84,780 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 19,768 00 | 17,420 00 | 15,292 00 | 16,360 00 | 23,806 00 |
| Sav. dept. | 13,000 00 | 12,400 00 | 14,000 00 | 13,618 00 | 16,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 150 00 | 500 00 | 550 00 | 47 50 |
| Sav. dept. | 2,152 50 | 2,000 00 | 1,560 00 | 1,500 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 1,230 55 | 1,478 75 | 973 55 | 614 20 | 745 35 |
| Sav. dept. | 75 00 | 90 00 | 81 00 | 522 00 | 372 00 |
| Nickels and cents:.....Com'l. dept. | 52 62 | 78 28 | 77 49 | 172 44 | 183 05 |
| Sav. dept. | 6 59 | 53 | 21 | 5 26 | 46 |
| Overdrafts | 2,741 23 | 2,347 22 | 2,572 39 | 1,645 65 | 2,605 58 |
| Premium account | 110 00 | 110 00 | 110 00 | 110 00 | 110 00 |
| Banking house | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 |
| Furniture and fixtures | 2,642 12 | 2,642 12 | 2,642 12 | 2,642 12 | 2,642 12 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 4,979 47 | 4,281 07 | 4,129 24 | 1,595 66 | 2,799 03 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $620,991 71 | $628,136 00 | $652,195 49 | $712,231 79 | $857,299 92 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Undivided profits, net | 3,173 29 | 3,681 61 | 10,009 14 | 8,215 48 | 1,329 96 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 207,478 29 | 201,085 34 | 201,328 73 | 252,604 45 | 345,181 76 |
| Demand certificates of deposit | 62,649 18 | 101,549 28 | 96,024 10 | 106,491 61 | 111,302 29 |
| Certified checks | 9 25 | 9 25 | 9 25 | 15 00 | 36 72 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 184,194 86 | 204,504 23 | 211,364 15 | 222,056 96 | 240,250 75 |
| Certificates of deposit | 120,486 84 | 85,306 29 | 101,460 12 | 90,848 29 | 127,198 44 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | 11,000 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $620,991 71 | $628,136 00 | $652,195 49 | $712,231 79 | $857,299 92 |

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No. 197.

## GRATIOT COUNTY STATE BANK OF SAINT LOUIS.

Organized July 1, 1897.

A. B. DARRAGH, *President;* JOHN BUCK, *Vice President;* E. B. CAMPBELL, *Cashier;* EARL E. GUTHRIE, *Assistant Cashier.*

DIRECTORS.—A. B. Darragh, John Burns, D. E. Acker, W. O. Watson, John Buck.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $35,266 83 | $40,437 61 | $46,044 77 | $37,481 30 | $58,999 51 |
| Sav. dept. | 39,668 92 | 32,736 65 | 22,687 73 | 34,676 55 | 28,089 14 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,000 00 | 2,000 00 | 2,000 00 | ..... | ..... |
| Sav. dept. | 119,897 80 | 120,497 80 | 128,395 64 | 126,063 94 | 132,983 39 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,626 20 | 20,943 79 | 32,617 55 | 10,979 22 | 17,325 93 |
| Sav. dept. | 70,995 50 | 66,078 46 | 62,393 74 | 24,141 91 | 24,625 65 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,200 00 | 22,100 00 | 22,450 00 | 34,350 00 | 24,621 42 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 176 63 | 9 31 | 128 92 | 124 52 | 1,355 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,959 00 | 4,028 00 | 11,999 00 | 9,293 00 | 3,862 00 |
| Sav. dept. | 6,554 00 | 8,012 00 | 2,250 00 | 7,419 00 | 11,706 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,002 50 | 5,007 50 | 5,112 50 | 5,137 50 | 5,137 50 |
| Silver coin:.....Com'l. dept. | 76 10 | 222 95 | 398 50 | 278 50 | 193 10 |
| Sav. dept. | 3,005 60 | 3,530 40 | 4,053 75 | 4,039 00 | 4,210 00 |
| Nickels and cents:.....Com'l. dept. | 323 27 | 419 47 | 369 61 | 248 95 | 390 52 |
| Sav. dept. | 6 88 | 4 86 | 1 50 | 1 75 | 4 01 |
| Overdrafts | 294 38 | 122 74 | 185 02 | 33 75 | 26 86 |
| Premium account | 120 50 | 85 70 | 85 70 | 85 70 | 85 70 |
| Banking house | 11,400 00 | 11,400 00 | 11,400 00 | 11,400 00 | 11,400 00 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 3,500 00 |
| Other real estate | 7,243 78 | 7,243 78 | 7,297 79 | 7,357 10 | 7,357 10 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | 99 10 | ..... | ..... |
| Outside checks and other cash items | 21 01 | 33 50 | 7 88 | 96 88 | 65 08 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $339,838 90 | $345,914 52 | $360,978 70 | $314,208 57 | $335,938 81 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 4,304 52 | 4,912 58 | 6,084 61 | 3,905 55 | 4,100 46 |
| Dividends unpaid | 400 00 | 800 00 | 800 00 | 800 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 99,115 43 | 91,448 83 | 105,497 96 | 73,116 09 | 100,553 58 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | 141 54 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 167 96 | 170 18 | 170 18 | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 131,639 04 | 139,541 04 | 152,256 16 | 144,901 40 | 142,065 90 |
| Certificates of deposit | 74,211 95 | 79,041 89 | 66,169 79 | 61,343 99 | 59,218 87 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $339,838 90 | $345,914 52 | $360,978 70 | $314,208 57 | $335,938 81 |

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## No. 265.

## THE CITIZENS BANK OF SALINE, SALINE.

Organized October 27, 1902.

B. P. DAVENPORT, *President;* G. C. TOWNSEND, J. W. HULL, *Vice Presidents;*
C. A. CURTISS, *Cashier;* L. E. FAIRBANK, *Assistant Cashier.*

DIRECTORS.—B. P. Davenport, E. A. Hauser, John Gordon, J. W. Hull, G. C. Townsend, W. S. Morden, B. D. Hammond, W. M. Fowler, C. A. Curtiss.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $119,585 51 | $140,927 75 | $180,614 36 | $174,236 65 | $149,907 24 |
| Sav. dept. | 114,536 14 | 97,173 30 | 87,419 57 | 69,023 35 | 99,050 73 |
| Bonds, mtgs. and securities:...Com'l. dept. | 26,400 00 | 64,250 00 | 45,250 00 | 32,250 00 | 26,250 00 |
| Sav. dept. | 302,213 50 | 316,313 50 | 370,028 50 | 351,728 50 | 352,478 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 53,139 11 | 33,086 46 | 31,823 57 | 42,505 25 | 49,017 57 |
| Sav. dept. | 38,500 00 | 33,500 00 | 33,500 00 | 33,500 00 | 33,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | 15,000 00 | 17,000 00 | 18,000 00 | 15,350 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 4,000 00 | 4,000 00 | 6,000 00 | 4,000 00 | ..... |
| Sav. dept | 6,000 00 | 6,000 00 | 12,000 00 | 12,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 424 26 | 487 52 | 631 47 | 450 05 | 606 37 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,744 00 | 3,446 00 | 2,302 00 | 3,581 00 | 6,578 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 95 00 | 140 00 | 182 50 | 180 00 | 180 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Silver coin:.....Com'l. dept. | 1,426 95 | 1,247 80 | 1,106 45 | 1,134 85 | 1,059 85 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 666 72 | 707 12 | 681 67 | 594 85 | 537 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,557 35 | 1,229 42 | 374 91 | 7,786 69 | 2,440 36 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 7,500 00 | 7,980 00 | 7,980 00 | 7,500 00 | 7,500 00 |
| Other real estate | 1,000 07 | 950 00 | 950 00 | 700 00 | 700 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | 427 20 | ..... | 31 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $720,788 61 | $756,438 87 | $823,272 20 | $784,171 19 | $770,187 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 30,000 00 |
| Undivided profits, net | 29,470 31 | 32,085 14 | 36,053 21 | 33,127 07 | 36,596 27 |
| Dividends unpaid | 2,505 00 | 35 00 | 5 00 | 3,755 00 | 5 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 154,250 46 | 188,248 65 | 230,362 05 | 189,574 37 | 184,651 57 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 207 65 | ..... | 600 00 | 700 00 |
| Cashier's checks | 1,981 53 | 2,280 61 | 5,073 63 | 3,067 70 | 1,106 19 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 375,068 47 | 378,193 31 | 395,422 08 | 394,937 32 | 390,497 02 |
| Certificates of deposit | 102,512 84 | 100,388 51 | 101,356 23 | 104,109 73 | 101 631 07 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $720,788 61 | $756,438 87 | $823,272 20 | $784,171 19 | $770,187 12 |

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No. 395.

## THE SALINE SAVINGS BANK, SALINE.

Organized February 29, 1908.

GEORGE BURKHART, *President;* GOTTLOB HERTLER, GEO. J. MANN, *Vice Presidents;* G. A. LEHMAN, *Cashier;* E. D. SKINNER, *Assistant Cashier;* W. T. BRADFORD, *Auditor.*

DIRECTORS.—George Burkhart, Geo. J. Feldkamp, Gottlob Hertler, Frank Rose, J. H. Feldkamp, Joseph Burkhart, G. A. Lehman, Geo. J. Mann, R. L. Finch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $143,844 69 | $159,456 34 | $160,119 32 | $162,434 48 | $156,903 20 |
| Sav. dept. | 47,211 06 | 34,141 06 | 76,740 31 | 88,238 75 | 120,447 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,000 00 | 10,000 00 | 7,500 00 | 7,500 00 | 24,500 00 |
| Sav. dept. | 155,289 61 | 152,439 61 | 146,815 06 | 148,729 26 | 121,664 26 |
| Due from Fed. Res. Bank:....Com'l. dept. | 12,330 99 | 14,060 90 | 7,404 98 | 15,642 92 | 1,067 30 |
| Sav. dept. | 8,500 00 | 8,500 00 | 9,500 00 | 14,000 00 | 13,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 7,299 80 | 15,393 49 | 10,604 21 | 16,677 37 | 5,549 67 |
| Sav. dept. | 11,000 78 | 16,284 75 | 5,068 80 | 9,782 30 | 2,872 77 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 15,000 00 | 51,000 00 | 70,000 00 | 40,000 00 | 30,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 4,031 09 | 3,110 31 | 295 30 | 810 57 | 15 55 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,129 00 | 2,340 00 | 4,198 00 | 1,884 00 | 3,222 00 |
| Sav. dept. | 3,000 00 | 3,500 00 | 2,500 00 | 3,400 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 637 50 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 692 50 | 675 00 | 675 00 | 695 00 |
| Silver coin:.....Com'l. dept. | 760 25 | 1,049 70 | 1,207 85 | 1,448 95 | 966 45 |
| Sav. dept. | 150 00 | 200 00 | 100 00 | 125 00 | 900 00 |
| Nickels and cents:.....Com'l. dept. | 21 72 | 24 13 | 28 21 | 9 55 | 39 97 |
| Sav. dept. | 6 00 | 38 72 | 33 03 | 31 81 | 30 33 |
| Overdrafts | 2,116 73 | 648 43 | 1,094 30 | 1,626 37 | 1,265 18 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Furniture and fixtures | 4,400 00 | 4,400 00 | 4,400 00 | 4,400 00 | 4,400 00 |
| Other real estate | 4,500 00 | 4,500 00 | 4,500 00 | 4,000 00 | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 42 75 | 103 04 | 3,899 35 | ..... | 304 58 |
| Stock of Federal Reserve Bank | 1,450 00 | 1,450 00 | 1,450 00 | 1,450 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $445,721 97 | $494,332 98 | $529,133 72 | $533,866 33 | $503,343 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 675 25 | 1,434 26 | 3,764 57 | 2,192 51 | 3,900 99 |
| Dividends unpaid | 1,000 00 | ..... | ..... | 1,750 00 | 7 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 112,403 94 | 132,864 13 | 128,241 81 | 130,692 41 | 119,091 65 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 17 25 | ..... | ..... | ..... |
| Cashier's checks | 713 60 | 112 25 | 3,543 85 | 56 00 | 5,047 88 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 7,000 00 | 10,400 00 | 10,000 00 | ..... | 3,733 34 |
| Time commercial certificates of deposit | 33,134 23 | 28,707 45 | 17,151 29 | 14,193 29 | 16,431 04 |
| Book accounts | 228,768 84 | 255,722 56 | 289,862 64 | 277,474 33 | 273,429 28 |
| Certificates of deposit | 12,026 11 | 10,075 08 | 21,569 56 | 27,507 79 | 19,202 08 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 25,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $445,721 97 | $494,332 98 | $529,133 72 | $533,866 33 | $503,343 26 |

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## No. 231.

## STATE BANK OF SANDUSKY, SANDUSKY.

### Organized May 23, 1901.

C. J. OLESON, *President;* F. C. BALLARD, A. E. SLEEPER, *Vice Presidents;* J. H. HANDS, *Cashier;* W. R. WILEY, *Assistant Cashier.*

DIRECTORS.—C. J. Oleson, Egerton Proctor, Walter A. Williams, Henry Balhoff, A. E. Sleeper, J. H. Hands, F. C. Ballard, James McCaren, K. H. McKenzie.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $332,088 39 | $397,080 01 | $395,928 79 | $428,226 44 | $506,374 42 |
| Sav. dept. | 26,217 18 | 23,221 68 | 15,490 68 | 29,630 68 | 21,116 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 50,365 00 | 84,415 00 | 87,015 00 | 49,465 00 | 31,515 00 |
| Sav. dept. | 33,143 88 | 47,943 88 | 60,098 88 | 62,180 00 | 79,130 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:.. Com'l. dept. | 130,432 91 | 71,683 89 | 111,001 52 | 129,033 79 | 168,399 61 |
| Sav. dept. | 17,715 01 | 9,628 62 | 9,355 50 | 9,358 95 | 9,400 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 4,050 00 | 4,050 00 | 4,050 00 | 4,050 00 | 4,050 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 12,000 00 | 12,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 27,046 00 | 20,280 00 | 17,296 00 | 18,910 00 | 13,708 00 |
| Sav. dept. | 3,917 00 | 1,201 00 | 3,263 00 | 5,328 00 | 7,906 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,782 50 | 3,850 00 | 3,875 00 | 3,885 00 | 3,847 50 |
| Silver coin:.....Com'l. dept. | 1,629 15 | 1,784 60 | 1,747 80 | 2,015 95 | 1,582 90 |
| Sav. dept. | 50 | 60 | 10 | 25 | 10 |
| Nickels and cents:.....Com'l. dept. | 131 32 | 83 00 | 101 50 | 103 55 | 75 39 |
| Sav. dept. | 09 | 03 | 08 | 07 | 02 |
| Overdrafts | 1,384 99 | 960 24 | 1,036 21 | 2,961 50 | 2,498 46 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate | 288 82 | 288 82 | 288 82 | 455 07 | 455 07 |
| Due from banks other than in reserve cities. | 745 36 | ..... | ..... | 150 00 | 707 40 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 472 64 | 376 91 | 305 58 | 160 86 | 110 51 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $646,410 74 | $691,848 28 | $735,854 46 | $758,915 11 | $863,876 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 19,115 31 | 22,953 23 | 26,265 33 | 11,910 70 | 15,401 56 |
| Dividends unpaid | 8,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 235,062 43 | 257,037 53 | 269,635 15 | 258,889 20 | 329,946 17 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 3,322 39 | 558 50 | 536 50 | 1,524 50 | 1,039 46 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 365 46 | ..... | ..... | ..... |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 265,396 17 | 292,037 75 | 314,284 24 | 327 157 76 | 347,039 57 |
| Book accounts | 88,826 16 | 89,895 81 | 96,133 24 | 114,432 95 | 125,450 07 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 188 28 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $646,410 74 | $691,848 28 | $735,854 46 | $758,915 11 | $863,876 83 |

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## No. 200.

## TRUMAN MOSS STATE BANK, SANDUSKY.

### Organized October 21, 1897.

THOMAS J. ANKETELL, *President;* M. M. STONE, *Vice President;* FRED T. DONNER, *Cashier;* O. L. THOMPSON, *Assistant Cashier.*

DIRECTORS.—E. M. M. Anketell, Thomas J. Anketell, M. M. Stone, Herman Genshow, Edward H. Genshow, Herbert M. Stone.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $94,217 05 | $95,232 29 | $128,530 94 | $127,247 53 | $155,576 95 |
| Sav. dept. | 15,256 50 | 11,411 65 | 12,978 31 | 11,162 46 | 18,168 36 |
| Bonds, mtgs. and securities:...Com'l. dept. | 29,231 93 | 37,224 76 | 38,974 76 | 20,893 76 | 29,999 76 |
| Sav. dept. | 20,973 64 | 19,806 57 | 20,986 89 | 23,608 76 | 24,805 37 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 31,126 88 | 35,467 04 | 16,300 67 | 28,568 21 | 16,594 69 |
| Sav. dept. | 1,029 27 | 1,034 94 | 1,163 27 | 1,165 30 | 1,171 53 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 5,700 00 | 5,000 00 | 5 000 00 | 3,000 00 | 3 000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l dept. | 371 78 | ..... | 304 00 | ..... | 342 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3 556 00 | 6 182 00 | 10,050 00 | 6,267 00 | 12,155 00 |
| Sav. dept. | 1,200 00 | 5,800 00 | 950 00 | 3,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 737 50 | 787 50 | 787 50 | 62 50 | 662 50 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 600 00 | ..... |
| Silver coin:.....Com'l. dept. | 654 20 | 777 80 | 624 85 | 191 40 | 864 80 |
| Sav. dept. | 20 00 | 5 00 | ..... | 500 00 | 130 00 |
| Nickels and cents:.....Com'l. dept. | 134 19 | 136 04 | 112 71 | 20 17 | 154 38 |
| Sav. dept. | 1 61 | 64 | 5 05 | 96 60 | 7 93 |
| Overdrafts | 765 19 | 1,269 87 | 385 67 | 233 77 | 149 17 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,035 05 | 8 183 25 | 8,330 75 | 8,456 01 | 8,725 72 |
| Furniture and fixtures | 447 37 | 447 37 | 447 37 | 447 37 | 447 37 |
| Other real estate | 8,187 86 | 16 214 96 | 14,402 87 | 14,527 17 | 15,091 54 |
| Due from banks other than in reserve cities. | ..... | 365 46 | ..... | ..... | ..... |
| Cash items in transit | 6,849 95 | ..... | 110 11 | 1,260 00 | ..... |
| Outside checks and other cash items | 979 22 | 364 60 | 39 57 | 136 60 | 134 62 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $231,475 19 | $247,711 74 | $262,485 29 | $251,444 61 | $291,182 49 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 10 000 00 | 10 000 00 | 10 000 00 | 10 000 00 | 10 000 00 |
| Undivided profits, net | 1 793 95 | 1,844 94 | 1,798 17 | 1,424 05 | 1,452 88 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 63,059 80 | 70,441 06 | 81,938 15 | 72,551 29 | 72,989 16 |
| Demand certificates of deposit | 89,900 44 | 100,366 94 | 105,665 45 | 104,336 15 | 136,457 26 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federa l Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other ba nks and bankers | 539 98 | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 33,245 61 | 32,566 34 | 36,175 96 | 38,683 75 | 47,516 32 |
| Certificates of deposit | 12,935 41 | 12,492 46 | 6,907 56 | 4,449 37 | 2,766 87 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $231,475 19 | $247,711 74 | $262,485 29 | $251,444 61 | $291,182 49 |

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## No. 225.

## SARANAC STATE BANK, SARANAC.

### Organized October 16, 1900.

CHAS. E. HUHN, *President;* LEWIS C. DAVID, *Vice President;* WM. H. HUNT, *Cashier;* RAYMOND WEAVER, *Assistant Cashier.*

DIRECTORS.—Geo. Liverton, Lewis C. David, Chas. E. Huhn, M. F. Sargent, B. W. Arnold, W. S. Allen, S. M. Crawford.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $117,869 37 | $115,335 83 | $145,595 16 | $150,273 01 | $190,342 57 |
| Sav. dept. | 51,255 30 | 45,395 59 | 40,185 39 | 33,582 40 | 33,782 40 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,154 50 | 10,154 50 | 10,154 50 | 14,080 50 | 18,080 50 |
| Sav. dept. | 145,538 88 | 146,342 88 | 155,347 20 | 152,083 20 | 149,183 20 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 43,191 62 | 37,358 56 | 39,222 86 | 84,647 30 | 36,078 62 |
| Sav. dept. | 4,074 86 | 14,013 60 | 4,026 49 | 4,041 68 | 4,015 21 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 13,050 00 | 21,300 00 | 30,150 00 | 13,050 00 | 12,900 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | ..... |
| Sav. dept. | 8,000 00 | 5,000 00 | 4,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 2,580 94 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,270 34 | 3,771 82 | 7,435 00 | 5,137 00 | 6,293 00 |
| Sav. dept. | 9,000 00 | 10,000 00 | 9,000 00 | 9,000 00 | 11,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,449 35 | 2,198 00 | 1,568 50 | 1,839 90 | 2,629 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 573 15 | 535 37 | 544 01 | 596 46 | 564 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,587 80 | 30 87 | 82 67 | 2,032 05 | 154 61 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Furniture and fixtures | 3,100 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Other real estate | 763 46 | 774 18 | 774 18 | 774 18 | 680 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 2,900 00 | ..... | ..... | 2,057 14 | ..... |
| Outside checks and other cash items | 267 58 | 6,417 27 | 558 15 | ..... | 275 67 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $424,246 21 | $428,628 47 | $458,644 11 | $485,775 76 | $471,979 58 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 15,680 00 | 18,848 25 | 19,908 87 | 16,620 00 | 17,074 52 |
| Dividends unpaid | 1,800 00 | 30 00 | ..... | 1,800 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 66,582 67 | 65,606 88 | 93,868 21 | 112,097 26 | 83,789 30 |
| Demand certificates of deposit | 105,515 10 | 111,736 77 | 151,575 13 | 141,051 27 | 108,112 49 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 194,668 44 | 192,406 57 | 153,291 90 | 174,207 23 | 223,003 27 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $424,246 21 | $428,628 47 | $458,644 11 | $485,775 76 | $471,979 58 |

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No. 350.

## THE FRUIT GROWERS' STATE BANK OF SAUGATUCK.

Organized September 3, 1906.

D. M. GERBER, *President;* FRED WADE, *Vice President;* W. R. TAKKEN, *Cashier;* L. R. BRADY, *Assistant Cashier.*

DIRECTORS.—W. R. Takken, Fred Wade, D. M. Gerber, R. J. Walker, John Koning.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $79,230 76 | $69,203 10 | $91,463 74 | $105,497 04 | $161,188 76 |
| Sav. dept. | 20,100 00 | 31,247 01 | 33,932 36 | 26,967 57 | 44,135 69 |
| Bonds, mtgs. and securities:...Com'l. dept. | 64,200 00 | 29,200 00 | 29,200 00 | 29,525 33 | 29,288 44 |
| Sav. dept. | 274,861 00 | 261,753 14 | 292,183 14 | 293,107 14 | 342,692 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | 7,328 03 | 7,901 20 | 7,494 92 | 14,538 83 | 14,600 00 |
| Sav. dept. | 9,000 00 | 10,000 00 | 9,500 00 | 10,000 00 | 11,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 7,438 46 | 16,013 84 | 11,322 07 | 9,563 74 | 9,297 08 |
| Sav. dept. | 6,882 95 | 11,035 27 | 3,289 14 | 5,648 73 | 4,224 13 |
| U S. Bds. & cert. indebt. as sav. legal res.. | 5,050 00 | 44,650 00 | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 476 64 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,317 36 | 511 92 | 108 00 | 172 63 | 496 96 |
| Sav. dept. | ..... | ..... | ..... | ..... | 11 50 |
| Currency:.....Com'l. dept. | 1,337 00 | 3,757 00 | 3,256 00 | 3,153 00 | 9,511 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 2,500 00 | 3,113 00 | 2,804 00 |
| Gold coin:.....Com'l. dept | 107 50 | 152 50 | 277 50 | ..... | ..... |
| Sav. dept | ..... | ..... | 1,500 00 | 105 00 | 120 00 |
| Silver coin:.....Com'l. dept. | 1,595 00 | 1,548 25 | 1,237 45 | 3,294 85 | 3,912 30 |
| Sav. dept. | ..... | ..... | ..... | 94 60 | 50 50 |
| Nickels and cents:.....Com'l. dept. | 315 42 | 331 99 | 252 13 | 434 29 | 347 50 |
| Sav. dept. | ..... | ..... | ..... | 22 15 | 2 84 |
| Overdrafts | 134 31 | 5 00 | 4 00 | 9 51 | 101 08 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 10 00 | 10 00 | 10 00 | 10 00 | 10 00 |
| Other real estate | ..... | ..... | 200 00 | 975 00 | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | 9 90 | 250 00 |
| Stock of Federal Reserve Bank | 1,900 00 | 1,900 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Other assets | ..... | ..... | ..... | 250 00 | ..... |
| Totals | $496,807 79 | $505,220 22 | $502,157 09 | $520,442 31 | $648,494 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 14,000 00 | 14,000 00 | 14,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 83 00 | 3,454 66 | 2,538 54 | 120 40 | 4,931 70 |
| Dividends unpaid | 5,000 00 | 100 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 95,771 43 | 99,261 59 | 98,862 17 | 99,247 01 | 188,747 35 |
| Demand certificates of deposit | 401 19 | 2,334 49 | 2,234 49 | 2,148 80 | 35 55 |
| Certified checks | 203 33 | 33 85 | 2 00 | 215 67 | 102 00 |
| Cashier's checks | 961 70 | 380 64 | 1,922 27 | 1,677 24 | 5,568 96 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 1,400 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 206,714 39 | 207,871 92 | 205,276 70 | 214,883 46 | 259,565 23 |
| Certificates of deposit | 112,272 75 | 112,383 07 | 107,720 92 | 108,999 73 | 122,043 74 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 10,000 00 | ..... | 10,000 00 | 20,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | 10,400 00 | 4,600 00 | 3,150 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $496,807 79 | $505,220 22 | $502,157 09 | $520,442 31 | $648,494 53 |

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## No. 269.

## CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 25, 1902.

JAMES L. LIPSETT, *President;* C. E. AINSWORTH, *Vice President;* A. WESLEY CLARKE, *Cashier;* C. W. SWART, T. G. BAILEY, *Assistant Cashiers.*

DIRECTORS.—James L. Lipsett, C. E. Ainsworth, M. N. Hunt, P. P. Hufford, Frank Shafer, R. N. Adams, H. C. Lawton, Wm. Robert Cowan, A. W. Clarke, Fred Shaw.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $277,647 53 | $293,545 82 | $338,141 84 | $324,703 29 | $330,764 85 |
| Sav. dept. | 85,518 75 | 82,918 75 | 80,368 75 | 87,708 75 | 116,765 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 97,292 78 | 123,062 72 | 63,302 78 | 62,739 91 | 87,270 82 |
| Sav. dept. | 287,687 29 | 229,743 12 | 213,623 40 | 221,131 09 | 240,408 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 75,613 34 | 68,336 04 | 62,978 58 | 68,165 97 | 77,519 71 |
| Sav. dept. | 16,633 68 | 16,666 18 | 16,966 83 | 17,509 26 | 17,546 46 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 30,000 00 | 120,000 00 | 107,400 00 | 72,460 00 | 62,650 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 6,211 85 | 10,551 43 | 8,771 42 | 8,535 92 | 13,791 01 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 15,781 00 | 23,697 00 | 37,002 00 | 36,048 00 | 19,164 00 |
| Sav. dept. | 21,000 00 | 21,000 00 | 22,000 00 | 22,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 47 50 | 22 50 | 77 50 | 115 00 | 75 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,297 10 | 4,214 30 | 4,253 50 | 6,232 90 | 2,980 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 522 22 | 507 82 | 338 56 | 288 79 | 199 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 227 08 | 348 89 | 833 58 | 953 31 | 442 27 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,604 00 |
| Other real estate | 5,230 83 | 5,060 83 | 4,892 50 | 4,797 50 | 4,012 50 |
| Due from banks other than in reserve cities | 4,631 61 | 9,196 17 | 14,628 09 | 4,438 19 | 3,760 53 |
| Cash items in transit | 3,840 59 | 4,176 69 | 2,259 18 | 3,403 49 | 4,236 55 |
| Outside checks and other cash items | 2,403 57 | 511 95 | 868 77 | 514 85 | 981 77 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $937,086 72 | $1,016,060 21 | $981,207 28 | $944,246 22 | $995,172 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | ..... | 1,819 26 | 4,679 37 | 2,346 13 | 4,978 58 |
| Dividends unpaid | 4,000 00 | 280 00 | ..... | 4,000 00 | 80 00 |
| Reserved for taxes, interest, etc | ..... | 3,300 00 | 5,500 00 | 1,800 00 | 5,100 00 |
| Commercial deposits subject to check | 423,291 12 | 461,136 05 | 404,580 77 | 385,893 80 | 404,676 55 |
| Demand certificates of deposit | 3,005 52 | 2,326 99 | 2,006 11 | 1,837 74 | 2,703 45 |
| Certified checks | 100 49 | 588 12 | 1,530 45 | 1,030 56 | 1,727 74 |
| Cashier's checks | 4,052 55 | 929 00 | 159 40 | 216 53 | 56 50 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 3,184 57 | 3,226 40 | 3,226 40 | 3,266 40 | 3,266 40 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | 15,333 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 361,170 30 | 400,121 83 | 406,016 30 | 388,646 77 | 394,869 76 |
| Certificates of deposit | 15,488 40 | 15,412 94 | 21,762 61 | 19,815 52 | 21,733 19 |
| Club savings deposits | 2,793 77 | 6,919 62 | 11,745 87 | 15,392 77 | 20,647 30 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $937,086 72 | $1,016,060 21 | $981,207 28 | $944,246 22 | $995,172 47 |

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## No. 54.

## SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

Corporate existence extended November 20, 1916.

GEORGE KEMP, *President;* M. J. MAGEE, *Vice President;* E. L. STANLEY, *Cashier;* D. E. VAN DUSEN, H. E. FLETCHER, *Assistant Cashiers.*

DIRECTORS.—George Kemp, W. L. Murdock, M. J. Magee, Henry Hickler, D. E. Murray, J. R. Merrifield, A. W. Dawson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $330,973 38 | $415,596 72 | $354,482 72 | $370,995 45 | $422,021 26 |
| Sav. dept. | 257,176 09 | 184,906 69 | 201,406 69 | 191,606 69 | 203,606 69 |
| Bonds, mtgs. and securities:...Com'l. dept. | 232,450 14 | 133,271 33 | 158,598 54 | 110,961 33 | 70,779 95 |
| Sav. dept. | 321,853 87 | 429,007 20 | 453,117 20 | 421,778 45 | 429,041 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | 49,325 55 | 58,022 73 | 51,024 10 | 47,145 36 | 45,904 29 |
| Sav. dept. | 19,000 00 | 19,000 00 | 21,000 00 | 21,000 00 | 22,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 128,889 01 | 223,966 51 | 88,699 61 | 106,300 51 | 173,205 71 |
| Sav. dept. | 14,272 00 | 10,776 66 | 10,815 93 | 10,835 90 | 10,897 55 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 3,913 09 | 5,369 47 | 4,830 21 | 7,406 31 | 6,221 38 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,060 00 | 9,778 00 | 15,883 00 | 14,001 00 | 13,361 00 |
| Sav. dept. | 30,000 00 | 19,000 00 | 30,000 00 | 35,000 00 | 35,000 00 |
| Gold coin:.....Com'l. dept. | 247 50 | 517 50 | 150 00 | 35 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 4,714 00 | 4,589 30 | 3,871 60 | 5,916 00 | 4,815 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 156 07 | 347 46 | 323 61 | 145 79 | 338 22 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 483 26 | 284 15 | 291 60 | 1,240 41 | 1,042 26 |
| Premium account | 500 00 | 250 00 | 250 00 | 250 00 | 250 00 |
| Banking house | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 | 37,500 00 |
| Furniture and fixtures | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 2,354 80 | 2,610 10 | 3,605 37 | 1,866 68 | 2,777 23 |
| Cash items in transit | 13,391 94 | 12,934 23 | 14,432 77 | 10,272 63 | 15,579 25 |
| Outside checks and other cash items | 1,080 42 | 1,290 24 | 2,398 31 | 4,971 36 | 9,725 00 |
| Stock of Federal Reserve Bank | 4,050 00 | 4,050 00 | 4,050 00 | 4,050 00 | 4,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,466,891 12 | $1,575,568 29 | $1,459,231 26 | $1,405,778 87 | $1,510,617 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 35,000 00 |
| Undivided profits, net | 4,267 54 | 996 04 | 6,376 11 | 5,141 46 | 11,300 46 |
| Dividends unpaid | ..... | 78 00 | ..... | ..... | 78 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 541,317 08 | 641,959 15 | 552,095 62 | 516,904 64 | 599,624 75 |
| Demand certificates of deposit | 119,250 00 | 115,850 00 | 80,850 00 | 70,850 00 | 55,000 00 |
| Certified checks | 305 05 | 688 63 | 946 44 | 1,980 78 | 1,675 91 |
| Cashier's checks | 5,657 27 | 5,580 38 | 3,085 79 | 2,779 20 | 3,513 27 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 8,238 47 | 8,730 94 | 6,102 71 | 6,200 33 | 4,700 33 |
| U. S. Government deposits | 14,000 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 595,680 86 | 629,393 96 | 636,936 39 | 624,412 72 | 660,794 73 |
| Certificates of deposit | 43,174 85 | 37,291 19 | 37,838 20 | 42,509 74 | 38,929 64 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,466,891 12 | $1,575,568 29 | $1,459,231 26 | $1,405,778 87 | $1,510,617 09 |

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## No. 407.

## THE KALAMAZOO COUNTY STATE BANK, SCHOOLCRAFT.

### Organized August 17, 1908.

GEO. D. COBB, *President;* P. C. PURSEL, *Vice President;* F. M. SMITH, *Cashier.*

DIRECTORS.—Chas. E. Stuart, James McVean, P. C. Pursel, Leon L. Fellows, Geo. D. Cobb, Sol. S. Knepp, Fred M. Longwell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $132,940 69 | $135,140 12 | $135,254 65 | $145,686 01 | $170,391 00 |
| Sav. dept. | 64,135 62 | 59,070 62 | 66,390 98 | 61,030 98 | 56,972 84 |
| Bonds, mtgs. and securities:...Com'l. dept. | 9,800 00 | 10,550 00 | 11,550 00 | 12,550 00 | 23,000 00 |
| Sav. dept. | 178,696 00 | 225,970 50 | 191,346 00 | 189,846 00 | 180,696 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 30,775 05 | 22,416 54 | 16,387 25 | 4,550 18 | 27,671 23 |
| Sav. dept. | 27,317 21 | 38,228 73 | 30,966 24 | 25,584 22 | 83,617 98 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 36,601 00 | ..... | 31,200 00 | 40,600 00 | 73,200 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Sav. dept. | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,023 00 | 4,171 00 | 6,014 00 | 3,694 00 | 2,627 00 |
| Sav. dept. | 6,400 00 | 8,400 00 | 8,900 00 | 7,900 00 | 7,400 00 |
| Gold coin:.....Com'l. dept. | 100 00 | 120 00 | 130 00 | 120 00 | 125 00 |
| Sav. dept. | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Silver coin:.....Com'l. dept. | 606 65 | 732 65 | 957 35 | 805 45 | 1,028 20 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 146 47 | 127 05 | 167 91 | 188 43 | 182 43 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 18 10 | 9 65 | 80 02 | 57 87 | 236 94 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,294 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 678 55 | 66 47 | 234 10 | 26 19 | 169 07 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $507,132 34 | $517,603 33 | $512,178 50 | $505,239 33 | $629,917 69 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,472 16 | 2,229 80 | 4,105 77 | 1,757 01 | 4,000 71 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 121,431 15 | 107,462 56 | 109,158 35 | 125,853 06 | 175,280 04 |
| Demand certificates of deposit | 60,560 34 | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | 57,495 24 | 52,611 24 | 48,902 68 | 55,502 68 |
| Book accounts | ..... | ..... | ..... | ..... | ..... |
| Certificates of deposit | 298,668 69 | 325,415 73 | 321,303 14 | 303,726 58 | 370,134 26 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $507,132 34 | $517,603 33 | $512,178 50 | $505,239 33 | $629,917 69 |

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## No. 489.

## THE PEOPLE'S STATE BANK OF SCOTTVILLE, SCOTTVILLE.

### Organized July 17, 1911.

F. J. READER, *President;* N. GORDON, T. D. SMITH, *Vice Presidents;* A. R. SIEGEL, *Cashier;* A. L. WILSON, *Assistant Cashier.*

DIRECTORS.—F. J. Reader, N. Gordon, A. R. Siegel, W. C. Martin, E. E. Kobe, T. D. Smith, J. J. Cox, C. M. Sayles.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $81,905 14 | $75,615 29 | $113,800 57 | $133,072 37 | $134,148 80 |
| Sav. dept. | 64,005 66 | 65,135 67 | 43,757 16 | 31,216 44 | 22,868 65 |
| Bonds, mtgs. and securities:...Com'l. dept. | 8,332 20 | 4,550 00 | 65,884 99 | 73,590 78 | 81,920 14 |
| Sav. dept. | 67,351 18 | 82,559 95 | 96,225 60 | 71,610 60 | 76,081 87 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 13,373 65 | 14,533 28 | 3,762 55 | 11,977 77 | 16,720 18 |
| Sav. dept. | 20,022 28 | 7,634 22 | 1,081 27 | 8,468 79 | 7,001 94 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 12,778 00 | 25,634 07 | 23,105 52 | 16,643 27 | 20,656 10 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 2,000 00 | 2,000 00 | ..... |
| Sav. dept. | ..... | 5,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,425 00 | 3,189 00 | 4,000 00 | 5,295 00 | 8,500 00 |
| Sav. dept. | 5,000 00 | 2,500 00 | 3,700 00 | 3,000 00 | 6,560 00 |
| Gold coin:.....Com'l. dept. | 495 00 | 67 50 | ..... | ..... | ..... |
| Sav. dept. | 2,000 00 | ..... | 75 00 | 142 50 | 157 50 |
| Silver coin:.....Com'l. dept. | 750 00 | 1,105 00 | 1,730 00 | 1,300 00 | 575 00 |
| Sav. dept. | 900 00 | 600 00 | 150 00 | 150 00 | 260 00 |
| Nickels and cents:.....Com'l. dept. | 196 56 | 75 84 | 59 10 | 121 67 | 35 77 |
| Sav. dept. | 35 05 | 50 42 | 15 79 | 29 86 | 22 50 |
| Overdrafts | 206 28 | 46 76 | 391 65 | 101 00 | 457 52 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 7,806 99 | 11,439 97 | 4,920 88 | 4,320 88 | 2,023 18 |
| Due from banks other than in reserve cities. | 329 75 | 866 77 | 755 17 | 320 03 | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 6,341 09 | 6,894 36 | 1,118 66 | 487 00 | 1,157 41 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $311,253 83 | $321,498 10 | $383,533 91 | $380,847 96 | $393,146 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 2,872 32 | 2,139 10 | 3,469 50 | 1,045 12 | 1,946 05 |
| Dividends unpaid | ..... | ..... | ..... | 3,000 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | 257 32 |
| Commercial deposits subject to check | 72,565 39 | 69,485 27 | 67,158 99 | 52,828 17 | 67,176 90 |
| Demand certificates of deposit | 29,078 21 | 28,703 11 | 29,700 87 | 27,634 04 | 36,035 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 2,351 38 | 354 41 | 885 55 | 2,062 50 | 6,705 49 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 285 43 | 2,807 65 | ..... | 223 36 | 708 88 |
| State moneys on deposit | ..... | 10,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 140,923 95 | 145,446 01 | 148,365 70 | 139,050 47 | 150,472 94 |
| Certificates of deposit | 18,177 15 | 17,562 55 | 12,523 30 | 11,424 30 | 5,063 98 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | 15,000 00 | ..... |
| Bonds borrowed | ..... | ..... | 56,430 00 | 63,580 00 | 69,780 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $311,253 83 | $321,498 10 | $383,533 91 | $380,847 96 | $393,146 56 |

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## No. 204.

## STATE SAVINGS BANK OF SCOTTVILLE, SCOTTVILLE.

Organzied July 29, 1898.

C. W. McPHAIL, *President;* E. L. COLE, *Vice President;* M. S. STOWELL, *Cashier;* M. KIENHOLZ, THOS. O'HEARN, *Assistant Cashiers.*

DIRECTORS.—C. W. McPhail, E. L. Cole, W. M. Wagar, M. S. Stowell, J. N. Mack, R. J. Smith, Wm. Allen, M. Kienholz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $123,097 52 | $115,858 84 | $126,850 56 | $134,990 71 | $138,029 11 |
| Sav. dept. | 60,033 30 | 68,276 03 | 85,209 64 | 81,905 59 | 101,885 32 |
| Bonds, mtgs. and securities:...Com'l. dept. | 27,865 73 | 27,450 47 | 40,132 97 | 39,061 79 | 132,885 04 |
| Sav. dept. | 115,717 16 | 121,362 78 | 181,871 08 | 206,274 00 | 155,541 74 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 20,782 65 | 22,425 09 | 17,482 39 | 12,902 78 | 26,385 31 |
| Sav. dept. | 6,689 16 | 14,890 85 | 10,678 94 | 784 07 | 9,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 38,250 00 | 36,250 00 | 40,750 00 | 30,370 00 | 39,620 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,419 75 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,450 00 | 9,904 00 | 9,000 00 | 4,141 00 | 10,000 00 |
| Sav. dept. | 9,500 00 | 10,500 00 | 10,719 00 | 14,800 00 | 10,871 00 |
| Gold coin:.....Com'l. dept. | 30 00 | 442 50 | ..... | 1,477 50 | ..... |
| Sav. dept. | 1,502 50 | 1,000 00 | 1,422 50 | ..... | 1,300 00 |
| Silver coin:.....Com'l. dept. | 300 00 | 556 00 | 400 00 | 829 55 | 400 00 |
| Sav. dept. | 997 50 | 500 00 | 858 50 | 200 00 | 300 00 |
| Nickels and cents:.....Com'l. dept. | 37 17 | 86 97 | 40 43 | 100 99 | 76 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | 62 86 |
| Overdrafts | 1,385 44 | 240 34 | 405 86 | 65 08 | 1 73 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,000 00 | 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 | 2,600 00 |
| Other real estate | 665 09 | 672 52 | 739 39 | 936 39 | 1,195 31 |
| Due from banks other than in reserve cities. | 4,366 18 | 3,877 98 | 4,791 15 | 2,892 81 | 1,981 96 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 861 79 | 2,869 91 | 1,888 17 | 384 96 | 1,542 50 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $440,550 94 | $446,764 28 | $542,840 58 | $541,717 22 | $640,678 54 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 20,000 00 | 21,000 00 | 21,000 00 | 21,000 00 | 21,000 00 |
| Undivided profits, net | 5,291 62 | 3,383 75 | 3,685 02 | 4,888 59 | 2,731 77 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | 6 50 | 1,793 90 | 431 56 | 1,275 58 |
| Commercial deposits subject to check | 64,197 75 | 67,463 19 | 122,082 50 | 120,455 92 | 104,953 88 |
| Demand certificates of deposit | 72,837 12 | 66,314 89 | 70,773 79 | 64,340 19 | 67,373 73 |
| Certified checks | 242 29 | 219 46 | 62 50 | 131 45 | 32 00 |
| Cashier's checks | 2,894 56 | 1,906 38 | 4,442 37 | 2,494 84 | 3,780 98 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 12,829 92 | 4,608 93 | 7,059 98 | 13,218 81 | 20,353 75 |
| State moneys on deposit | ..... | 10,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 227,242 73 | 236,846 23 | 256,925 57 | 259,740 91 | 267,461 90 |
| Certificates of deposit | 14 95 | 14 95 | 14 95 | 14 95 | 14 95 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 10,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 96,700 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $440,550 94 | $446,764 28 | $542,840 58 | $541,717 22 | $640,678 54 |

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## No. 628.

## *FARMERS AND MERCHANTS STATE BANK, SEBEWAING.

Organized February 20, 1919.

GODFRIED GETTEL, *President;* KEITH M. MORRIS, *Vice President;* MARTIN LIST, *Cashier.*

DIRECTORS.—Louis Denner, Godfried Gettel, Ernst Grasmann, Martin List, Keith M. Morris, John Rummel, Gustav Reinhold.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | | | 8,852 44 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | 8,205 00 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:.. Com'l. dept. | | | | | 25,928 26 |
| Sav. dept. | | | | | 23,222 26 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | 71 84 |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | | | 8,735 00 |
| Sav. dept. | | | | | 1,000 00 |
| Gold coin:.....Com'l. dept. | | | | | 175 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | | | 1,160 15 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | | | | | 249 22 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | 10 10 |
| Premium account | | | | | |
| Banking house | | | | | 3,543 43 |
| Furniture and fixtures | | | | | 534 38 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | | | $81,687 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | $22,305 55 |
| Surplus fund | | | | | 2,988 50 |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | | | 26,796 28 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | 17,746 44 |
| Book accounts | | | | | 6,100 31 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 5,750 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | | | $81,687 08 |

***Commenced business August 1, 1919.**

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## No. 251.

## THE SEBEWAING STATE BANK, SEBEWAING.

### Organized January 9, 1902.

FRANK W. HUBBARD, *President;* JAMES L. BURGESS, JOHN RYAN, *Vice Presidents;* G. E. EVERINGHAM, *Cashier;* W. J. HEBERLY, *Assistant Cashier.*

DIRECTORS.—Frank W. Hubbard, John Ryan, G. E. Everingham, Elise Everingham, James L. Burgess.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $156,114 44 | $184,989 20 | $120,320 24 | $162,149 80 | $132,880 14 |
| Sav. dept. | 35,000 00 | 35,000 00 | 100,000 00 | 50,000 00 | 110,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 12,239 63 | 9,191 63 | 11,231 63 | 11,201 63 | 11,184 83 |
| Sav. dept. | 206,297 30 | 226,460 30 | 250,115 57 | 268,150 57 | 264,387 34 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 45,523 89 | 15,753 76 | 59,650 05 | 38,262 21 | 36,294 85 |
| Sav. dept. | 40,000 00 | 21,000 00 | 17,000 00 | 13,400 59 | 13,207 34 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 67,725 00 | 68,050 00 | 74,800 00 | 86,335 00 | 71,100 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | 10,000 00 | 10,000 00 | 15,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,044 00 | 4,976 00 | 8,374 00 | 5,672 00 | 2,274 00 |
| Sav. dept. | 13,600 00 | 8,000 00 | 8,300 00 | 9,000 00 | 13,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 60 00 | 125 00 | 945 00 | 390 00 |
| Sav. dept. | 1,300 00 | 1,300 00 | 1,300 00 | 500 00 | 1,000 00 |
| Silver coin:.....Com'l. dept. | 2,065 80 | 1,791 90 | 936 20 | 1,214 45 | 453 75 |
| Sav. dept. | 100 00 | 700 00 | 400 00 | 500 00 | 100 00 |
| Nickels and cents:.....Com'l. dept. | 125 41 | 295 93 | 238 69 | 95 36 | 68 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | ..... | 4 71 | ..... | 1 66 | 23 68 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures..... | 3,847 50 | 4,082 00 | 4,082 00 | 4,082 00 | 4,137 00 |
| Other real estate..... | 846 21 | 6,686 93 | 6,726 93 | 6,726 93 | 6,726 93 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 2,875 04 | 2,509 21 | 6,862 90 | 1,976 84 | 4,648 89 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $611,704 22 | $610,851 57 | $690,463 21 | $685,214 04 | $681,877 31 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $25,000 00 |
| Surplus fund..... | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 9,000 00 |
| Undivided profits, net..... | 10,009 11 | 8,403 69 | 10,277 26 | 9,067 55 | 9,923 27 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | 3,210 22 | 3,210 22 | 2,914 20 | 2,657 39 | 3,113 70 |
| Commercial deposits subject to check..... | 173,863 20 | 142,267 38 | 175,606 40 | 202,365 50 | 158,276 96 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | 13,831 00 | ..... | 14,000 00 | ..... | 5,234 15 |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 80,205 52 | 82,667 09 | 96,827 84 | 99,037 14 | 101,335 44 |
| Certificates of deposit..... | 305,585 17 | 349,303 19 | 365,837 51 | 347,086 46 | 369,993 79 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $611,704 22 | $610,851 57 | $690,463 21 | $685,214 04 | $681,877 31 |

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## No. 398.

## CENTRAL STATE SAVINGS BANK, SHEPHERD.

Organized May 2, 1908.

J. L. UPTON, *President*; J. H. STRUBLE, M. B. AXTELL, *Vice Presidents*;
LYNN T. MILLER, *Cashier*; WM. J. BREW, *Assistant Cashier*.
DIRECTORS.—J. L. Upton, J. H. Struble, M. B. Axtell, K. E. Struble, C. L. Tucker, Lynn T. Miller, W. M. Stilgenbauer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $94,219 63 | $82,339 55 | $107,487 33 | $112,209 48 | $157,754 21 |
| Sav. dept. | 55,743 52 | 56,624 08 | 48,517 74 | 67,714 48 | 56,748 90 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 89,108 48 | 126,459 98 | 136,259 98 | 105,484 98 | 88,659 98 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,246 39 | 14,513 08 | 8,257 45 | 4,148 55 | 22,358 48 |
| Sav. dept. | 33,341 69 | 24,428 60 | 15,216 02 | 10,093 34 | 9,869 07 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,350 00 | 13,900 00 | 9,200 00 | 9,200 00 | 21,700 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 2,000 00 | ..... | ..... | 5,000 00 | ..... |
| Sav. dept. | 2,000 00 | ..... | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,999 17 | 2,183 45 | 552 26 | 1,225 77 | 2,218 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,967 00 | 5,057 00 | 4,474 00 | 3,910 00 | 1,570 00 |
| Sav. dept. | 7,780 00 | 10,000 00 | 6,000 00 | 5,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 225 00 | 260 00 | 365 00 | 375 00 |
| Sav. dept. | 220 00 | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 780 55 | 660 45 | 1,779 95 | 934 35 | 1,958 00 |
| Sav. dept. | ..... | ..... | ..... | 1,000 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 106 46 | 100 57 | 96 14 | 234 18 | 290 09 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,532 27 | 376 11 | 207 16 | 600 48 | 1,090 26 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,750 00 | 1,750 00 | 2,250 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,400 00 | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 492 89 | 1,045 04 | 847 10 | 57 18 | 116 39 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $332,788 05 | $341,912 91 | $348,405 13 | $336,427 79 | $377,458 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 4,290 64 | 1,059 15 | 2,673 49 | 3,118 30 | 12 99 |
| Dividends unpaid | ..... | ..... | ..... | ..... | 25 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 117,187 75 | 114,601 50 | 103,587 97 | 99,109 16 | 109,438 25 |
| Demand certificates of deposit | ..... | ..... | ..... | 6,026 31 | 35,195 33 |
| Certified checks | ..... | ..... | ..... | 140 00 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 78,409 48 | 84,786 59 | 88,544 55 | 84,309 36 | 87,014 05 |
| Certificates of deposit | 107,900 18 | 111,465 67 | 123,599 12 | 113,724 66 | 95,772 85 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 20,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $332,788 05 | $341,912 91 | $348,405 13 | $336,427 79 | $377,458 47 |

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## No. 175.

## COMMERCIAL STATE BANK OF SHEPHERD, SHEPHERD.

Organized December 27, 1894.

SID D. THOMPSON, *President;* W. E. ADAMS, *Vice President;* WM. ANDERSON, *Cashier;* H. E. ROSSELIT, *Assistant Cashier.*

DIRECTORS.—I. N. Shepherd, Claude H. Estee, H. D. Bent, O. H. Adams, F. A. McFarren, A. E. Clark, Sid D. Thompson, W. E. Adams, L. H. Mulvey.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $86,519 25 | $73,058 04 | $86,584 11 | $90,278 22 | $101,623 86 |
| Sav. dept. | 48,133 59 | 51,792 48 | 51,122 86 | 49,732 79 | 60,272 63 |
| Bonds, mtgs. and securities:...Com'l. dept. | 16,980 00 | 2,600 00 | 2,600 00 | 4,850 00 | 3,636 00 |
| Sav. dept. | 80,986 00 | 87,447 00 | 80,547 00 | 126,787 00 | 120,588 55 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 9,839 31 | 26,383 58 | 11,223 39 | 4,621 61 | 7,685 34 |
| Sav. dept. | 59,389 91 | 54,720 41 | 66,591 97 | 36,611 45 | 23,776 29 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 8,800 00 | 23,350 00 | 46,450 00 | 31,350 00 | 33,650 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | 7,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,870 00 | 221 05 | 1,527 42 | 1,070 41 | 308 65 |
| Sav. dept. | 341 30 | ..... | ..... | ..... | 35 00 |
| Currency:.....Com'l. dept. | 6,630 00 | 7,605 00 | 6,000 00 | 3,980 00 | 4,000 00 |
| Sav. dept. | 1,965 00 | 8,105 00 | 6,440 00 | 1,800 00 | 3,657 00 |
| Gold coin:.....Com'l. dept. | 1,000 00 | ..... | 930 00 | 5,045 00 | ..... |
| Sav. dept. | 5,905 00 | 6,895 00 | 6,000 00 | 2,000 00 | 7,055 00 |
| Silver coin:.....Com'l. dept. | 396 40 | 516 80 | 140 00 | 252 50 | 470 00 |
| Sav. dept. | ..... | ..... | 459 30 | 200 00 | 1,126 55 |
| Nickels and cents:.....Com'l. dept. | 103 60 | 140 95 | 43 | 107 08 | 3 19 |
| Sav. dept. | 28 42 | ..... | 100 70 | ..... | 126 45 |
| Overdrafts..... | 101 54 | 415 19 | 752 81 | 634 15 | 318 31 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures..... | 3,315 00 | 3,315 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | 3,239 64 | 1,815 84 |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 5,609 52 | 31 00 | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $342,304 32 | $362,175 02 | $386,500 99 | $383,559 85 | $384,148 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 8,000 00 | 8,000 00 | 8,000 00 | 9,000 00 | 9,000 00 |
| Undivided profits, net..... | 203 10 | 3,033 53 | 4,642 61 | 479 44 | 992 38 |
| Dividends unpaid..... | 2,000 00 | ..... | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 113,965 40 | 99,984 41 | 104,284 88 | 100,382 13 | 100,552 15 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | 2 00 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit ... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 118,211 79 | 139,405 41 | 161,625 26 | 165,161 93 | 162,335 11 |
| Certificates of deposit..... | 79,924 03 | 91,751 67 | 87,948 24 | 84,678 28 | 88,208 95 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | 2,858 07 | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | 3,058 07 |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $342,304 32 | $362,175 02 | $386,500 99 | $383,559 85 | $384,148 66 |

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## No. 625.

## *PEOPLES STATE BANK, SHERIDAN.

### Organized March 7, 1919.

GRANT H. SLOCUM, *President;* JOHN R. HUDSON, A. N. RUSSELL, *Vice Presidents;* BERT C. CRAWFORD, *Cashier;* G. A. WILLETT, *Assistant Cashier.*

DIRECTORS.—Grant H. Slocum, John R. Hudson, J. H. Mitchell, A. N. Russell, Bert C. Crawford.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | $81,272 09 | $73,310 53 | $51,108 07 |
| Sav. dept. | | | | 7,000 00 | 30,023 74 |
| Bonds, mtgs. and securities:..Com'l. dept. | | | 11,646 19 | 8,395 45 | 8,958 67 |
| Sav. dept. | | | 17,950 00 | 24,650 00 | 25,300 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | 5,948 15 | 5,260 45 | 22,373 90 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | 5,000 00 | 10,000 00 | 15,800 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | 8,040 00 | 5,203 00 | 5,829 00 |
| Sav. dept. | | | 740 00 | 1,800 00 | 2,000 00 |
| Gold coin:.....Com'l. dept. | | | | | 260 00 |
| Sav. dept. | | | 277 50 | 255 00 | |
| Silver coin: .....Com'l. dept. | | | 163 71 | 146 00 | 271 35 |
| Sav. dept. | | | 82 50 | 144 50 | |
| Nickels and cents:.....Com'l. dept. | | | 114 00 | 115 49 | 132 81 |
| Sav. dept. | | | | 50 | |
| Overdrafts | | | 171 47 | 1,300 61 | 231 11 |
| Premium account | | | | | |
| Ex., in., taxes pd. exceeding earnings | | | | 19 13 | |
| Banking house | | | 4,500 00 | 4,500 00 | 4,000 00 |
| Furniture and fixtures | | | 2,000 00 | 2,000 00 | 2,500 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | 1,298 06 | 139 64 | 308 88 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | | | $139,203 67 | $144,240 30 | $169,097 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | | | 500 00 | 500 00 | 500 00 |
| Undivided profits, net | | | 5 40 | | 56 60 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | | | 32,510 43 | 30,635 17 | 39,347 80 |
| Demand certificates of deposit | | | 48,400 19 | 35,855 02 | 23,574 66 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | 6,163 32 |
| Book accounts | | | 8,694 82 | 13,097 92 | 16,387 80 |
| Certificates of deposit | | | 14,092 83 | 29,152 19 | 58,817 35 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 15,000 00 | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 4,250 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | $139,203 67 | $144,240 30 | $169,097 53 |

*Commenced business April 4, 1919.

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## No. 430.

## THE STATE SAVINGS BANK OF SHERWOOD.

### Organized April 28, 1909.

J. A. STANTON, *President;* HARRY KLOSE, HENRY RUNYAN, *Vice Presidents;*
O. R. MCLAUGHLIN, *Cashier;* K. C. E. LADYMAN, *Assistant Cashier.*
DIRECTORS.—J. A. Stanton, Harry Klose, A. R. Klose, Henry Runyan, C. S. Robinson, Frank Hicks, G. A. Drumm, R. W. Cutler, E. L. Hazen, O. R. McLaughlin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $39,884 26 | $41,721 61 | $48,431 59 | $44,000 05 | $46,486 88 |
| Sav. dept. | 6,825 00 | 4,750 00 | 3,750 00 | 1,750 00 | 1,750 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 25,600 00 | ..... | ..... | 20,240 00 | 24,650 00 |
| Sav. dept. | 53,929 43 | 48,688 33 | 48,838 33 | 48,838 33 | 47,588 33 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 14,409 78 | 10,931 70 | 6,512 28 | 5,720 44 | 14,651 83 |
| Sav. dept. | 8,308 90 | 16,831 98 | 10,855 29 | 6,355 29 | 14,678 84 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 7,950 00 | 9,450 00 | 14,100 00 | 11,100 00 | 13,600 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,500 00 | 3,000 00 | 3,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,448 00 | 4,675 00 | 5,245 00 | 5,811 00 | 629 00 |
| Sav. dept. | 2,390 00 | 2,390 00 | 2,355 00 | 2,370 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | 662 50 |
| Sav. dept. | 610 00 | 610 00 | 645 00 | 630 00 | ..... |
| Silver coin:.....Com'l. dept. | 594 65 | 518 95 | 198 00 | 472 50 | 296 30 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 319 55 | 356 84 | 353 79 | 352 53 | 355 13 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 2,097 40 | 2,097 40 | 2,097 40 | 2,097 40 | 2,097 40 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 7 19 | 3 17 | 1 25 | 91 | 50 92 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $168,874 16 | $146,024 98 | $146,382 93 | $149,738 45 | $170,497 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 1,659 14 | 234 58 | 1,027 99 | 816 26 | 670 51 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 71,728 34 | 35,621 23 | 40,063 27 | 39,925 29 | 49,907 75 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 6,547 53 | 7,239 15 | 8,731 60 | 4,284 53 | 7,643 32 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 18,464 47 | 22,002 91 | 20,044 27 | 23,680 84 | 24,615 84 |
| Certificates of deposit | 42,474 68 | 52,927 11 | 48,515 80 | 53,031 53 | 59,659 71 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $168,874 16 | $146,024 98 | $146,382 93 | $149,738 45 | $170,497 13 |

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No. 554.

## THE STATE BANK OF SIX LAKES, SIX LAKES.

Organized November 30, 1914.

WILLIAM J. ORR, *President;* AARON AMON, *Vice President;* AVERY GAFFIELD, *Cashier.*

DIRECTORS.—William J. Orr, Geo. Bilbrough, Andrew W. Orr, Aaron Amon, Avery Gaffield.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $41,459 72 | $46,762 08 | $42,897 68 | $44,240 08 | $48,646 88 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 7,310 11 | 4,500 00 | 7,500 00 | 9,500 00 | 11,000 00 |
| Sav. dept. | 12,785 00 | 16,976 79 | 19,088 81 | 11,772 15 | 12,655 49 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:.. Com'l. dept. | 2,941 00 | 15,020 63 | 7,833 20 | 7,568 92 | 10,283 11 |
| Sav. dept. | 1,000 00 | | 2,000 00 | 500 00 | 500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | 850 00 | 1,600 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.. .....Com'l. dept. | | | 675 24 | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,351 00 | 1,573 00 | 3,238 00 | 1,252 00 | 3,007 00 |
| Sav. dept. | 500 00 | 500 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Gold coin:.....Com'l. dept. | 710 00 | 715 00 | 690 00 | 690 00 | 692 50 |
| Sav. dept. | | | | | |
| Silver coin:..... ..Com'l. dept. | 805 65 | 782 35 | 452 50 | 778 55 | 389 95 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 146 93 | 186 14 | 178 99 | 201 34 | 237 37 |
| Sav. dept. | | | | | |
| Overdrafts | | 150 22 | 26 33 | 157 01 | 21 97 |
| Premium account | | | | | |
| Banking house | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Furniture and fixtures | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities. | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 341 07 | 386 02 | | 12 14 | 110 20 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $78,250 48 | $92,452 23 | $90,480 75 | $83,422 19 | $95,044 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 1,500 00 | 1,500 00 | 1,500 00 | 1,750 00 | 1,750 00 |
| Undivided profits, net | 2,912 44 | 1,597 39 | 2,082 79 | 631 44 | 652 74 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 22,131 74 | 32,556 86 | 35,530 31 | 17,712 83 | 27,466 02 |
| Demand certificates of deposit | 23,083 69 | 15,056 41 | 8,668 58 | 12,258 58 | 10,293 58 |
| Certified checks | 44 58 | 9 25 | 9 25 | 24 17 | 9 25 |
| Cashier's checks | 1,671 59 | 856 74 | 406 62 | 396 60 | 288 14 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 3,846 91 | 5,055 19 | 5,364 77 | 5,503 53 | 5,380 86 |
| Certificates of deposit | 3,059 53 | 10,820 39 | 11,918 43 | 15,645 04 | 19,203 88 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 4,500 00 | 7,500 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $78,250 48 | $92,452 23 | $90,480 75 | $83,422 19 | $95,044 47 |

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## No. 549.

## THE SNOVER STATE BANK, SNOVER.

Organized June 8, 1914.

JAMES MCCAREN, *President;* A. E. SLEEPER AND D. C. MERRILL, *Vice Presidents;* CHAS. L. BELL, *Cashier;* E. B. SCHWALM, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, James McCaren, T. B. Tyrell, George McIntyre, Chas. L. Bell, D. C. Merrill.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $70,917 56 | $68,181 10 | $82,177 15 | $89,421 49 | $97,747 31 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,712 05 | 21,312 05 | 33,633 09 | 31,283 09 | 29,421 90 |
| Sav. dept. | | | | | |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 53,357 80 | 52,446 81 | 16,144 98 | 30,062 04 | 38,385 41 |
| Sav. dept. | | | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:..... Com'l. dept. | 61 28 | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 2,757 00 | 2,505 00 | 4,938 00 | 4,951 00 | 5,150 0 0 |
| Sav. dept. | | | | | |
| Gold coin:.....Com'l. dept. | 322 50 | 322 50 | 345 00 | 350 00 | 350 0 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 357 10 | 395 25 | 292 70 | 144 15 | 219 55 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 118 21 | 144 48 | 164 83 | 125 04 | 135 01 |
| Sav. dept. | | | | | |
| Overdrafts | 49 34 | | 71 25 | 15 38 | 14 84 |
| Premium account | | | | | |
| Banking house | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Furniture and fixtures | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 | 1,450 00 |
| Other real estate | 52 37 | 52 37 | 12,979 96 | 12 979 96 | 12 979 96 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | 44 51 | 109 86 | | 179 62 |
| Outside checks and other cash items | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $146 705 21 | $148 404 07 | $153,856 82 | $172,332 15 | $187,633 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20 000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,00000 |
| Surplus fund | 3,500 00 | 3,500 00 | 3,500 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 3,596 03 | 4,092 28 | 4,740 77 | 4,040 49 | 4,930 71 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 36,425 75 | 30,574 48 | 27,401 61 | 39,195 68 | 38,898 62 |
| Demand certificates of deposit | 80,683 43 | 85,237 31 | 93,214 44 | 100,095 98 | 114,804 27 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $146,705 21 | $148,404 07 | $153,856 82 | $172,332 15 | $187,633 60 |

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## No. 148.

## THE CITIZENS' STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1892.

R. T. PIERCE, *Chairman of the Board;* W. A. RATCLIFFE, *President;*
JACOB NIFFENEGGER, *Vice President;* C. E. DILLEY, *Cashier;* F. W. RADTKE, *Assistant Cashier.*
DIRECTORS.—R. T. Pierce, R. H. Adkin, W. A. Ratcliffe, A. R. Urion, F. C. Cogshall, S. E. Overton, B. G. Green, A. G. Spencer, Jacob Niffenegger, G. F. Young.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $175,212 97 | $159,109 62 | $133,552 65 | $138,664 37 | $222,368 58 |
| Sav. dept. | 134,645 14 | 117,984 91 | 162,637 28 | 193,682 88 | 103,076 95 |
| Bonds, mtgs. and securities:...Com'l. dept. | 132,474 28 | 209,790 69 | 233,424 28 | 335,444 12 | 402,662 96 |
| Sav. dept. | 234,395 01 | 376,450 01 | 441,484 16 | 449,493 98 | 565,158 98 |
| Due from Fed. Res. Bank:....Com'l. dept. | 29,102 41 | 23,215 97 | 24,896 91 | 14,376 53 | 69,621 77 |
| Sav. dept. | 9,300 00 | 10,000 00 | 10,000 00 | 10,000 00 | 15,000 00 |
| Due from bks. in res. cities:.. Com'l. dept. | 17,320 85 | 815 20 | 177 18 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 851 11 | 634 29 | 1,033 47 | 903 38 | 5,065 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,402 00 | 12,850 00 | 9,311 00 | 15,032 00 | 14,953 00 |
| Sav. dept. | 3,100 00 | 3,500 00 | 3,500 00 | 3,500 00 | 6,500 00 |
| Gold coin:.....Com'l. dept. | 20 00 | 25 00 | 102 50 | 122 50 | 420 00 |
| Sav. dept. | 400 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Silver coin:.....Com'l. dept. | 369 00 | 586 00 | 843 00 | 688 00 | 2,404 00 |
| Sav. dept. | 1,500 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Nickels and cents:.....Com'l. dept. | 155 75 | 1,295 66 | 1,108 63 | 795 36 | 870 67 |
| Sav. dept. | 1,000 00 | ..... | ..... | ..... | ..... |
| Overdrafts | 776 49 | 37 32 | 28 07 | 2,024 99 | 132 20 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 13,986 54 | 14,061 88 | 13,301 31 | 13,194 93 | 13,052 07 |
| Due from banks other than in reserve cities. | 2,989 67 | ..... | ..... | ..... | ..... |
| Cash items in transit | 257 42 | 1,416 87 | 826 30 | 25 00 | 1,459 21 |
| Outside checks and other cash items | 4,067 82 | 1,739 08 | 6,500 81 | 3,282 84 | 38,643 06 |
| Stock of Federal Reserve Bank | 2,850 00 | 2,850 00 | 2,850 00 | 2,850 00 | 4,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $780,176 46 | $941,862 48 | $1,051,077 55 | $1,189,580 88 | $1,471,388 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $100,000 00 |
| Surplus fund | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 50,000 00 |
| Undivided profits, net | 8,015 36 | 9,558 34 | 13,477 57 | 11,304 41 | ,0786 78 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 247,866 72 | 381,797 48 | 419,238 09 | 478,407 82 | 614,088 48 |
| Demand certificates of deposit | 48,760 56 | 44,186 92 | 34,988 45 | 13,020 07 | 4,259 84 |
| Certified checks | ..... | ..... | 5 55 | ..... | ..... |
| Cashier's checks | 4,222 75 | 3,159 72 | 3,810 54 | 4,571 11 | 10,099 73 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 808 04 | ..... | ..... | ..... |
| State moneys on deposit | ..... | 20,000 00 | 30,000 00 | 30,000 00 | 10,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | 10,500 00 | 24,000 00 | 15,000 00 | 45,090 00 | 46,000 00 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 109,555 98 | 107,064 30 | 102,592 35 | 120,678 36 | 168,573 21 |
| Certificates of deposit | 210,929 09 | 205,229 68 | 210,049 50 | 269,076 11 | 287,830 80 |
| Club savings deposits | 326 00 | 1,060 00 | 1,915 50 | 2,433 00 | 3,450 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 45,000 00 | 50,000 00 | 125,000 00 | 120,000 00 | 170,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $780,176 46 | $941,862 48 | $1,051,077 55 | $1,189,580 88 | $1,471,388 84 |

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## No. 71.

## THE FIRST STATE BANK OF SOUTH HAVEN, SOUTH HAVEN.

Organized December 28, 1889.

Corporate existence extended October 2, 1919.

GEO. C. MONROE, *President;* VOLNEY ROSS, M. H. BIXBY, *Vice Presidents;* C. F. HUNT, *Cashier.*
DIRECTORS.—C. J. Monroe, Volney Ross, M. H. Bixby, Frank E. Rood, Geo. C. Monroe, G. W. Wirick, H. W. Barner, C. O. Monroe, A. D. Moore, C. A. Runyan, James Nicol.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $412,375 98 | $393,642 93 | $455,734 76 | $482,400 53 | $405,075 35 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 146,258 09 | 209,109 27 | 223,208 47 | 218,593 52 | 219,666 88 |
| Sav. dept. | 117,093 89 | 116,346 41 | 122,150 28 | 128,633 25 | 117,823 52 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 54,635 28 | 61,846 98 | 44,942 40 | 29,809 94 | 266,807 98 |
| Sav. dept. | | | 10,000 00 | 10,000 00 | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 10,000 00 | 10,000 00 | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 24,916 00 | 21,337 00 | 28,493 00 | 38,485 00 | 12,500 00 |
| Sav. dept. | | | 5,000 00 | | 16,000 00 |
| Gold coin:.....Com'l. dept. | 3,682 50 | 3,817 50 | 3,630 00 | 4,272 50 | 3,900 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 6,900 00 | 7,000 00 | 10,200 00 | 4,500 00 | 7,800 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | | 5,000 00 | |
| Nickels and cents:.....Com'l. dept. | 516 60 | 383 69 | 420 87 | 101 73 | 422 93 |
| Sav. dept. | | | | | |
| Overdrafts | 732 44 | 743 16 | 643 73 | 710 52 | 874 95 |
| Premium account | | | | | |
| Banking house | 23,000 00 | 23,000 00 | 23,000 00 | 23,000 00 | 23,000 00 |
| Furniture and fixtures | | | | | |
| Other real estate | 6,000 00 | 6,000 00 | 2,000 00 | | 2,600 00 |
| Due from banks other than in reserve cities. | | | 285 29 | | |
| Cash items in transit | | 1,157 12 | 125 59 | 1,814 53 | 6,942 02 |
| Outside checks and other cash items | 5,557 56 | 3,231 71 | 10,788 87 | 1,874 31 | |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $816,668 34 | $862,615 77 | $940,623 26 | $949,195 83 | $1,083,413 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 29,374 16 | 30,890 98 | 33,852 21 | 29,461 02 | 33,857 19 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 201,645 80 | 194,885 99 | 231,702 12 | 234,391 01 | 391,813 00 |
| Demand certificates of deposit | 292,966 57 | 305,496 20 | 303,469 84 | 308,455 73 | 334,581 45 |
| Certified checks | 268 10 | 159 85 | 204 49 | 386 08 | |
| Cashier's checks | 1,808 88 | 490 91 | 1,280 83 | 1,370 45 | 1,979 76 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 1,860 92 | 3,619 72 | | 5,025 38 | 803 63 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 1,375 30 | 1,385 30 | 1,585 30 | 1,632 30 | 1,750 22 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 94,818 61 | 95,136 82 | 98,828 47 | 102,973 86 | 125,078 38 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 25,000 00 | 50,000 00 | 65,000 00 | 65,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 67,550 00 | 70,550 00 | 94,700 00 | 90,500 00 | 88,550 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $816,668 34 | $862,615 77 | $940,623 26 | $949,195 83 | $1,083,413 63 |

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## No. 306.

## THE STATE SAVINGS BANK OF SOUTH LYON.

Organized March 23, 1905.

G. T. GREADY, *President;* J. H. SAYRE, J. B. BRADLEY, *Vice Presidents;* R. J. SMITH, *Cashier.*

DIRECTORS.—L. W. Stanbro, J. H. Sayre, J. B. Bradley, G. T. Gready, H. Letchfield, R. J. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $65,751 33 | $62,388 94 | $69,563 41 | $65,696 98 | $80,968 45 |
| Sav. dept. | 2,950 00 | 2,000 00 | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 52,315 62 | 64,842 83 | 63,798 61 | 33,306 62 | 15,953 44 |
| Sav. dept. | 126,111 17 | 136,936 17 | 131,806 17 | 132,895 12 | 166,525 12 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 38,895 20 | 21,585 26 | 20,994 89 | 38,360 22 | 21,840 03 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 35,550 00 | 34,850 00 | 35,300 00 | 52,400 00 | 25,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 400 00 | ..... | 1,000 00 | ..... |
| Sav. dept. | 300 00 | 2,200 00 | ..... | 1,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,932 00 | 2,310 00 | 5,548 00 | 2,769 00 | 4,855 00 |
| Sav. dept. | 8,400 00 | 7,000 00 | 9,000 00 | 9,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 405 00 | 435 00 | 432 50 | 402 50 | 1,097 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 823 25 | 789 75 | 455 80 | 569 15 | 745 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 169 75 | 220 81 | 158 75 | 136 25 | 178 19 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | ..... | ..... | ..... | ..... | ..... |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 3,000 00 | 3,000 00 | 1,600 00 | 1,450 00 | 1,450 00 |
| Furniture and fixtures..... | 1,000 00 | 1,000 00 | 1,000 00 | 900 00 | 1,464 08 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 16 64 | 3 52 | 89 01 | 2 00 | 624 70 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $338,619 96 | $339,962 28 | $339,747 14 | $339,887 84 | $328,702 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net..... | 8,521 18 | 9,477 43 | 9,520 05 | 9,025 62 | 10,314 71 |
| Dividends unpaid..... | 1,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 131,014 04 | 123,673 96 | 130,070 17 | 111,749 96 | 94,210 40 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 95,660 58 | 96,576 25 | 96,909 07 | 112,384 79 | 113,919 58 |
| Certificates of deposit..... | 77,424 16 | 85,234 64 | 78,247 85 | 81,727 47 | 85,257 42 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $338,619 96 | $339,962 28 | $339,747 14 | $339,887 84 | $328,702 11 |

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## No. 278.

## SOUTH RANGE STATE BANK, SOUTH RANGE.

Organized July 8, 1903.

L. L. HUBBARD, *President;* A. D. EDWARDS, *Vice President;* G. C. EDWARDS, *Cashier;* H. A. KELLOW, *Assistant Cashier.*

DIRECTORS.—L. L. Hubbard, A. D. Edwards, H. W. Eave, E. W. Kruka, G. C. Edwards, Michael Messner, Jr., W. H. Schacht.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $79,539 57 | $84,507 77 | $86,273 96 | $82,612 95 | $92,555 93 |
| Sav. dept. | 62,986 29 | 46,855 25 | 42,374 92 | 53,574 70 | 51,975 72 |
| Bonds, mtgs. and securities:...Com'l. dept. | 88,167 50 | 88,167 50 | 93,161 25 | 88,161 25 | 88,161 25 |
| Sav. dept. | 353,161 06 | 475,347 72 | 458,774 82 | 322,653 95 | 325,217 32 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,878 89 | 24,138 80 | 24,123 42 | 25,934 82 | 13,916 65 |
| Sav. dept. | 95,218 11 | 104,663 88 | 48,714 48 | 16,683 78 | 25,611 03 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 55,000 00 | ..... | 10,000 00 | 106,300 00 | 101,300 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 31,637 00 | 23,286 00 | 8,514 00 | 31,179 00 | 9,685 00 |
| Sav. dept. | 30,000 00 | 27,000 00 | 25,000 00 | 23,000 00 | 34,000 00 |
| Gold coin:.....Com'l. dept. | 1,385 00 | 1,425 00 | 615 00 | 602 00 | 687 50 |
| Sav. dept. | 5,000 00 | 5,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Silver coin:.....Com'l. dept. | 2,066 70 | 2,560 70 | 860 35 | 4,387 90 | 2,562 20 |
| Sav. dept. | ..... | ..... | 2,000 00 | 1,000 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 286 95 | 348 13 | 369 35 | 401 32 | 368 69 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,165 04 | 28 46 | 696 85 | 2,445 24 | 739 04 |
| Premium account | 5,365 73 | 5,333 79 | 5,213 99 | 5,099 84 | 5,067 90 |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | 2,827 17 | 2,827 17 | 2,827 17 | 2,809 87 | 2,809 87 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | 35,934 73 | 4,068 95 |
| Cash items in transit | 2,717 09 | 10,913 78 | 3,907 71 | 1,942 90 | ..... |
| Outside checks and other cash items | 6,557 25 | 5,471 54 | 11,808 78 | 4,984 44 | 3,139 63 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $841,959 35 | $919,875 49 | $843,236 05 | $826,708 69 | $778,866 68 |

| | | | | | |
|---|---|---|---|---|---|
| Capital stock paid in | $30,090 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 22,160 34 | 18,272 24 | 23,032 76 | 23,950 37 | 19,984 69 |
| Dividends unpaid | 1,812 00 | ..... | ..... | 1,200 00 | 40 00 |
| Reserved for taxes, interest, etc. | 500 00 | 500 00 | 500 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 195,565 66 | 223,082 33 | 160,052 12 | 154,054 69 | 146,344 58 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 10 00 | ..... | ..... | 156 83 | 82 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,774 80 | 1,778 80 | 972 80 | 519 48 | 1,318 60 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 540,355 62 | 596,108 28 | 578,215 79 | 568,678 16 | 533,032 91 |
| Certificates of deposit | 19,664 25 | 19,664 25 | 19,664 25 | 16,164 25 | 15,664 25 |
| Club savings deposits | 116 68 | 469 59 | 798 33 | 984 91 | 1,399 65 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $841,959 35 | $919,875 49 | $843,236 05 | $826,708 69 | $778,866 68 |

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## No. 488.

## THE PEOPLE'S STATE BANK OF SPARTA, SPARTA.

### Organized December 3, 1910.

ALBERT A. ANDERSON, *President;* EDDIE REYBURN, NELSON A. SHAW, *Vice Presidents;* L. A. ANDERSON, *Cashier.*

DIRECTORS.—Cornelius Gerber, C. J. Rice, A. H. Meeker, Harry Goodfellow, Albert A. Anderson, Nelson A. Shaw, E. G. Anderson, W. G. Blanchard, Chas. E. Gilson, Lewis Dunn, Eddie Reyburn.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $47,102 22 | $41,148 81 | $45,098 76 | $46,656 32 | $48,672 10 |
| Sav. dept. | 25,103 00 | 26,033 00 | 25,034 00 | 27,315 00 | 33,150 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Sav. dept. | 131,436 67 | 136,071 76 | 145,758 32 | 147,521 32 | 151,346 82 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,676 53 | 6,986 14 | 5,630 67 | 6,942 15 | 7,493 01 |
| Sav. dept. | 20,555 30 | 21,790 37 | 6,594 27 | 11,900 93 | 20,965 53 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 37,150 00 | 43,150 00 | 27,700 00 | 25,685 00 | 37,200 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | ..... |
| Sav. dept. | 6,000 00 | 5,000 00 | 5,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,338 31 | 114 88 | 567 93 | 561 97 | 649 02 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,531 00 | 2,213 00 | 4,065 00 | 2,989 00 | 2,180 00 |
| Sav. dept. | 4,500 00 | 3,500 00 | 3,000 00 | 8,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 5 00 | 17 50 | 252 50 | 232 50 | 175 00 |
| Sav. dept. | 3,500 0 | 3,500 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 479 20 | 578 30 | 465 75 | 478 80 | 765 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 242 17 | 221 92 | 270 01 | 175 22 | 231 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 254 16 | 116 83 | 374 56 | 234 67 | 857 81 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 8,400 00 | 8,400 00 | 8,400 00 | 8,400 00 | 8,400 00 |
| Furniture and fixtures | 3,400 00 | 3,400 00 | 3,400 00 | 3,400 00 | 3,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1 43 | 44 75 | 60 | ..... | 2 25 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | 5,750 0 | 6,950 00 |
| Totals | $298,674 99 | $304,287 26 | $286,612 37 | $304,242 88 | $330,438 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 4,000 00 | 4, 00 00 | 4,000 00 | 4,500 00 | 4,500 00 |
| Undivided profits, net | 1,016 83 | 2,039 62 | 2,700 49 | 849 20 | 984 84 |
| Dividends unpaid | 1,000 00 | 44 00 | 44 00 | 1,044 00 | 8 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 59,930 23 | 59,907 30 | 42,630 43 | 46,499 93 | 56,814 61 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 740 54 | 740 54 | 703 10 | 712 03 | 712 03 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 35,441 48 | 38,471 57 | 38,776 12 | 42,674 11 | 49,609 85 |
| Certificates of deposit | 171,545 91 | 174,084 23 | 172,758 23 | 177,213 61 | 185,858 68 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 5,750 00 | 6,950 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $298,674 99 | $304,287 26 | $286,612 37 | $304,242 88 | $330,438 01 |

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## No. 207.

## SPARTA STATE BANK, SPARTA.

Organized September 6, 1898.

COLES A. BLOOMER, *President;* MANLEY W. BURTCH, DANIEL J. WALLACE, *Vice Presidents;* CHAS. A. JOHNSON, *Cashier;* O. S. BURKE, *Assistant Cashier.*

DIRECTORS.—Coles A. Bloomer, Manley W. Burtch, Chas. A. Johnson, August A. Johnson, Bruce N. Keister, Frank D. Pease, D. J. Wallace, Orson N. Bradford, Wm. Lauffer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1 19. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $46,854 78 | $43,476 70 | $44,791 62 | $49,919 88 | $53,777 06 |
| Sav. dept. | 49,393 43 | 57,391 17 | 57,726 35 | 47,412 21 | 49,792 32 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 8,150 00 | 11,350 00 | 14,000 00 |
| Sav. dept. | 156,628 46 | 160,086 46 | 151,066 30 | 149,654 12 | 195,987 24 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,413 94 | 10,301 96 | 11,948 32 | 25,839 17 | 7,140 70 |
| Sav. dept. | 10,496 44 | 13,178 16 | 20,464 75 | 20,461 09 | 9,305 82 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 43,450 00 | 60,550 00 | 45,600 00 | 35,500 00 | 44,250 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 2,000 00 | 2,000 00 | 2,000 00 | ..... |
| Sav. dept. | 5,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,399 00 | 802 00 | 4,143 00 | 1,191 00 | 1,730 00 |
| Sav. dept. | 17,000 00 | 14,000 00 | 18,000 00 | 18,000 00 | 18,000 00 |
| Gold coin:.....Com'l. dept. | 395 00 | 317 50 | 425 00 | 395 00 | 320 00 |
| Sav. dept. | 1,842,00 | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 106 41 | 1,553 00 | 1,220 75 | 1,450 00 | 2,060 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | 95 72 | 95 14 | 82 15 | 54 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 120 18 | 1,059 11 | 202 54 | 427 83 | 9 65 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Furniture and fixtures | 6,500 00 | 6,500 00 | 6,742 55 | 6,742 55 | 6,779 30 |
| Other real estate | 22 00 | 22 00 | 22 00 | 22 00 | 22 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 476 35 | 165 00 | 233 73 | 169 84 | 5,296 22 |
| Outside checks and other cash items | 739 62 | 585 30 | 2,178 59 | 2,344 05 | 3,456 21 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $360,247 61 | $382,584 08 | $385,510 64 | $383,460 89 | $419,481 43 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $18,000 00 | $18,000 00 | $18,000 0 | $18,000 00 | $18,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profi!s, net | 709 26 | 1,044 09 | 2,692 46 | 57 32 | 138 50 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 67,111 84 | 74,178 13 | 62,678 75 | 62,299 66 | 80,771 18 |
| Demand certificates of deposit | ..... | 5,850 00 | 8,150 00 | 11,350 00 | 14,000 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,294 33 | 1,500 75 | 692 21 | 1,192 76 | 4,092 18 |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 40,880 77 | 42,171 71 | 44,882 73 | 43,274 85 | 49,926 60 |
| Certificates of deposit | 220,251 41 | 227,839 40 | 231,414 49 | 230,286 30 | 240,552 97 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $360,247 61 | $382,584 08 | $385,510 64 | $383,460 89 | $419,481 43 |

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## No. 543.

## THE SPRING LAKE STATE BANK, SPRING LAKE.

Organized November 15, 1913.

GEO. W. CHRISTMAN, *President;* THOMAS JOHNSTON, PAUL F. MARKOFF, *Vice Presidents;* MILTON M. MORSE, *Cashier;* FRANK SCHOLTEN, CLAYTON NEEDHAM, *Assistant Cashiers.*

DIRECTORS.—Thomas Johnston, George W. Christman, Herman F. Harbeck, C. D. Mulder, Paul F. Markoff, Leroy D. Heath, Milton M. Morse.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discount :.....Com'l. dept. | $51,231 78 | $50,325 66 | $61,135 01 | $60,527 49 | $88,131 44 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 41,135 85 | 29,479 35 | 22,696 72 | 14,806 72 | 26,779 57 |
| Sav. dept | 84,355 00 | 99 166 00 | 98 086 00 | 100,611 00 | 105,449 87 |
| Due from Fed. Res. Bank: ...Com'l. dept | | | | | |
| Sav. dept | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 7,043 48 | 6,964 47 | 4,440 51 | 17,698 47 | 27,634 03 |
| Sav. dept. | 3,000 00 | 3,000 00 | | | |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,000 00 | 9,000 00 | 11,700 00 | 19,235 00 | 24,900 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | 2,000 00 | | |
| Sav. dept. | | 2,500 00 | 3,000 00 | 1,000 00 | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 3,243 00 | 1,428 00 | 1,550 00 | 1,386 00 | 3,018 00 |
| Sav. dept. | 4,800 00 | 3,000 00 | 3,000 00 | 5,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 345 00 | 362 50 | 387 50 | 392 50 | 437 50 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 1,184 20 | 1,386 80 | 1,400 65 | 1,281 10 | 1,732 65 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 35 74 | 198 99 | 215 13 | 68 07 | 47 82 |
| Sav. dept. | | | | | |
| Overdrafts | 50 10 | 74 33 | 71 46 | 72 75 | 105 16 |
| Premium account | | | | | |
| Banking house | 5,369 06 | 5,369 06 | 5,369 06 | 5,369 06 | 5,369 06 |
| Furniture and fixtures | 3,250 00 | 3,250 00 | 3,250 00 | 3,250 00 | 3,250 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | 5 00 |
| Outside checks and other cash items | | | 6 50 | 6 50 | 8 50 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $214,043 21 | $215,505 16 | $218,308 54 | $230,704 66 | $290,868 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 2,750 00 | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 |
| Undivided profits, net | 1,032 93 | 1,281 38 | 2,534 62 | 1,808 89 | 2,617 95 |
| Dividends unpaid | 625 00 | 30 00 | 5 00 | 617 50 | 32 50 |
| Reserved for taxes, interest, etc | 1,662 71 | 3,251 46 | 3,265 04 | 3,410 04 | 3,627 54 |
| Commercial deposits subject to check | 77,874 20 | 65,903 61 | 70,300 53 | 76,500 94 | 107,273 53 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 11 08 | 44 92 | 339 97 | 8 50 | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 1,004 05 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 57,057 75 | 62,997 95 | 63,511 92 | 70,044 04 | 84,866 94 |
| Certificates of deposit | 48,029 54 | 53,995 84 | 49,347 41 | 49,814 75 | 58,950 14 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | 5,000 00 |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $214,043 21 | $215,505 16 | $218,308 54 | $230,704 66 | $290,868 60 |

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## No. 404.

## THE SPRINGPORT STATE SAVINGS BANK, SPRINGPORT.

Organized February 6, 1908.

R. B. HOAG, *President;* ALLEN CRAWFORD, JR., *Vice President;* W. J. DEYOE, *Cashier.*

DIRECTORS.—R. B. Hoag, Geo. H. Glascoff, L. P. Hoag, Allen Crawford, Jr., W. H. West, Chas. Horner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $29,483 85 | $26,668 05 | $34,101 04 | $34,947 47 | $44,944 22 |
| Sav. dept. | 26,250 68 | 30,442 03 | 33,917 48 | 30,427 45 | 52,425 07 |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,353 30 | 20,353 30 | 30,353 30 | 24,353 30 | 24,353 30 |
| Sav. dept. | 117,642 74 | 114,135 24 | 118,327 74 | 117,102 74 | 114,846 83 |
| Due from Fed. Res. Bank:....Com'l Dept. | ..... | ..... | ..... | ..... | ..... |
| | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 57,034 88 | 51,803 97 | 52,098 62 | 28,314 70 | 23,047 72 |
| Sav. dept. | 29,941 91 | 31,207 25 | 38 201 38 | 20,502 66 | 12,913 72 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,250 00 | 30,250 00 | 15,250 00 | 20,250 00 | 10,250 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | 2 97 | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 8,741 00 | 6,600 00 | 8,642 00 | 8,521 00 | 9,578 00 |
| Sav. dept. | 6,200 00 | 1,700 00 | 4,200 00 | 7,200 00 | 4,200 00 |
| Gold coin:.....Com'l. dept. | 75 00 | ..... | 30 00 | 25 00 | 20 00 |
| Sav. dept. | 8,800 00 | 8,800 00 | 8,800 00 | 8,800 00 | 8,800 00 |
| Silver coin:.....Com'l. dept. | 795 90 | 1,475 95 | 929 65 | 928 10 | 927 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 212 56 | 232 96 | 183 46 | 216 83 | 240 78 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 01 | 75 32 | 23 69 | 8 59 | 89 98 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 5,000 00 | 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 | 2,000 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | 300 00 | 13,109 35 | 2,144 85 | 176 85 | 2,088 00 |
| Outside checks and other cash items..... | 85 32 | 16 23 | 13 31 | 1,013 91 | 50 78 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $333,167 15 | $343,872 62 | $354,216 52 | $309,788 60 | $315,776 10 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net..... | 1,000 00 | 2,644 54 | 3,513 22 | 1,000 00 | 2,311 93 |
| Dividends unpaid..... | 1,000 00 | 185 00 | 110 00 | 1,110 00 | 115 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 105,133 06 | 96,020 70 | 127,945 52 | 79,680 63 | 74,969 05 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 787 99 | 608 73 | 544 53 | 487 70 | 555 00 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 19,729 03 | 16,282 33 | 13,717 47 | 14,016 24 | 15,018 39 |
| Certificates of deposit..... | 165,517 07 | 188,131 32 | 168,385 78 | 173,494 03 | 182,806 73 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $333,167 15 | $343,872 62 | $354,216 52 | $309,788 60 | $315,776 10 |

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## No. 539.

## COMMERCIAL BANK OF STAMBAUGH, STAMBAUGH.

### Organized August 14, 1913.

CHAS. E. LAWRENCE, *President;* OLE LUNDIN, *Vice President;* OTTO G. GROESCHEL, *Cashier;* F. J. DAWSON, *Assistant Cashier.*

DIRECTORS.—Chas. E. Lawrence, Ole Lundin, Otto G. Groeschel, James S. Wall, Benjamin Harris, Ellsworth S. Coe, John Deyman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $100,322 14 | $164,307 28 | $141,203 75 | $119,561 62 | $141,299 37 |
| Sav. dept. | 57,388 69 | 67,588 45 | 69,478 00 | 70,085 93 | 69,581 33 |
| Bonds, mtgs. and securities:...Com'l. dept. | 4,500 00 | 4,500 00 | 4,500 00 | 3,500 00 | 3,500 00 |
| Sav. dept. | 87,948 47 | 117,476 47 | 125,136 47 | 128,496 47 | 157,988 47 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,242 96 | 33,641 06 | 16,337 46 | 10,311 86 | 11,452 98 |
| Sav. dept. | 9,053 66 | 20,025 03 | 2,552 77 | 18,367 99 | 21,077 70 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,446 00 | ..... | 20,000 00 | 6,000 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,000 00 | 2,000 00 | ..... | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,683 00 | 8,820 00 | 9,971 00 | 4,767 00 | 7,962 00 |
| Sav. dept. | 10,000 00 | 9,000 00 | 11,000 00 | 8,000 00 | 16,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 27 50 | 62 50 | 60 00 | 70 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 662 00 | 462 65 | 644 70 | 465 90 | 942 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 167 20 | 94 43 | 93 31 | 57 00 | 138 97 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 173 31 | 51 60 | 89 24 | 352 33 | 546 45 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | 3,850 00 | 3,850 00 | 3,850 00 | 3,850 00 | 3,850 00 |
| Due from banks other than in reserve cities. | 11,769 20 | 4,388 03 | 8,233 27 | 10,235 13 | 440 38 |
| Cash items in transit | 956 08 | 1,441 94 | 1,275 33 | 600 42 | 1,410 72 |
| Outside checks and other cash items | ..... | 5 46 | 1,256 56 | 11 79 | 72 93 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $329,162 71 | $438,679 90 | $416,684 36 | $387,723 44 | $437,334 00 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 5,986 61 | 7,747 90 | 9,037 46 | 7,624 66 | 10,441 47 |
| Dividends unpaid | 1,000 00 | 8 00 | ..... | 1,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 80,664 07 | 178,515 39 | 152 101 02 | 99,694 64 | 155,963 16 |
| Demand certificates of deposit | 2,546 00 | 2,546 00 | 2,546 00 | 2,046 00 | 2,046 00 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 957 44 | 5,530 05 | 1,422 79 | 3,444 87 | 3,629 18 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 193,008 59 | 209,102 28 | 216,158 69 | 228,367 12 | 229,528 49 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | 230 28 | 418 40 | 546 15 | 725 70 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 10,000 00 | ..... | ..... | 10,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $329,162 71 | $438,679 90 | $416,684 36 | $387,723 44 | $437,334 00 |

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## No. 279.

## STATE BANK OF STANDISH, STANDISH.

### Organized August 21, 1903.

H. A. CHAMBERLAIN, *President;* J. W. DUNN, *Vice President;* JOSEPH MARTIN, *Cashier;* G. H. GLASURE, *Assistant Cashier;* ARTHUR H. MILNE, *Auditor.*

DIRECTORS.—H. A. Chamberlain, N. B. Weaver, J. W. Dunn, A. E. Sleeper, Fred V. Keller, Chas. A. Francis, Joseph Martin.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $283,444 15 | $253,248 59 | $249,198 90 | $251,279 66 | $280,643 83 |
| Sav. dept. | 46,468 25 | 41,312 69 | 38,816 83 | 48,030 24 | 44,993 29 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 131,446 32 | 179,114 42 | 210,675 26 | 204,091 71 | 211,569 89 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 101,187 55 | 93,871 49 | 151,596 35 | 131,112 07 | 121,658 92 |
| Sav. dept. | 12,482 14 | 16,202 07 | 4,188 76 | 8,014 57 | 21,282 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 44,050 00 | 25,800 00 | 22,350 00 | 25,150 00 | 31,050 00 |
| U. S. cert. of indebt. as cash res.:Com'l. dept. | 10,000 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,780 00 | 14,753 00 | 10,922 00 | 13,704 00 | 10,848 00 |
| Sav. dept. | 10,000 00 | 15,000 00 | 14,000 00 | 15,000 00 | 12,000 00 |
| Gold coin:.....Com'l. dept. | 717 50 | 887 50 | 925 00 | 875 00 | 910 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,225 55 | 1,535 35 | 1,244 60 | 1,248 05 | 1,719 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 212 94 | 307 04 | 185 66 | 93 69 | 96 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 3,830 94 | 357 09 | 1,424 49 | 3,164 00 | 1,072 33 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 7,000 00 | 2,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Furniture and fixtures..... | 2,000 00 | 7,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate..... | ..... | ..... | ..... | 546 16 | 546 16 |
| Due from banks other than in reserve cities. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Cash items in transit..... | ..... | 1,072 77 | ..... | ..... | ..... |
| Outside checks and other cash items..... | 437 49 | 6,425 44 | 47 03 | 781 71 | 127 94 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $674,282 83 | $660,887 45 | $716,574 88 | $714,090 86 | $749,518 87 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net..... | ..... | 6,284 52 | 12,795 19 | ..... | 2,228 89 |
| Dividends unpaid..... | ..... | ..... | ..... | 3,000 00 | 220 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 219,410 98 | 184,573 46 | 201,009 04 | 194,517 18 | 198,400 86 |
| Demand certificates of deposit..... | ..... | ..... | 173,378 53 | ..... | ..... |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | 2,500 00 | 5,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 159,983 06 | 164,791 77 | ..... | 158,065 33 | 169,081 11 |
| Book accounts..... | 256,309 19 | 264,237 70 | 283,392 12 | 312,508 35 | 333,588 01 |
| Certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits..... | 79 60 | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $674,282 83 | $660,887 45 | $716,574 88 | $714,090 86 | $749,518 87 |

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## No. 243.

## STATE SAVINGS BANK, STANTON.

### Organized July 12, 1901.

CHAS. W. FRENCH, *President;* BENSON L. GAFFIELD, *Vice President;*
WILLIAM S. FRENCH, *Cashier;* CLYDE H. SMITH, *Assistant Cashier.*

DIRECTORS.—Eugene D. Straight, Benson L. Gaffield, Morris W. Stevenson, Roy L. Bentley, Elmer S. Stebbins, Charles W. French, Wm. S. French.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $38,355 99 | $51,158 12 | $78,258 32 | $67,663 90 | $65,837 67 |
| Sav. dept. | 40,356 10 | 30,437 50 | 33,177 37 | 34,615 33 | 29,542 26 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | 10,000 00 | 10,000 00 | ..... |
| Sav. dept. | 152,662 59 | 161,862 59 | 146,252 24 | 152,077 24 | 166,354 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,597 48 | 16,286 37 | 5,363 38 | 2,191 61 | 9,329 50 |
| Sav. dept. | 16,620 53 | 20,738 69 | 9,761 52 | 16,015 07 | 30,029 40 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 14,250 00 | 5,000 00 | 14,200 00 | 13,920 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,759 00 | 4,697 00 | 6,987 00 | 7,351 00 | 10,309 00 |
| Sav. dept. | 9,000 00 | 8,000 00 | 9,500 00 | 11,000 00 | 11,200 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 105 00 | 465 00 | ..... |
| Sav. dept. | 255 00 | 365 00 | 365 00 | ..... | 480 00 |
| Silver coin:.....Com'l. dept. | 1,512 50 | 504 70 | 573 70 | 744 35 | 537 45 |
| Sav. dept. | 300 00 | 1,550 00 | 600 00 | 900 00 | 800 00 |
| Nickels and cents:.....Com'l. dept. | 215 71 | 48 02 | 246 96 | 233 30 | 160 66 |
| Sav. dept. | 66 24 | 201 58 | 32 17 | 99 46 | 83 55 |
| Overdrafts | 28 24 | 30 21 | 2 97 | 54 89 | 99 08 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 |
| Furniture and fixtures | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 | 2,200 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 256 95 | 431 03 | 394 82 | 170 97 | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items. | 69 85 | 44 80 | 65 | 44 55 | 40 93 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $297,756 18 | $309,805 61 | $324,271 10 | $325,996 67 | $333,253 50 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,500 00 | 4,500 00 | 4,270 67 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 3,434 00 | 360 72 | 3,656 62 | 2,301 60 | 1,009 17 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 77,397 39 | 82,613 42 | 86,400 5 | 73,705 80 | 75,771 95 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | 201 34 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 28,231 16 | 31,841 75 | 32,366 04 | 35,593 85 | 36,712 90 |
| Certificates of deposit | 164,193 63 | 170,489 72 | 177,577 26 | 184,395 42 | 194,558 14 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 5,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $297,756 18 | $309,805 61 | $324,271 10 | $325,996 67 | $333,253 50 |

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## No. 623.

## *STANWOOD STATE SAVINGS BANK, STANWOOD.

Organized August 12, 1918.

E. C. NEWCOMBE, *President;* JOHN LATIMER, M. D. CRANE, *Vice Presidents;*
REAMER W. WIGLE, *Cashier;* GRACE WELD, *Assistant Cashier.*

DIRECTORS.—W. N. Ferris, A. K. Hanchett, A. N. Walsh, A. B. Knapp, Samuel Waddell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | | | $47,749 63 | $61,046 17 | $71,747 87 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | | | 29,500 00 | 18,050 00 | 17,350 00 |
| Sav. dept. | | | 6,662 58 | 13,462 58 | 14,643 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | | | 12,051 61 | 5,175 15 | 13,866 75 |
| Sav. dept. | | | 2,300 00 | 851 59 | 2,351 59 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | | | 3,300 00 | 2,800 00 | 1,535 00 |
| Sav. dept. | | | 1,383 00 | 1,300 00 | 159 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | | | 460 75 | 100 00 | 492 63 |
| Sav. dept. | | | 60 00 | 50 00 | 45 00 |
| Nickels and cents:.....Com'l. dept. | | | 17 10 | 30 46 | 12 98 |
| Sav. dept. | | | 2 27 | 21 51 | 5 02 |
| Overdrafts | | | 76 99 | 92 52 | 1 88 |
| Premium account | | | | | |
| Banking house | | | | | 1,500 00 |
| Furniture and fixtures | | | 1,254 65 | 1,254 65 | 1,807 17 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | 4,818 19 | 1,061 31 | 89 01 |
| Cash items in transit | | | | | |
| Outside checks and other cash items | | | 338 49 | | 868 78 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | 25 25 | 21 05 | 17 05 |
| Totals | | | $110,000 51 | $105,316 99 | $126,492 73 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | | | | 200 00 | 200 00 |
| Undivided profits, net | | | 1,016 91 | 427 22 | 71 83 |
| Dividends unpaid | | | | 625 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | 36,389 75 | 31,456 24 | 37,626 17 |
| Demand certificates of deposit | | | | 25,882 33 | |
| Certified checks | | | | 290 52 | |
| Cashier's checks | | | 665 17 | | 430 06 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | 24,120 83 | | 38,861 06 |
| Book accounts | | | 14,807 85 | 15,685 68 | 17,203 61 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | 8,000 00 | 5,750 00 | 7,100 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | | | $110,000 51 | $105,316 99 | $126,492 73 |

*Commenced business March 24, 1919.

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## No. 270.

## BANK OF STEPHENSON, STEPHENSON.

### Organized November 25, 1902.

EDWARD SAWBRIDGE, *President;* W. B. WINTER, *Vice President;* GLEN E. SANFORD, *Cashier;* NABERT E. BURKLUND, *Assistant Cashier.*

DIRECTORS.—Edward Sawbridge, W. B. Winter, G. T. Werline, Ira Carley, W. W. Harmon, Glen E. Sanford.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $172,724 28 | $180,490 70 | $187,972 29 | $179,006 56 | $192,143 08 |
| Sav. dept. | 50,150 00 | 52,650 00 | 54,650 00 | 70,650 00 | 97,650 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Sav. dept. | 87,360 31 | 85,785 38 | 88,512 64 | 90,422 00 | 95,972 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 8,434 01 | 16,636 66 | 9,829 45 | 40,686 81 | 27,665 68 |
| Sav. dept. | 9,382 50 | 9,205 55 | 9,797 01 | 13,332 25 | 15,813 39 |
| U. S. Bds. & cert. indebt, as sav. legal res.. | 6,750 00 | 16,700 00 | 23,350 00 | 8,400 00 | 10,150 00 |
| U.S.cert.of indebt.as cash res.:Com'l. dept. | ..... | ..... | 3,000 00 | ..... | ..... |
| Sav. dept. | 3,000 00 | 3,000 00 | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,798 00 | 8,741 00 | 15,925 00 | 10,080 00 | 3,955 00 |
| Sav. dept. | 8,000 00 | 8,000 00 | 6,000 00 | 6,000 00 | 8,000 00 |
| Gold coin:.....Com'l. dept. | 420 00 | 435 00 | 470 00 | 465 00 | 1,622 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 1,447 00 | 1,780 20 | 1,771 70 | 2,051 15 | 1,369 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 657 75 | 907 75 | 832 95 | 817 55 | 162 98 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 1,594 17 | 1,452 80 | 49 19 | 579 44 | 91 75 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,100 43 | 2,128 18 | 2,128 18 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 352 38 | 7,202 60 | 2,132 33 | 5,203 89 | 110 35 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,206 92 | 505 95 | 301 17 | 274 23 | 161 49 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $368,277 32 | $402,493 59 | $413,694 16 | $437,097 06 | $463,996 15 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 3,407 16 | 6,004 25 | 9,904 16 | 8,402 27 | 13,008 94 |
| Dividends unpaid | 1,000 00 | 10 00 | 10 00 | 1,000 00 | 10 00 |
| Reserved for taxes, interest, etc | 3,373 31 | 2,028 93 | 576 04 | 461 72 | 7 32 |
| Commercial deposits subject to check | 89,498 49 | 108,092 59 | 111,062 95 | 118,207 33 | 133,914 40 |
| Demand certificates of deposit | 50,692 93 | 50,271 85 | 51,293 47 | 61,326 69 | 57,631 54 |
| Certified checks | ..... | ..... | 53 10 | 120 09 | 19 18 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 193 79 | 193 79 | 193 79 | 196 19 | 196 10 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 162,937 74 | 173,813 89 | 185,451 89 | 192,185 58 | 206,500 57 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 173 90 | 78 29 | 148 76 | 197 19 | 208 10 |
| Notes and bills rediscounted | 7,000 00 | 7,000 00 | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $368,277 32 | $402,493 59 | $413,694 16 | $437,097 06 | $463,996 15 |

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## No. 392.

## THE STOCKBRIDGE STATE BANK, STOCKBRIDGE.

### Organized January 11, 1908.

W. J. DANCER, *President;* ORVILLE GORTON, *Vice President;* E. B. OSTRANDER, *Cashier;* PAUL C. DANCER, *Assistant Cashier.*

DIRECTORS.—W. J. Dancer, Orville Gorton, Edwin Farmer, C. Brogan, A. A. Hall, Chas. E. Gaylord, G. A. Rowe, Chas. A. Stephens, F. M. Bowdish.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $75,429 25 | $74,685 91 | $86,418 80 | $87,732 80 | $87,460 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 63,786 24 | 92,432 01 | 91,632 01 | 66,388 07 | 85,983 45 |
| Sav. dept. | 128,590 00 | 130,565 00 | 118,080 00 | 120,030 00 | 120,860 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 23,803 73 | 25,611 15 | 35,013 54 | 33,645 24 | 24,958 95 |
| Sav. dept. | 27,089 41 | 27,762 87 | 10,400 38 | 24,577 21 | 32,820 16 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,424 00 | 2,273 00 | 3,235 00 | 4,155 00 | 2,251 00 |
| Sav. dept. | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Gold coin:.....Com'l. dept. | 270 00 | 285 00 | 365 00 | 350 00 | 205 00 |
| Sav. dept. | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Silver coin:.....Com'l. dept. | 296 35 | 503 05 | 582 15 | 252 70 | 931 10 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 372 74 | 408 90 | 354 60 | 312 20 | 394 91 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 187 15 | 999 85 | 82 86 | 1,148 21 | 1,195 39 |
| Premium account | ..... | 32 29 | 32 29 | 32 29 | 47 29 |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,408 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 201 89 | 403 32 | 828 22 | 2,551 59 | 1,077 31 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $338,950 76 | $370,462 35 | $361,524 85 | $355,675 31 | $373,092 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 6,909 16 | 8,220 82 | 9,649 83 | 1,743 22 | 3,580 93 |
| Dividends unpaid | 2,000 00 | ..... | ..... | 2,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 157,094 94 | 185,376 98 | 171,678 26 | 145,326 47 | 153,876 55 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 9 48 | 4 45 | 4 45 | 4 45 | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 46,152 72 | 44,856 27 | 46,892 31 | 50,489 94 | 51,062 60 |
| Certificates of deposit | 86,784 46 | 92,003 83 | 93,300 00 | 111,111 23 | 119,572 48 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $338,950 76 | $370,462 35 | $361,524 85 | $355,675 31 | $373,092 56 |

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## No. 134.

## THE CITIZENS' STATE BANK, STURGIS.

### Organized March 2, 1892.

M. E. AULSBROOK, *President;* CHAS. A. STURGES, T. J. COLLINS, *Vice Presidents;* ARTHUR WALTON, *Cashier;* H. C. KRAFT, *Assistant Cashier.*

DIRECTORS.—M. E. Aulsbrook, Frank Kenyon, T. J. Collins, Chas. A. Sturges, E. C. Wright, Arthur Walton, C. A. Freeland, R. H. Van Buren, W. A. Cavin, F. L. Burdick.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $445,640 91 | $419,332 39 | $447,829 52 | $459,040 74 | $489,072 29 |
| Sav. dept. | 40,248 50 | 40,061 00 | 46,986 00 | 59,798 50 | 64,136 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 63,050 00 | 107,550 00 | 94,550 00 | 48,750 00 | 65,400 00 |
| Sav. dept. | 207,200 89 | 233,036 49 | 240,380 45 | 210,042 45 | 218,743 60 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 191,495 57 | 240,420 11 | 319,236 72 | 292,588 25 | 234,890 49 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 25,650 00 | 29,800 00 | 31,950 00 | 32,950 00 | 52,150 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 15,000 00 | 15,000 00 | 15,000 00 | 20,000 00 | ..... |
| Sav. dept. | 5,000 00 | 5,000 00 | 10,000 00 | 15,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,186 30 | 533 78 | 572 75 | 821 47 | 255 88 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,305 00 | 1,278 00 | 17,338 00 | 10,148 00 | 11,209 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | 672 50 | 732 50 | 775 00 | 790 00 | 805 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 5,256 25 | 5,991 85 | 3,838 30 | 4,376 00 | 3,712 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 361 23 | 480 57 | 345 19 | 321 88 | 101 66 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 2,266 71 | 3,527 64 | 536 82 | 379 99 | 158 66 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,325 00 | 2,325 00 | 2,325 00 |
| Other real estate | 1,790 63 | 1,790 63 | 1,477 60 | 1,477 60 | 927 60 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | 123 57 | ..... |
| Cash items in transit | ..... | 851 77 | 159 38 | ..... | 437 40 |
| Outside checks and other cash items | 117 49 | ..... | ..... | 143 95 | 40 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | 40 00 | 40 00 | 40 00 | 40 00 | ..... |
| Totals | $1,038,281 98 | $1,127,426 73 | $1,253,340 73 | $1,179,117 40 | $1,164,364 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 18,128 08 | 15,566 40 | 19,476 06 | 23,630 67 | 25,737 02 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | 451 29 | 621 07 | 978 53 |
| Commercial deposits subject to check | 405,274 14 | 462,302 24 | 592,970 43 | 510,275 07 | 492,130 33 |
| Demand certificates of deposit | 238,864 71 | 253,069 39 | 242,818 61 | 244,165 89 | 234,192 98 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 259 94 | 263 20 | 263 20 | 263 20 | 266 46 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 285,755 11 | 306,225 50 | 307,361 14 | 310,161 50 | 321,059 51 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,038,281 98 | $1,127,426 73 | $1,253,340 73 | $1,179,117 40 | $1,164,364 83 |

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## No. 494.

## SUNFIELD STATE SAVINGS BANK, SUNFIELD.

Organized January 17, 1912.

A. H. SAYER, *President*; F. P. TURNER, *Vice President*; D. G. WEIPPERT, *Cashier*; C. A. FORS, *Assistant Cashier*.

DIRECTORS.—W. H. McBride, A. H. Sayer, F. P. Turner, D. G. Weippert, C. N. Van Houten.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $36,564 20 | $44,294 44 | $57,211 39 | $63,614 85 | $65,424 63 |
| Sav. dept. | 45,243 64 | 44,292 63 | 43,567 19 | 38,084 69 | 45,055 42 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,838 00 | 15,838 00 | 15,838 00 | 15,838 00 | 20,338 00 |
| Sav. dept. | 108,880 00 | 106,330 00 | 99,750 00 | 97,900 00 | 104,300 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 24,870 33 | 24,279 81 | 19,061 68 | 7,147 67 | 13,389 33 |
| Sav. dept. | ..... | ..... | ..... | 12,128 58 | 30,336 74 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 37,415 00 | 44,619 00 | 43,125 00 | 30,245 00 | 44,950 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,010 00 | 3,139 00 | 3,874 00 | 4,730 00 | 4,191 00 |
| Sav. dept. | 7,500 00 | 7,250 00 | 5,250 00 | 4,000 00 | 5,250 00 |
| Gold coin:.....Com'l. dept. | 25 00 | 25 00 | 17 50 | 17 50 | 20 00 |
| Sav. dept. | 2,500 00 | 2,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Silver coin:.....Com'l. dept. | 846 60 | 1,107 20 | 1,047 20 | 735 25 | 996 20 |
| Sav. dept. | ..... | ..... | ..... | 250 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 260 93 | 287 71 | 225 22 | 269 15 | 334 56 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 86 72 | 47 16 | 185 51 | 154 55 | 37 07 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 1,800 00 | 1,500 00 | 1,500 00 | 3,500 00 | 5,000 00 |
| Furniture and fixtures | 1,000 00 | 800 00 | 800 00 | 2,000 00 | 2,000 00 |
| Other real estate | 75 00 | 3,575 00 | 3,575 00 | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | 21 74 | 41 20 | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | 66 47 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $287,915 42 | $300,156 69 | $301,818 89 | $287,365 24 | $343,439 42 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $22,500 00 | $22,500 00 | $22,500 00 | $22,500 00 | $22,500 00 |
| Surplus fund | 7,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 9,365 45 | 7,493 92 | 8,706 61 | 7,384 88 | 10,814 96 |
| Dividends unpaid | ..... | 32 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 86,431 55 | 86,927 24 | 83,221 24 | 60,765 82 | 92,534 33 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 105,626 86 | 113,313 66 | 111,358 06 | 116,217 00 | 125,835 25 |
| Certificates of deposit | 56,991 56 | 61,889 87 | 68,032 98 | 72,497 54 | 83,754 88 |
| Club savings deposit | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $287,915 42 | $300,156 69 | $301,818 89 | $287,365 24 | $343,439 42 |

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No. 290.

## THE LEELANAU COUNTY SAVINGS BANK, SUTTON'S BAY.

Organized January 21, 1904.

D. H. POWER, *President;* JOSEPH HAHNENBERG, *Vice President;* G. S. WHITMORE, *Cashier.*
W. F. BROODER, *Assistant Cashier.*

DIRECTORS.—D. H. Power, G. S. Whitmore, Joseph Hahnenberg, E. A. Power, James L. Kehl.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $86,173 01 | $85,490 91 | $97,917 91 | $118,708 79 | $98,651 88 |
| Sav. dept. | 27,377 00 | 17,448 65 | 17,047 15 | 16,189 70 | 35,039 94 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | 1,000 00 | ..... | 6,000 00 | ..... |
| Sav. dept. | 125,780 02 | 128,819 84 | 150,459 84 | 144,962 94 | 140,034 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | 6,555 64 | 4,555 04 | 5,019 41 | 7,302 78 | 13,149 61 |
| Sav. dept. | 5,712 93 | 6,212 93 | 6,212 93 | 6,212 93 | 6,212 93 |
| Due from bks. in res. cities:...Com'l. dept. | 5,033 83 | 8,344 77 | 4,081 38 | 2,517 21 | 17,952 13 |
| Sav. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 1,000 00 | 4,500 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 17,000 00 | 22,700 00 | 12,550 00 | 18,910 00 | 13,900 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 6,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | 1,500 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,016 00 | 1,862 00 | 1,386 00 | 2,796 00 | 1,312 00 |
| Sav. dept. | 4,000 00 | 4,000 00 | 3,000 00 | 4,000 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | 125 00 | 147 50 | 147 50 | 210 00 | 35 00 |
| Sav. dept. | 3,000 00 | 3,000 00 | 4,000 00 | ..... | 200 00 |
| Silver coin:.....Com'l. dept. | 824 60 | 656 70 | 335 45 | 503 50 | 57 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | 500 00 |
| Nickels and cents:.....Com'l. dept. | 184 11 | 234 21 | 207 39 | 201 61 | 154 47 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 21 24 | 159 79 | 42 83 | 8 13 | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 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 | 2,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 620 00 |
| Outside checks and other cash items | 2,366 63 | 90 81 | 645 93 | 1,231 72 | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $295,720 01 | $293,273 15 | $319,103 72 | $336,305 31 | $340,370 00 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 9,739 38 |
| Undivided profits, net | 742 60 | 749 42 | 43 21 | 891 32 | ..... |
| Dividends unpaid | 2,000 00 | ..... | ..... | 2,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 44,459 13 | 42,765 83 | 48,981 95 | 38,118 83 | 58,198 65 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 37 50 | 75 45 | 47 25 | 873 37 | ..... |
| Cashier's checks | 3,748 04 | 2,959 33 | 22,263 22 | 4,464 15 | 730 23 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 39,565 97 | 28,361 37 | 20,044 54 | 37,347 78 | 32,708 50 |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 105,132 11 | 106,735 37 | 104,119 66 | 113,172 44 | 127,266 72 |
| Certificates of deposit | 65,034 66 | 71,626 38 | 73,603 89 | 74,418 44 | 78,494 52 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | 15,018 98 | 5,732 00 |
| Bills payable | ..... | ..... | 10,000 00 | 10,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $295,720 01 | $293,273 15 | $319,103 72 | $336,305 31 | $340,370 00 |

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## No. 151.

## THE LILLEY STATE BANK, TECUMSEH.

### Organized January 26, 1893.

R. A. HESSEN, *President;* FRANK J. TEMPLE, *Vice President;* HERBERT S. TEMPLE, *Cashier;* F. S. TURNER, *Assistant Cashier.*

DIRECTORS.—P. W. A. Fitzsimmons, Frank E. Bradley, R. A. Heesen, Frank J. Temple, Harrison F. Temple, W. D. Reed, Albert S. Cummins, Herbert S. Temple, Frank S. Turner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $169,096 67 | $186,734 01 | $146,705 73 | $150,442 35 | $180,785 53 |
| Sav. dept. | 82,938 06 | 61,305 03 | 58,870 41 | 48,855 70 | 57,754 84 |
| Bonds, mtgs. and securities:...Com'l. dept. | 35,000 00 | ..... | 16,900 00 | 143,752 83 | 146,700 00 |
| Sav. dept. | 167,637 66 | 244,179 84 | 289,255 84 | 238,150 53 | 252,960 91 |
| Due from Fed. Res. Bank:....Com'l. dept. | 22,872 43 | 56,177 66 | 22,579 36 | 31,154 83 | 15,192 26 |
| Sav. dept. | ..... | ..... | ..... | 10,000 00 | 10,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 35,883 26 | 36,478 88 | 48,634 53 | 25,778 53 | 20,535 09 |
| Sav. dept. | 13,157 32 | 51,176 95 | 37,762 02 | 30,257 63 | 32,805 81 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 47,450 00 | 62,950 00 | 84,500 00 | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | 974 83 | 1,308 71 | 865 17 |
| Sav. dept. | 1,135 91 | 446 88 | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | ..... | ..... | 15,868 00 | 4,994 00 | 7,030 00 |
| Sav. dept. | 19,900 00 | 10,694 00 | ..... | 10,000 00 | 10,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 100 00 | 50 00 | 90 00 |
| Sav. dept. | ..... | 87 50 | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | ..... | ..... | 1,056 30 | 1,067 40 | 706 20 |
| Sav. dept. | 1,379 00 | 959 85 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | 476 72 | 339 06 | 323 57 |
| Sav. dept. | 46 18 | 31 31 | ..... | ..... | ..... |
| Overdrafts | ..... | ..... | ..... | ..... | 10 82 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 4,000 00 | 4,232 00 | 4,788 25 | 4,822 25 | 4,891 80 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $602,296 49 | $717,253 91 | $730,271 99 | $702,773 82 | $742,452 00 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 2,726 56 | 5,682 02 | 5,798 87 | 4,089 93 | 6,632 13 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 188,108 23 | 196,707 50 | 225,327 11 | 185,568 35 | 191,175 76 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 1,454 00 | 1,176 54 | 70 40 | 61 95 | 62 88 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 250,857 88 | 258,386 63 | 349,819 48 | 259,529 13 | 267,282 15 |
| Certificates of deposit | 48,785 71 | 51,357 67 | 53,340 59 | 51,067 22 | 51,699 08 |
| Club savings deposits | ..... | 39,100 00 | ..... | ..... | ..... |
| Notes and bills rediscounted | 40,364 11 | 29,843 55 | 35,915 54 | 18,307 24 | ..... |
| Bills payable | 10,000 00 | 75,000 00 | ..... | ..... | 40,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 124,150 00 | 125,600 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $602,296 49 | $717,253 91 | $730,271 99 | $702,773 82 | $742,452 00 |

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## No. 156.

## THE TECUMSEH STATE SAVINGS BANK, TECUMSEH.

### Organized April 21, 1893.

J. H. SMITH, *President;* L. G. NORTH, EDW. FRENSDORF, *Vice Presidents;*
GUY E. NEMIRE, *Cashier;* F. C. SNELL, *Assistant Cashier.*

DIRECTORS.—Joseph Russell, L. G. North, A. C. Aylesworth, Edward Frensdorf, Guy E. Belding, Thomas McCann, J. H. Smith, B. J. Pulver.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $120,990 39 | $134,085 39 | $112,202 47 | $123,097 09 | $158,611 65 |
| Sav. dept. | 77,672 04 | 75,599 36 | 120,407 83 | 88,895 39 | 99,746 03 |
| Bonds, mtgs. and securities:...Com'l. dept. | 89,001 22 | 59,105 38 | 92,504 72 | 55,283 34 | 83,234 02 |
| Sav. dept. | 248,562 51 | 237,892 63 | 254,606 61 | 269,471 61 | 269,499 63 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | 14,492 05 | 20,541 70 | 20,804 50 | 22,984 75 |
| Sav. dept. | 27,856 77 | 14,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 8,206 26 | 5,702 63 | 4,592 67 | 7,409 82 | 8,730 29 |
| Sav. dept. | 75,621 05 | 127,726 05 | 125,684 56 | 68,940 35 | 61,788 72 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 23,900 00 | 15,600 00 | 104,500 00 | 64,300 00 |
| U.S. cert. of ndebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,764 69 | 7,321 76 | 2,056 54 | 4,213 95 | 2,030 78 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,893 00 | 594 00 | 7,713 00 | 10,719 00 | 10,523 00 |
| Sav. dept. | 10,000 00 | 10,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 187 50 | 172 50 | 412 50 | 427 50 | 522 50 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 1,615 75 | 1,994 75 | 2,297 10 | 2,412 15 | 1,601 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 301 36 | 243 68 | 328 45 | 384 37 | 428 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 98 02 | 79 11 | 88 02 | 31 14 | 126 24 |
| Premium account | 149 34 | 149 34 | ..... | ..... | ..... |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 6,000 00 | 6,280 00 | 6,280 00 | 6,280 00 | 6,280 00 |
| Other real estate | ..... | 3,311 19 | 3,311 19 | 3,311 19 | 3,261 19 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 100 00 |
| Outside checks and other cash items | 323 82 | 218 19 | 451 22 | 579 51 | 107 24 |
| Stock of Federal Reserve Bank | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $675,843 72 | $726,468 01 | $794,678 58 | $792,360 91 | $819,476 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $26,000 00 | $26,000 00 | $26,000 00 | $26,000 00 | $26,000 00 |
| Surplus fund | 26,000 00 | 26,000 00 | 26,000 00 | 26,000 00 | 26,000 00 |
| Undivided profits, net | 600 00 | 1,052 16 | 6,198 17 | 2,435 81 | 4,613 60 |
| Dividends unpaid | 2,040 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 223,744 99 | 208,539 77 | 262,716 11 | 275,463 24 | 247,929 41 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 90 45 | ..... | 14 25 | 153 97 | 145 69 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 341,287 13 | 390,771 91 | 414,300 76 | 408,283 81 | 407,635 07 |
| Certificates of deposit | 56,081 15 | 74,104 17 | 59,449 29 | 54,024 08 | 54,203 07 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 52,950 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $675,843 72 | $726,468 01 | $794,678 58 | $792,360 91 | $819,476 84 |

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## No. 258.

## FIRST STATE BANK OF TEKONSHA.

### Organized March 20, 1902.

D. G. MARTINSON, *President;* R. E. WALDO, H. M. RANDALL, *Vice Presidents;* B. G. DOOLITTLE, *Cashier;* F. D. RICE, *Assistant Cashier.*

DIRECTORS.—B. G. Doolittle, R. E. Waldo, H. A. Doolittle, D. G. Martinson, H. M. Randall, W. B. Durham, W. J. Murphy.

| Resources. | Report of Dec .31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $128,134 35 | $115,676 45 | $124,548 91 | $155,621 55 | $162,478 51 |
| Sav. dept. | 2,100 00 | 7,450 00 | 2,500 00 | 2,935 00 | 8,435 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 48,405 00 | 69,405 00 | 58,405 00 | 13,905 00 | 18,905 00 |
| Sav. dept. | 30,226 75 | 36,026 75 | 36,496 75 | 36,396 75 | 33,896 75 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 57,273 25 | 48,214 58 | 37,037 54 | 42,864 56 | 51,852 54 |
| Sav. dept. | 2,000 00 | 2,000 00 | 2,000 00 | 5,000 00 | 3,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 3,250 00 | 3,250 00 | 2,850 00 | 2,850 00 | 2,900 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 2,000 00 | 2,000 00 | 2,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | 18 83 | 118 31 | 2 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,137 00 | 6,946 00 | 5,484 00 | 9,067 00 | 8,000 00 |
| Sav. dept. | 1,000 00 | ..... | 1,000 00 | 1,500 00 | 349 00 |
| Gold coin:.....Com'l. dept. | 92 50 | 132 50 | 2,142 50 | 122 50 | 97 50 |
| Sav. dept. | 2,000 00 | 2,000 00 | ..... | 2,000 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 866 20 | 1,047 45 | 928 40 | 1,269 55 | 1,147 15 |
| Sav. dept. | ..... | 340 00 | 401 00 | 186 00 | 109 00 |
| Nickels and cents:.....Com'l. dept. | 188 73 | 236 30 | 202 45 | 178 24 | 212 73 |
| Sav. dept. | 42 76 | 79 | 82 | 48 | 28 |
| Overdrafts..... | 223 72 | 241 86 | 1,408 83 | 1,155 36 | 356 86 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | ..... | 1 82 | ..... | ..... | ..... |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $288,640 26 | $298,669 50 | $281,125 03 | $278,870 30 | $297,442 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund..... | 10,500 00 | 10,500 00 | 10,500 00 | 11,500 00 | 11,500 00 |
| Undivided profits, net..... | 460 45 | 2,054 42 | 2,567 77 | 742 72 | 2,173 18 |
| Dividends unpaid..... | 1,312 50 | ..... | ..... | 1,200 00 | 150 00 |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 98,845 65 | 84,477 64 | 89,796 81 | 80,535 75 | 88,594 57 |
| Demand certificates of deposit..... | 106,902 15 | 120,569 90 | 100,869 38 | 104,023 10 | 114,334 79 |
| Certified checks..... | ..... | ..... | ..... | 50 | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 36,491 65 | 47,335 76 | 43,645 29 | 46,922 45 | 46,969 25 |
| Certificates of deposit..... | 4,127 86 | 3,731 78 | 3,745 78 | 3,945 78 | 3,720 78 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $288,640 26 | $298,669 50 | $281,125 03 | $278,870 30 | $297,442 57 |

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## No. 120.

## THE FIRST STATE SAVINGS BANK OF THREE RIVERS.

### Organized August 15, 1891.

GEORGE T. WOLF, *President;* F. E. BEATTY, *Vice President;* H. C. KAAS, *Cashier;* W. WATERS, JR., *Branch Manager.*

DIRECTORS.—George T. Wolf, R. B. Linsley, Carl Klocke, Chas. E. Nelson, H. C. Kaas, F. E. Beatty, S. B. Hagenbuch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $489,227 18 | $442,016 09 | $462,365 62 | $481,011 35 | $554,204 99 |
| Sav. dept. | 90,325 00 | 111,570 00 | 118,245 00 | 122,900 41 | 101,345 00 |
| Bonds, mtgs. and securities: Com'l. dept | 162,803 00 | 112,378 00 | 66,578 00 | 51,328 00 | 60,500 00 |
| Sav. dept | 139,188 08 | 136,822 50 | 152,122 50 | 168,509 35 | 166,344 00 |
| Due from Fed. Res. Bank: Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 204,177 04 | 244,080 65 | 309,214 37 | 230,318 04 | 207,348 90 |
| Sav. dept. | 97,143 06 | 92,116 21 | 104,400 84 | 61,742 78 | 70,216 58 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 46,100 00 | 46,100 00 | 66,100 00 | 37,500 00 | 29,600 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 1,721 23 | 2,285 52 | 4,267 36 | 962 34 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 38,737 00 | 24,994 00 | 15,099 25 | 16,909 00 | 13,361 00 |
| Sav. dept. | 19,000 00 | 19,000 00 | 21,000 00 | 30,000 00 | 18,000 00 |
| Gold coin: Com'l. dept. | 3,075 00 | 3,317 50 | 3,342 50 | 3,320 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,000 00 |
| Silver coin: Com'l. dept. | 3,564 70 | 3,579 65 | 4,709 15 | 3,227 35 | 3,165 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 298 86 | 273 11 | 255 16 | 375 12 | 285 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 161 91 | 163 47 | 62 98 | 87 72 | 2,316 14 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 | 29,000 00 |
| Furniture and fixtures | 17,000 00 | 17,000 00 | 17,000 00 | 16,500 00 | 16,500 00 |
| Other real estate | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 2,000 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,739 47 | 2,143 76 | 1,896 14 | 4,046 21 | 3,228 20 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,356,261 53 | $1,299,840 46 | $1,388,658 87 | $1,270,737 67 | $1,280,415 45 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 4,022 52 | 7,039 02 | 9,470 03 | 4,048 77 | 8,521 61 |
| Dividends unpaid | 4,800 00 | 8 00 | ..... | 3,600 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 539,171 20 | 423,395 32 | 448,381 36 | 382,207 72 | 372,639 66 |
| Demand certificates of deposit | 317,547 72 | 348,110 15 | 352,412 12 | 354,195 05 | 371,217 72 |
| Certified checks | 52 25 | 126 30 | 1,502 65 | 53 65 | 26 20 |
| Cashier's checks | 8,896 02 | 9,955 93 | 59,336 85 | 9,901 06 | 14,436 91 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 827 71 | 827 71 | 827 71 | 837 97 | 837 97 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 380,944 11 | 400,378 03 | 406,728 15 | 405,893 45 | 407,735 38 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,356,261 53 | $1,299,840 46 | $1,388,658 87 | $1,270,737 67 | $1,280,415 45 |

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## No. 266.

## PEOPLE'S SAVINGS BANK OF TRAVERSE CITY.

Organized May 15, 1902.

H. S. HULL, *President;* A. V. FRIEDRICH, J. B. MARTIN, *Vice Presidents;* E. P. ALLEN, *Cashier;* RALPH VISKOCHIL, *Assistant Cashier.*

DIRECTORS.—H. S. Hull, Stephen Lautner, J. M. Huellmantel, J. O. Crotser, A. V. Friedrich, Frank Trude, F. H. Smith, L. O. Rice, J. B. Martin, Frank Votruba, L. F. Mikesell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12 1919. | Report of June 30 1919. | Report of Sept. 12 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $258,548 64 | $243,860 71 | $257,827 62 | $242,565 34 | $245,274 04 |
| Sav. dept. | 3,282 01 | 3,282 01 | 3,282 01 | 3,282 01 | 3,282 01 |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,193 69 | 32,514 37 | 76,603 83 | 103,596 97 | 123,591 53 |
| Sav. dept. | 88,055 20 | 95,755 20 | 104,941 70 | 114,160 55 | 110,505 55 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 42,174 71 | 48,359 17 | 15,112 02 | 42,800 63 | 9,297 59 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 33,700 00 | 20,400 00 | 14,900 00 | 11,100 00 | 16,650 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,670 40 | 3,660 35 | 5,404 54 | 3,232 69 | 2,430 31 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 17,956 00 | 9,214 00 | 20,722 00 | 21,640 00 | 12,116 00 |
| Sav. dept. | 3,300 00 | 3,000 00 | 3,000 00 | 3,500 00 | 3,500 00 |
| Gold coin:.....Com'l. dept. | 1,042 50 | 1,265 00 | 1,222 50 | 1,242 50 | 1,397 50 |
| Sav. dept. | 3,200 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 2,682 10 | 3,028 30 | 3,068 85 | 2,932 80 | 2,961 70 |
| Sav. dept. | 100 00 | 300 00 | 450 00 | 250 00 | 350 00 |
| Nickels and cents:.....Com'l. dept. | 552 61 | 578 01 | 325 87 | 231 81 | 409 62 |
| Sav. dept. | 31 55 | 24 00 | 50 62 | 53 84 | 67 19 |
| Overdrafts | 201 58 | 971 77 | 243 99 | 509 62 | 1,274 91 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 3,245 04 | 3,165 04 | ..... | ..... | ..... |
| Due from banks other than in reserve cities.. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 1,787 83 | 1,757 64 | 1,805 37 | 1,143 49 | 152 09 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | 189 75 | ..... |
| Totals | $508,723 86 | $501,135 57 | $538,960 92 | $582,432 00 | $563,260 04 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 3,132 61 | 3,803 19 | 3,244 73 | 3,868 68 | 4,846 89 |
| Dividends unpaid | 1,800 00 | 66 00 | ..... | ..... | 6 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 185,063 03 | 165,126 56 | 157,664 52 | 183,042 65 | 226,467 07 |
| Demand certificates of deposit | 49,248 52 | 57,477 11 | 60,016 77 | 56,469 42 | 63,432 80 |
| Certified checks | 13 50 | 414 33 | 1,276 56 | 1,919 20 | 1,118 94 |
| Cashier's checks | 5,249 30 | 2,004 72 | 2,384 10 | 3,270 74 | 5,024 40 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 7,548 14 | 1,482 45 | 5,799 91 | 5,414 91 | 5,009 19 |
| State moneys on deposit | ..... | ..... | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 127,629 40 | 121,961 37 | 128,083 34 | 133,343 08 | 135,644 51 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 4,039 36 | 3,799 84 | 1,540 99 | 2,003 32 | 1,710 24 |
| Notes and bills rediscounted | ..... | ..... | 13,950 00 | 5,000 00 | ..... |
| Bills payable | 50,000 00 | 70,000 00 | 20,000 00 | 40,000 00 | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | 20,000 00 | 10,000 00 | 25,000 00 |
| Bonds borrowed | ..... | ..... | 40,000 00 | 53,100 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $508,723 86 | $501,135 57 | $538,960 92 | $582,432 00 | $563,260 04 |

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## No. 138.

## THE TRAVERSE CITY STATE BANK, TRAVERSE CITY.

### Organized June 16, 1892.

R. FLOYD CLINCH, *President;* HARRY C. DAVIS, *Vice President;*
A. J. MAYNARD, *Vice President and Cashier;*
A. J. HAVILAND, EVERETT WHITNEY, *Assistant Cashiers.*

DIRECTORS.—Harry C. Davis, R. Floyd Clinch, Elsie R. Hannah, C. F. Zapf, Robert Barney, A. J. Maynard, G. B. Kilbourne.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $812,263 26 | $798,818 85 | $923,930 15 | $894,783 41 | $861,226 68 |
| Sav. dept. | 262,400 00 | 276,650 00 | 237,550 00 | 220,500 00 | 219,700 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 566,101 79 | 530,316 91 | 628,226 03 | 567,672 93 | 596,149 85 |
| Sav. dept. | 422,004 47 | 421,280 28 | 416 739 65 | 417 582 15 | 456 318 42 |
| Due from Fed. Res. Bank:....Com'l. dept. | 102,830 08 | 95,527 00 | 112,172 45 | 103,800 80 | 108,389 15 |
| Sav. dept. | 25,898 72 | 25,861 48 | 25,216 03 | 25,587 68 | 26,999 33 |
| Due from bks. in res. cities:...Com'l. dept. | 196,224 23 | 149,449 38 | 115,649 98 | 83,849 59 | 239,480 98 |
| Sav. dept. | 45,000 00 | 40,000 00 | 60,000 00 | 70,000 00 | 85,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 80,000 00 | 80,000 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 2,874 70 | 2,821 80 | 4,657 15 | 7,267 12 | 4,997 51 |
| Sav. dept. | 477 32 | 451 70 | 315 09 | 105 54 | 81 10 |
| Currency:.....Com'l. dept. | 36,332 00 | 19,792 00 | 41,636 00 | 35,135 00 | 44,652 00 |
| Sav. dept. | 21,220 00 | 11,928 00 | 15,939 00 | 26,779 00 | 21,271 00 |
| Gold coin:.....Com'l. dept. | 7,180 00 | 7,572 50 | 11,642 50 | 6,257 50 | 7,170 00 |
| Sav. dept. | 5,300 00 | 5,097 50 | 2,672 50 | 11,120 00 | 10,260 00 |
| Silver coin:.....Com'l. dept. | 4,982 20 | 5,446 55 | 5,415 45 | 6,440 75 | 7,046 65 |
| Sav. dept. | 841 35 | 100 35 | 117 90 | 934 15 | 263 55 |
| Nickels and cents:.....Com'l. dept. | 678 80 | 676 54 | 586 30 | 433 80 | 630 38 |
| Sav. dept. | 28 14 | 27 18 | 28 78 | 18 09 | 12 20 |
| Overdrafts | 35 27 | 153 25 | 188 79 | 128 23 | 3,612 90 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Furniture and fixtures | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Other real estate | 53,118 08 | 53,118 08 | 53,127 91 | 54,066 23 | 54,061 23 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 4,038 68 | 4,186 78 | 52 50 | ..... | 750 96 |
| Outside checks and other cash items | 16,132 09 | 5,872 76 | 2,820 39 | 9,344 30 | 829 51 |
| Stock of Federal Reserve Bank | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Other assets | 114 56 | ..... | ..... | ..... | 236 28 |
| Totals | $2,800,075 74 | $2,669,148 89 | $2,872,684 55 | $2,755,806 27 | $2,963,139 68 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 7,574 56 | 7,169 52 | 21,246 51 | 18,585 54 | 17,849 33 |
| Dividends unpaid | 600 00 | ..... | ..... | 80 00 | ..... |
| Reserved for taxes, interest, etc | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Commercial deposits subject to check | 931,446 85 | 783,254 28 | 913,959 95 | 801,304 68 | 869,016 49 |
| Demand certificates of deposit | 517,345 51 | 515,730 63 | 565,643 43 | 565,968 70 | 584,059 05 |
| Certified checks | 275 49 | 45 00 | 1,031 40 | 615 87 | 684 90 |
| Cashier's checks | 9,688 62 | 2,469 28 | 10,174 21 | 12,774 52 | 5,483 62 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 100,038 85 | 106,443 92 | 85,094 48 | 83,561 21 | 114,725 56 |
| State moneys on deposit | 10,000 00 | 50,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Postal savings deposits | 814 91 | 814 73 | 814 73 | 569 53 | 579 55 |
| U. S. Government deposits | 49,000 00 | 32,000 00 | 25,000 00 | 9,992 90 | 61,342 81 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 844,345 00 | 839,533 99 | 826,568 85 | 838,963 50 | 888,187 93 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | 18,945 95 | 21,687 54 | 13,150 99 | 13,389 82 | 11,210 44 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals.. | $2,800,075 74 | $2,669,148 89 | $2,872,684 55 | $2,755,806 27 | $2,963,139 68 |

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## No. 510.

## TRENTON STATE BANK, TRENTON.

### Organized August 26, 1912.

AUSTIN CHURCH, *President;* EBER W. YOST, *Vice President;* F. A. LAUTENSCHLAGER, *Cashier;* GRACE M. NEIFERT, *Assistant Cashier.*

DIRECTORS.—Nicholas A. Mans, Eber W. Yost, Austin Church, J. C. Armstrong, Joseph Anderson, Chas. R. Talbot, Elliott S. Nichols, J. Wm. Foley, Edward Sullivan.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $94,358 78 | $90,946 55 | $89,148 99 | $97,758 83 | $96,364 44 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Bonds, mtgs. and securities:...Com'l. dept. | 20,000 00 | ..... | ..... | 4,500 00 | 22,000 00 |
| Sav. dept. | 68,926 75 | 101,213 00 | 110,153 00 | 124,358 00 | 120,028 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 13,771 15 | 7,847 82 | 9,890 04 | 6,743 55 | 20,892 12 |
| Sav. dept. | 6,000 00 | 2,000 00 | ..... | ..... | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 29,275 00 | 20,900 00 | 24,500 00 | 27,415 00 | 27,850 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | 2,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | 2,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,283 00 | 6,152 00 | 10,379 00 | 6,311 00 | 12,374 00 |
| Sav. dept. | 4,300 00 | 4,610 00 | 5,200 00 | 3,700 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 65 00 | 65 00 | 105 00 | 10 00 | 80 00 |
| Sav. dept. | 700 00 | 700 00 | 700 00 | 600 00 | 600 00 |
| Silver coin:.....Com'l. dept. | 140 00 | 50 00 | 316 00 | 136 50 | 960 00 |
| Sav. dept. | 240 00 | 430 00 | 100 00 | 100 00 | 200 00 |
| Nickels and cents:.....Com'l. dept. | 24 72 | 13 68 | 240 91 | 154 91 | 297 17 |
| Sav. dept. | 160 00 | 260 00 | 100 00 | 200 00 | ..... |
| Overdrafts | 1 16 | ..... | ..... | ..... | 465 75 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures | 1,518 40 | 1,518 40 | 1,534 26 | 1,400 00 | 1,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 6 00 |
| Outside checks and other cash items | 787 00 | 1,234 64 | 657 31 | ..... | 203 26 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $254,550 96 | $240,941 09 | $256,024 51 | $280,387 79 | $312,720 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,500 00 | 6,500 00 | 7,000 00 | 7,500 00 | 7,500 00 |
| Undivided profits, net | 501 69 | 990 81 | 2,429 63 | 581 72 | 1,269 98 |
| Dividends unpaid | 1,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 114,666 67 | 88,073 46 | 95,685 90 | 115,433 33 | 138,404 41 |
| Demand certificates of deposit | 963 00 | 2,215 00 | 2,815 00 | 452 00 | 1,069 91 |
| Certified checks | 42 20 | 255 00 | 8 40 | 195 80 | 124 50 |
| Cashier's checks | 532 41 | 57 70 | 67 87 | 1,199 34 | 164 08 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 96,258 75 | 111,143 14 | 116,182 83 | 123,329 72 | 128,837 28 |
| Certificates of deposit | 9,085 00 | 6,704 74 | 6,834 74 | 6,695 74 | 5,350 44 |
| Club savings deposits | 1 24 | 1 24 | 14 | 14 | 14 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | 5,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $254,550 96 | $240,941 09 | $256,024 51 | $280,387 79 | $312,720 74 |

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## No. 560.

## THE STATE BANK OF TROUT LAKE.

### Organized January 23, 1915.

J. F. VINCENT, *President;* OLIVER W. SMITH, *Vice President;* W. J. CONLOGUE, *Cashier.*

DIRECTORS.—Oliver W. Smith, John Anguilm, J. F. Vincent, J. F. Faber, E. E. Du Cap.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $31,070 86 | $30,366 08 | $27,428 29 | $28,878 30 | $28,801 62 |
| Sav. dept. | 1,195 00 | 1,170 00 | 2,150 00 | 2,550 00 | 1,650 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,663 43 | 4,439 70 | 4,239 70 | 4,345 50 | 2,965 50 |
| Sav. dept. | 10,000 00 | 9,375 00 | 8,400 00 | 8,850 00 | 9,150 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 654 59 | 4,366 50 | 5,690 78 | 1,413 60 | 3,264 92 |
| Sav. dept. | 391 70 | 966 73 | 1,688 36 | 811 29 | 2,833 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | 700 00 | 1,700 00 | 1,700 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 220 00 | 580 00 | 345 00 | 639 00 | 1,403 00 |
| Sav. dept. | 3,500 00 | 1,000 00 | 2,000 00 | 1,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 486 95 | 321 85 | 384 95 | 121 50 | 655 30 |
| Sav. dept. | ..... | ..... | ..... | 500 00 | ..... |
| Nickels and cents:.....Com'l. dept. | 75 97 | 32 56 | 43 02 | 90 89 | 106 30 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 41 33 | 124 58 | 80 37 | ..... | 26 86 |
| Premium account | ..... | 304 84 | ..... | ..... | ..... |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Furniture and fixtures | 2,341 42 | 2,341 42 | 2,341 42 | 2,341 42 | 2,341 42 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 316 41 | 1,442 04 | ..... | 194 79 | 3,450 53 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 389 50 | 20 13 | 103 50 | 503 50 | 1,012 84 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Ex., int., taxes pd. exceeding earnings | ..... | ..... | ..... | ..... | 46 18 |
| Totals | $58,347 16 | $61,851 43 | $60,595 39 | $58,939 79 | $67,407 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 200 00 | 200 00 | 200 00 | 200 00 | 200 00 |
| Undivided profits, net | 328 94 | ..... | 4 37 | 177 40 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 16,699 72 | 22,921 33 | 20,003 72 | 18,086 98 | 27,756 60 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | 135 00 | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 13,546 25 | 13,777 85 | 16,190 05 | 16,278 16 | 15,103 62 |
| Certificates of deposit | 1,437 25 | 952 25 | 197 25 | 197 25 | 347 25 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscountzd | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 6,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $58,347 16 | $61,851 43 | $60,595 39 | $58,939 79 | $67,407 47 |

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## No. 341.

## THE STATE SAVINGS BANK OF TURNER.

Organized May 22, 1906.

NELSON J. FUEHR, *President;* A. E. SLEEPER, *Vice President;* G. A. FUEHR, *Cashier;* VIOLET G. FUEHR, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, A. L. Wright, Nelson J. Fuehr, G. A. Fuehr, H. A. Chamberlain.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $45,602 66 | $48,210 36 | $54,049 18 | $56,131 16 | $60,881 45 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,093 20 | 8,526 79 | 8,076 79 | 7,501 79 | 7,301 79 |
| Sav. dept. | 30,965 00 | 32,630 00 | 33,055 00 | 35,755 00 | 39,080 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 24,391 30 | 9,875 20 | 11,758 87 | 2,730 65 | 14,253 27 |
| Sav. dept. | 2,120 00 | 2,120 00 | 2,120 00 | 2,120 00 | 2,120 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U.S.cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,650 00 | 7,165 00 | 714 00 | 4,216 00 | 2,635 00 |
| Sav. dept. | 580 00 | 580 00 | 580 00 | 580 00 | |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 620 00 | 620 00 | 620 00 | 620 00 | |
| Silver coin:.....Com'l. dept. | 84 05 | 192 25 | 198 05 | 208 40 | 133 00 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 95 00 | 125 87 | 47 53 | 48 17 | 8 78 |
| Sav. dept. | | | | | |
| Overdrafts | | | | | 46 16 |
| Premium account | | | | | |
| Banking house | 1,404 00 | 1,404 00 | 1,404 00 | 1,404 00 | 1,404 00 |
| Furniture and fixtures | 2,609 53 | 2,609 53 | 2,569 53 | 2,144 53 | 2,785 28 |
| Other real estate | 3,393 43 | 5,353 99 | 5,679 13 | 5,138 78 | 1,917 73 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 2,000 00 | | 1,000 00 | | |
| Outside checks and other cash items | 690 36 | 1,661 04 | 3,236 70 | 2,166 56 | 705 01 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $134,298 53 | $121,074 03 | $125,108 78 | $120,765 04 | $133,271 47 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 4,035 58 | 2,912 85 | 2,035 58 | 4,727 88 | 2,889 89 |
| Dividends unpaid | | | 2,152 54 | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 37,271 13 | 29,697 06 | 25,405 46 | 21,404 17 | 34,104 38 |
| Demand certificates of deposit | 33,491 47 | 36,917 81 | 31,072 37 | 26,594 81 | 27,934 63 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 2,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 23,000 35 | 22,546 31 | 25,442 83 | 29,038 18 | 31,842 57 |
| Certificates of deposit | | | | | |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | 10,000 00 | | 10,000 00 | 10,000 00 | 10,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $134,298 53 | $121,074 03 | $125,108 78 | $120,765 04 | $133,271 47 |

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## No. 289.

## THE STATE SAVINGS BANK OF UNIONVILLE.

### Organized March 31, 1904.

PETER C. PARDEE, *President;* PHILIP ECKFELD, GODFRIED GETTEL, *Vice Presidents;* CARL F. ECKFELD, *Cashier;* FRANKLIN A. KOLB, *Assistant Cashier.*

DIRECTORS.—Peter C. Pardee, Carl F. Eckfeld, Godfried Gettel, William Hahn, J. H. Kemp, Albert Mueller, Philip Eckfeld, Edison W. Slocum, Louis D. Sees, Fred G. Layer, Edwin W. Eckfeld.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $76,274 88 | $90,710 99 | $73,053 49 | $86,719 12 | $96,475 74 |
| Sav. dept. | 23,000 00 | 20,000 00 | 67,500 00 | 64,000 00 | 83,000 00 |
| Bonds, mtgs. and securities:..Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 59,572 50 | 63,322 50 | 53,022 50 | 53,637 50 | 52,887 50 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 17,642 65 | 6,775 32 | 4,537 17 | 8,003 59 | 7,560 53 |
| Sav. dept. | 15,516 85 | 43,138 84 | 8,194 48 | 6,057 98 | 8,311 44 |
| U. S. Bds. & cert. indebt. as sav. legal re:.. | ..... | ..... | 8,050 00 | 14,850 00 | 15,600 00 |
| U.S.cert.ofindebt. as cashres.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,632 00 | 7,533 00 | 2,279 00 | 2,567 00 | 1,298 00 |
| Sav. dept. | 5,000 00 | 6,500 00 | 6,000 00 | 2,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 52 50 | 15 00 | 102 50 | 147 50 | 87 50 |
| Sav. dept. | 500 00 | 500 00 | 500 00 | 500 00 | 600 00 |
| Silver coin:.....Com'l. dept. | 208 20 | 114 85 | 405 20 | 305 50 | 58 60 |
| Sav. dept. | 300 00 | 700 00 | 350 10 | 200 00 | 300 00 |
| Nickels and cents:.....Com'l. dept. | 167 30 | 168 05 | 313 00 | 89 03 | 16 18 |
| Sav. dept. | 200 00 | 300 00 | 140 88 | 53 96 | 100 00 |
| Overdrafts | 620 25 | 300 83 | 322 75 | ..... | 224 15 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 2,363 41 | 2,363 41 | 2,363 41 | 2,363 41 | 2,363 41 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Duefrom banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 501 09 | 843 50 | 900 30 | 390 97 | 1,788 56 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $213,551 63 | $245,286 29 | $230,034 78 | $244,385 56 | $277,671 61 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Undivided profits, net | 2,614 66 | 2,077 06 | 3,012 74 | 3,146 23 | 2,056 70 |
| Dividends unpaid | ..... | 85 00 | 5 00 | ..... | 35 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 69,347 62 | 71,037 89 | 49,002 36 | 51,939 89 | 57,247 67 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 125 00 | ..... | ..... | 33 30 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 17,728 45 | 26,734 04 | 36,747 87 | 39,207 95 | 49,796 82 |
| Certificates of deposit | 86,360 90 | 107,727 30 | 103,766 81 | 102,591 49 | 116,002 12 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 10,000 00 | 15,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $213,551 63 | $245,286 29 | $230,034 78 | $244,385 56 | $277,671 61 |

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## No. 241.

## BANK OF VASSAR, VASSAR.

### Organized July 17, 1901.

FRANK NORTH, *President;* PRESCOTT L. VARNUM, *Vice President;* A. R. LUNDEAN, *Cashier.*

DIRECTORS.—C. G. White, Frank North, Prescott L. Varnum, John Hecht, S. R. DuBois.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12,1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $78,090 27 | $71,228 85 | $84,020 57 | $74,119 66 | $97,027 65 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 14,700 00 | 17,600 00 | 17,600 00 | 19,100 00 | 14,600 00 |
| Sav. dept. | 50,230 30 | 49,985 30 | 50,611 19 | 49,024 90 | 52,489 90 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 24,413 20 | 25,052 53 | 14,717 82 | 22,104 75 | 7,221 79 |
| Sav. dept. | 5,586 94 | 8,965 52 | 5,179 29 | 7,564 61 | 11,055 44 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 4,000 00 | 4,000 00 | 4,000 00 | 4,560 47 | 4,750 42 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,416 00 | 6,872 00 | 7,070 00 | 6,353 00 | 7,723 00 |
| Sav. dept. | 6,482 00 | 3,309 00 | 4,207 00 | 5,227 00 | 3,409 00 |
| Gold coin:.....Com'l. dept. | 40 00 | 65 00 | 55 00 | 50 00 | 50 00 |
| Sav. dept. | | | | | |
| Silver coin:.....Com'l. dept. | 698 85 | 870 75 | 630 35 | 637 60 | 645 75 |
| Sav. dept. | 20 | 75 | 65 | | |
| Nickels and cents:.....Com'l. dept. | 120 72 | 147 79 | 105 02 | 94 19 | 105 62 |
| Sav. dept. | | 18 | | 14 | 45 |
| Overdrafts | | 73 22 | | | |
| Premium account | | | | | |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,825 00 | 1,825 00 | 1,825 00 | 1,825 00 | 1,825 00 |
| Other real estate | | | | | |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | 192 98 | | | | |
| Outside checks and other cash items | 5 00 | 5 00 | 9 00 | 382 55 | 5 00 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $194,301 46 | $192,500 89 | $192,530 89 | $193,543 87 | $203,409 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $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 | 7,000 00 |
| Undivided profits, net | 996 47 | 2,980 36 | 4,173 83 | 2,826 42 | 3,577 70 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | 762 75 | |
| Commercial deposits subject to check | 31,010 19 | 25,453 17 | 27,922 19 | 25,724 32 | 23,910 82 |
| Demand certificates of deposit | 53,937 03 | 55,806 61 | 54,427 74 | 55,809 66 | 62,215 29 |
| Certified checks | 58 33 | | 9 00 | 43 60 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 57,114 78 | 57,076 09 | 54,575 47 | 56,969 46 | 62,920 05 |
| Certificates of deposit | 9,184 66 | 9,184 66 | 9,422 66 | 9,407 66 | 8,785 16 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $194,301 46 | $192,500 89 | $192,530 89 | $193,543 87 | $203,409 02 |

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## No. 467.

## THE MICHIGAN SAVINGS BANK OF VASSAR.

Organized December 9, 1910.

W. J. SPEARS, *President;* A. F. SMITH, R. A. CROBAR, *Vice Presidents;*
D. C. ATKINS, JR., *Cashier.*

DIRECTORS.—W. J. Spears, A. F. Smith, A. J. Smith, A. H. Spears, D. C. Atkins, Jr., R. A. Crobar.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $48,074 15 | $55,596 12 | $70,059 97 | $71,012 74 | $90,963 13 |
| Sav. dept. | 49,738 42 | 47,960 39 | 51,888 79 | 56,600 34 | 55,602 09 |
| Bonds, mtgs. and securities:...Com'l. dept. | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 | 2,800 00 |
| Sav. dept. | 71,359 25 | 58,299 25 | 59,624 25 | 68,414 25 | 76,529 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 33,059 87 | 32,222 50 | 17,163 94 | 14,587 07 | 6,231 36 |
| Sav. dept. | 14,766 72 | 3,490 49 | 12,667 34 | 18,358 72 | 16,956 76 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | 7,200 00 | 7,900 09 | 11,050 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | 5,000 00 | 5,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | 2 58 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 7,639 00 | 1,800 00 | 5,173 00 | 2,300 00 | 7,401 00 |
| Sav. dept. | 6,816 00 | 2,992 00 | ..... | 4,689 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 1,320 00 | ..... | ..... |
| Sav. dept. | 2,585 00 | 2,590 00 | 1,265 00 | 2,577 50 | 2,540 00 |
| Silver coin:.....Com'l. dept. | 59 50 | 54 00 | 156 40 | ..... | 466 80 |
| Sav. dept. | 300 00 | 321 75 | ..... | 371 65 | 100 00 |
| Nickels and cents:.....Com'l. dept. | 6 56 | 13 15 | 166 01 | 29 77 | 189 10 |
| Sav. dept. | 165 58 | 210 93 | 06 | 116 23 | 19 13 |
| Overdrafts | 30 49 | 109 99 | 133 63 | 17 10 | 294 30 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Furniture and fixtures | 4,100 00 | 3,850 00 | 3,850 00 | 3,850 00 | 3,850 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 31 66 | 22 19 | 175 99 | ..... | 219 29 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $250,532 20 | $233,532 76 | $248,344 38 | $265,776 95 | $279,162 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 4,897 43 |
| Undivided profits, net | 2,940 43 | 265 48 | 779 95 | 732 05 | ..... |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 45,275 23 | 40,468 63 | 36,343 80 | 30,552 02 | 32,560 35 |
| Demand certificates of deposit | 35,441 16 | 50,139 43 | ..... | 52,720 78 | 67,362 79 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | 53,280 78 | ..... | ..... |
| Book accounts | 39,252 18 | 34,009 44 | 35,307 09 | 41,464 46 | 42,869 60 |
| Certificates of deposit | 97,623 20 | 78,649 78 | 92,632 76 | 110,307 64 | 106,472 04 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $250,532 20 | $233,532 76 | $248,344 38 | $265,776 95 | $279,162 21 |

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## No. 192.

## STATE SAVINGS BANK OF VASSAR.

### Organized December 30, 1896.

C. H. RICHARDSON, *President;* T. M. STEPHEN, R. D. VARNUM, *Vice Presidents;*
C. J. STEPHEN, *Cashier;* F. B. TINGLAN, *Assistant Cashier.*

DIRECTORS.—A. S. Curtis, C. H. Richardson, T. M. Stephen, F. E. Harrison, R. D. Varnum, W. J. Harrison, C. J. Stephen, E. C. Brainerd.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $51,933 72 | $53,856 17 | $51,376 99 | $57,249 57 | $81,374 68 |
| Sav. dept. | 139,371 01 | 142,654 92 | 138,352 84 | 134,498 75 | 133,833 10 |
| Bonds, mtgs. and securities:...Com'l. dept. | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | ..... |
| Sav. dept. | 204,995 05 | 216,019 61 | 220,426 35 | 236,091 82 | 229,989 74 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 6,456 94 | 6,202 33 | 6,446 64 | 6,847 32 | 4,217 33 |
| Sav. dept. | 46,118 11 | 55,564 39 | 41,493 66 | 40,356 56 | 30,575 51 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 11,500 00 | 13,227 57 | 16,354 05 | 13,033 10 | 17,196 42 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 5,000 00 |
| Sav. dept. | 10,421 00 | 7,998 00 | 9,940 00 | 11,750 00 | 7,094 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 8,517 50 | 8,562 50 | 8,562 50 | 8,555 00 | 8,070 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,113 55 | 1,982 30 | 1,667 65 | 1,628 30 | 975 30 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 154 52 | 126 12 | 72 90 | 120 90 | 104 35 |
| Overdrafts..... | ..... | 24 31 | 821 03 | 157 73 | 72 82 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Furniture and fixtures..... | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 354 80 | ..... | 200 00 | 553 84 | 399 80 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $495,336 20 | $519,618 22 | $509,114 6 | $524,242 89 | $523,303 05 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net..... | 11,019 21 | 14,199 21 | 16,283 37 | 11,007 72 | 12,653 13 |
| Dividends unpaid..... | 1,250 00 | ..... | ..... | 1,250 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 61,142 81 | 55,192 93 | 45,113 22 | 57,392 85 | 48,585 51 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | 509 55 | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 308 51 | 308 51 | 308 51 | 158 51 | 162 27 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | 27,911 00 | 24,411 00 | 23,411 00 | 22,420 22 | 17,220 22 |
| Book accounts..... | 170,650 47 | 175,873 08 | 169,785 50 | 176,296 05 | 173,310 53 |
| Certificates of deposit..... | 183,054 20 | 209,123 94 | 214,213 01 | 215,717 54 | 231,371 39 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $495,336 20 | $519,618 22 | $509,114 61 | $524,242 89 | $523,303 05 |

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## No. 377.

## THE BARBER STATE BANK OF VERMONTVILLE.

### Organized August 14, 1907.

EDWARD D. BARBER, *President;* E. G. BOWMAN, *Vice President;* WILLIAM C. ALSOVER, *Cashier;* CHARLES A. STILES, *Assistant Cashier.*

DIRECTORS.—Edward D. Barber, Edward W. Barber, William C. Alsover, Ned B. Alsover, E. G. Bowman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $66,956 98 | $69,904 39 | $70,408 21 | $73,167 10 | $74,572 05 |
| Sav. dept. | | | | | |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,050 65 | 18,700 00 | 42,050 00 | 35,300 00 | 12,250 00 |
| Sav. dept. | 107,315 17 | 111,004 09 | 78,439 59 | 93,714 59 | 112,758 29 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 15,000 00 | 15,967 87 | 7,542 81 | 9,483 70 | 20,408 33 |
| Sav. dept. | 31,933 24 | 25,584 99 | 16,499 50 | 9,335 97 | 14,932 63 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | 15,000 00 | 15,000 00 | 15,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | 2,000 00 | | | |
| Sav. dept. | | 3,000 00 | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 5,000 00 | 3,000 00 | 4,000 00 | 2,000 00 | 2 000 00 |
| Sav. dept. | 8,130 00 | 4,555 00 | 7,033 00 | 4,702 00 | 2,834 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 200 00 | 260 00 | 310 00 | 342 50 | 342 50 |
| Silver coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 815 00 | 873 60 | 417 00 | 685 00 | 455 00 |
| Nickels and cents:.....Com'l. dept. | | | | | |
| Sav. dept. | 190 57 | 150 00 | 125 88 | 120 36 | 185 84 |
| Overdrafts | 345 17 | 180 85 | 151 17 | 273 23 | 74 88 |
| Premium account | | | | | |
| Banking house | 1,000 00 | 1,000 00 | 1,000 00 | 1 000 00 | 1,000 00 |
| Furniture and fixtures | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Other real estate | | 5,000 00 | 5,000 00 | 2,000 00 | 2,000 00 |
| Due from banks other than in reserve cities | 274 31 | 542 56 | 60 81 | 391 55 | 332 40 |
| Cash items in transit | | | 1,898 00 | 30 00 | 3,456 00 |
| Outside checks and other cash items | 252 27 | 18 09 | 257 90 | 305 31 | 16 94 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $261,963 36 | $262,241 44 | $250 693 87 | $248 351 31 | $263 118 86 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,709 16 | 1,756 96 | 1,823 30 | 2,085 52 | 2,241 58 |
| Dividends unpaid | 512 00 | 72 00 | 64 00 | 64 00 | 64 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 97,486 73 | 101,845 48 | 96,942 30 | 97,181 16 | 86,724 97 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | | | | | |
| Certificates of deposit | 132,255 47 | 128,567 00 | 121,864 27 | 119,020 63 | 144,088 31 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $261,963 36 | $262,241 44 | $250,693 87 | $248,351 31 | $263,118 86 |

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## No. 482.

## THE STATE BANK OF VESTABURG.

### Organized April 4, 1911.

WILLIAM J. ORR, *President;* GEORGE BILBROUGH, *Vice President;* J. T. BERNIUS, *Cashier.*

DIRECTORS.—William J. Orr, Andrew W. Orr, Geo. Bilbrough, James P. Throop, J. T. Bernius.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $46,207 84 | $48,217 91 | $46,698 50 | $50,574 48 | $53,817 99 |
| Sav. dept. | 2,049 08 | 1,880 00 | 1,380 00 | 1,380 00 | 1,350 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | ..... | ..... | ..... | ..... | 1,550 00 |
| Sav. dept. | 15,228 70 | 15,228 70 | 15,528 70 | 15,528 70 | 25,836 70 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 15,356 02 | 11,057 82 | 14,372 75 | 6,721 09 | 4,904 09 |
| Sav. dept. | 3,500 00 | 3,500 00 | 3,500 00 | 3,500 00 | ..... |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | 11,800 00 | 13,450 00 |
| U.S. cert. of indebt. as cash res.:Ccm'l. dept. | ..... | ..... | 5,000 00 | 1,250 00 | ..... |
| Sav. dept. | 5,050 00 | 7,200 00 | 3,200 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,135 00 | 4,410 00 | 3,329 00 | 3,050 00 | 3,275 00 |
| Sav. dept. | 160 00 | 150 00 | 150 00 | 150 00 | 150 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,340 00 | 1,350 00 | 1,350 00 | 1,350 00 | 1,350 00 |
| Silver coin:.....Com'l. dept. | 224 00 | 568 55 | 130 80 | 82 80 | 237 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 173 21 | 170 92 | 146 95 | 115 00 | 158 49 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 40 46 | 172 92 | 159 16 | 22 49 | 527 19 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 4,425 00 | 4,425 00 | 4,425 00 | 4,425 00 | 4,425 00 |
| Furniture and fixtures | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 2 00 |
| Outside checks and other cash items | 140 66 | 320 15 | 425 38 | 158 73 | 427 85 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $100,329 97 | $99,951 97 | $101,096 24 | $101,408 29 | $112,762 21 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Undivided profits, net | 2,260 62 | 756 47 | 1,260 02 | 1,479 90 | 1,287 65 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 28 162 07 | 27,731 30 | 30,897 67 | 19,536 30 | 29,959 66 |
| Demand certificates of deposit | 20,838 68 | 19,681 38 | 19,512 64 | 23,689 87 | 28,999 29 |
| Certified checks | ..... | ..... | ..... | 4 83 | ..... |
| Cashier's checks | 135 54 | 343 30 | 50 | 282 66 | 86 74 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 8,630 79 | 8,334 76 | 8,365 83 | 8,9 9 65 | 9,676 40 |
| Certificates of deposit | 16,302 27 | 14,104 76 | 12,059 58 | 13,445 08 | 16,252 47 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | 5,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $100,329 97 | $99,951 97 | $101,096 24 | $101,408 29 | $112,762 21 |

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## No. 344.

## THE FARMERS' STATE BANK OF VICKSBURG.

Organized July 24, 1906.

CHAS. F. BROWN, *President;* ROY J. COOLEY, WM. R. SOUTHWORTH, *Vice Presidents;* F. L. CRITZ, *Cashier;* CARLTON L. CRITZ, *Assistant Cashier.*

DIRECTORS.—Chas. F. Brown, Elias Frost, Wm. R. Southworth, R. J. Cooley, C. J. Clark, E. W. Carter, Jr., Norman Harper, W. H. Wightman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $93,479 03 | $94,267 74 | $103,474 61 | $127,810 34 | $130,351 65 |
| Sav. dept. | 47,657 44 | 46,907 44 | 42,759 51 | 36,914 51 | 49,194 51 |
| Bonds, mtgs. and securities:...Com'l. dept. | 56,430 32 | 36,831 91 | 37,653 41 | 39,863 41 | 44,004 56 |
| Sav. dept. | 92,131 56 | 118,696 56 | 107,385 68 | 114,170 68 | 126,867 48 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 20,872 36 | 35,287 17 | 36,857 28 | 24,643 64 | 25,155 95 |
| Sav. dept. | 32,052 15 | 9,081 74 | 12,540 66 | 36,034 42 | 26,606 36 |
| U. S. Bds. & cert. indebt. as sav. legal res... | 14,150 00 | 27,800 00 | 40,000 00 | 20,000 00 | 30,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | 6,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | ..... | 6,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,060 75 | 342 22 | 1,367 01 | 1,203 36 | 496 40 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,582 00 | 1,800 00 | 7,000 00 | 6,100 00 | 3,500 00 |
| Sav. dept. | 9,000 00 | 8,515 00 | 4,128 00 | 10,485 00 | 11,883 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 35 00 | 75 00 | 55 00 | 10 00 | 22 50 |
| Silver coin:.....Com'l. dept. | 1,340 15 | 610 30 | 350 00 | 350 00 | 1,050 00 |
| Sav. dept. | 720 00 | 2,400 00 | 1,007 85 | 754 40 | 961 35 |
| Nickels and cents:.....Com'l. dept. | 204 11 | 222 22 | 38 74 | 16 81 | 23 84 |
| Sav. dept. | 118 26 | 202 19 | 53 21 | 34 73 | 51 61 |
| Overdrafts | 305 24 | 1,282 98 | 602 66 | 97 14 | 1,741 90 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 9,951 81 | 9,951 81 | 9,951 81 | 9,951 81 | 9,951 81 |
| Furniture and fixtures | 3,425 00 | 4,174 70 | 4,374 70 | 4,374 70 | 4,374 70 |
| Other real estate | 2,463 45 | 2,463 45 | 2,463 45 | 2,463 45 | 2,463 45 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 2,360 00 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $389,978 63 | $400,912 43 | $424,063 58 | $440 278 40 | $471,061 07 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 1,224 28 | 902 59 | 1,510 12 | 1,623 21 | 1,933 71 |
| Dividends unpaid | 1,015 00 | 23 00 | ..... | 1,000 00 | 116 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 88,423 18 | 87,727 21 | 99,315 92 | 121,545 46 | 112,247 04 |
| Demand certificates of deposit | 8,061 64 | 6,774 00 | 5,880 50 | 4,799 50 | 4,282 99 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 45,399 92 | 61,310 63 | 73,189 36 | 62,668 72 | 76,104 17 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 490 20 | 497 07 | 237 77 | 237 77 | 190 35 |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 76,099 64 | 73,273 18 | 71,267 65 | 69,726 92 | 83,526 53 |
| Certificates of deposit | 119,764 77 | 140,404 75 | 142,662 26 | 148,676 82 | 162,660 28 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 19,500 00 | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $389,978 63 | $400,912 43 | $424,063 58 | $440,278 40 | $471,061 07 |

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## No. 317.

## THE FIRST STATE BANK OF VICKSBURG, VICKSBURG.

### Organized July 28, 1905.

C. H. McKain, *President;* C. J. Hudson, Norman Bardeen, *Vice Presidents;*
H. C. Paine, *Cashier;* S. J. Kosmerick, *Assistant Cashier.*

Directors.—C. H. McKain, Chas. J. Hudson, Norman Bardeen, Lewis J. Oswalt, E. G. Read, C. T. Richardson, L. R. Lawrence, Guy C. Hamilton, John H. Rayner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $79 369 42 | $94 211 50 | $117 536 59 | 110,670 05 | 146,485 12 |
| Sav. dept. | 30,950 00 | 23,750 00 | 23,475 00 | 20,775 00 | 23,418 14 |
| Bonds, mtgs. and securities:...Com'l. dept. | 15,469 24 | 18,636 04 | 20,444 94 | 28,989 10 | 61,326 11 |
| Sav. dept. | 110,805 32 | 122,439 79 | 122,542 76 | 108,492 76 | 96,947 76 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 31,722 42 | 47,950 92 | 54,496 22 | 27,019 09 | 27,875 93 |
| Sav. dept. | 15,000 00 | 10,000 00 | 7,000 00 | 2,000 00 | 4,000 00 |
| U. S Bds. & cert. indebt. as sav. legal res.. | 19,141 27 | 17,691 34 | 10,771 88 | 13,100 00 | 13,210 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | 10,000 00 | 15,000 00 | 8,000 00 | 5,000 00 | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 631 21 | 2,684 03 | 1,371 03 | 238 86 | 421 08 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 9,247 00 | 395 00 | 165 00 | 2,540 00 | 5,093 00 |
| Sav. dept | 9,500 00 | 9,500 00 | 8,052 00 | 9,500 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 365 00 | 445 00 | ..... | 365 00 | 490 00 |
| Sav. dept. | ..... | ..... | 465 00 | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,436 10 | 1,953 90 | 23 25 | 1,038 35 | 489 40 |
| Sav. dept. | ..... | ..... | 983 00 | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 122 76 | 122 23 | 67 19 | 165 00 | 223 80 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 883 40 | 78 11 | 23 06 | 100 25 | 70 11 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Furniture and fixtures..... | 3,888 46 | 3,888 46 | 3,888 46 | 3,888 46 | 3,888 46 |
| Other real estate..... | 6,281 24 | 6,281 24 | 6,281 24 | 6,281 24 | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | 1,910 00 | ..... | 9,558 54 | 10,625 72 |
| Outside checks and other cash items..... | 567 44 | 116 00 | 295 58 | 1,136 77 | 6,266 96 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $361,380 28 | $392,053 56 | $400,882 20 | $365,858 47 | $420,831 59 |
| **Liabilities.** | | | | | |
| Capital stock paid in..... | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 3 500 00 |
| Undivided profits, net..... | 1,126 50 | 1,229 13 | 526 66 | 1 404 08 | 1 303 83 |
| Dividends unpaid..... | 15 00 | 15 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 54,618 43 | 63,540 69 | 77,844 43 | 78,857 76 | 81,254 85 |
| Demand certificates of deposit..... | ..... | ..... | ..... | ..... | ..... |
| Certified checks..... | ..... | 113 00 | 35 95 | ..... | ..... |
| Cashier's checks..... | 119 32 | 95 76 | ..... | 35 20 | 35 20 |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | 97,727 64 | 113,827 51 | 131,024 02 | 100,468 37 | 117 961 11 |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | ..... | 550 21 | ..... | ..... | ..... |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 67,902 01 | 70,208 34 | 62,623 66 | 61 849 05 | 70,945 10 |
| Certificates of deposit..... | 105,145 58 | 107,653 92 | 93,769 23 | 88 020 19 | 99,844 68 |
| Club savings deposits..... | 225 80 | 320 00 | 558 25 | 723 82 | 986 82 |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | 15,000 00 |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $361 380 28 | $392,053 56 | $400,882 20 | $365,858 47 | $420,831 59 |

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No. 401.

## THE STATE SAVINGS BANK OF WARREN, WARREN.

Organized May 26, 1908.

C. A. BURR, *President;* JACOB F. HARTSIG, *Vice President;* E. G. HARTSIG, *Cashier.*

DIRECTORS.—C. A. Burr, Jacob F. Hartsig, Wm. L. Hartsig, C. F. Peck, Jacob Hartsig, Michael Smith, Joseph A. Rinke, E. G. Hartsig.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $98,374 55 | $100,205 32 | $92,676 78 | $91,745 19 | $100,960 54 |
| Sav. dept. | ..... | ..... | 585 00 | 1,335 00 | 160 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 35,000 00 | 150,000 00 | 115,550 00 | 129,700 00 | 55,450 00 |
| Sav. dept. | 369,032 00 | 340,066 00 | 354,947 59 | 383,647 59 | 421,818 59 |
| Due from Fed. Res. Bank:....Com'l. dept. | 15,647 28 | 8,793 88 | 4,777 79 | 8,379 70 | 7,870 37 |
| Sav. dept | 11,000 00 | 11,000 00 | 11 000 00 | 12,100 00 | 13,100 00 |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,890 52 | 35,712 81 | 22,317 29 | 21,460 04 | 22,518 30 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 4,000 00 | 4,000 00 | 6,000 00 | 5,000 00 | 4,000 00 |
| Sav. dept. | 5,101 00 | 2,368 00 | 4,519 00 | 3,308 00 | 3,309 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,007 50 | 1,112 50 | 1,192 50 | 1,197 50 | 1,197 50 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 191 25 | 236 35 | 249 25 | 358 40 | 467 25 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 45 78 | 55 91 | 81 33 | 113 42 | 51 72 |
| Overdrafts | 59 | 449 89 | 7 50 | ..... | 1 68 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures | 1,485 00 | 1,485 00 | 1,485 00 | 1,485 00 | 1,485 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | 1,704 01 | 254 85 | 1,736 15 | 1,196 93 | 867 89 |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 144 72 | 624 88 | 485 78 | 34 28 | 11 25 |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $552,624 20 | $660,365 39 | $621,610 96 | $65,061 05 | $637,269 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 1,887 96 | 3,988 86 | 7,605 22 | 3,593 65 | 5,821 80 |
| Dividends unpaid | 1,500 00 | ..... | ..... | 1,500 00 | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 70,874 02 | 89,683 94 | 59,427 17 | 59,824 46 | 74,639 39 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 5 55 | 2,000 00 | 471 00 | ..... | ..... |
| Cashier's checks | 923 64 | ..... | 1,393 13 | 40 00 | 2,240 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 344,467 38 | 351,066 15 | 352,635 80 | 382,210 53 | 414,933 49 |
| Certificates of deposit | 12,133 15 | 11,778 94 | 10,078 64 | 17,892 41 | 19,634 41 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 20,832 50 | 1,847 50 | ..... | ..... | ..... |
| Bills payable | 50,000 00 | 150,000 00 | 140,000 00 | 150,000 00 | 70,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $552,624 20 | $660,365 39 | $621,610 96 | $665,061 05 | $637,269 09 |

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## No. 440.

## THE WASHINGTON SAVINGS BANK, WASHINGTON.

### Organized May 15, 1909.

ALBERT YATES, *President;* JAS. M. HELFERICH, EAST GASS, *Vice Presidents;* C. L. LOCKWOOD, *Cashier;* CORA THURSTON, *Assistant Cashier.*

DIRECTORS.—Albert Yates, Jas. M. Helferich, East Gass, R. G. Potts, Fred G. Davis, C. Elmer Crissman, C. Omar Crissman.

| Resources. | Report of Dec. 31, 1919. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept | $55,297 55 | $59,624 36 | $58,014 31 | $53,927 24 | $61,429 69 |
| Sav. dept. | 40,618 00 | 44,736 00 | 41,398 04 | 46,625 00 | 49,602 50 |
| Bonds, mtgs. and securities:...Com'l. dept. | 33,900 00 | 61,450 00 | 102,400 00 | 76,950 00 | 115,900 00 |
| Sav. dept. | 131,502 00 | 141,402 00 | 131,142 00 | 155,542 00 | 142,642 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | 3,030 00 | 4,137 09 | 5,346 62 | 4,986 13 | 4,760 83 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,500 00 | 5,700 00 | 6,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | 1,133 34 | ..... | 8,582 58 | 773 26 | ..... |
| Sav. dept. | 11,252 36 | 13,792 30 | 2,306 51 | 1,230 53 | 2,605 45 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,200 00 | 155 00 | 3,000 00 | 4,747 00 | 445 00 |
| Sav. dept. | 4,000 00 | 2,500 00 | 3,700 00 | 3,700 00 | 3,000 00 |
| Gold coin:.....Com'l. dept. | 45 00 | 45 00 | 30 00 | 45 00 | 330 00 |
| Sav. dept. | 800 00 | 300 00 | 300 00 | 300 00 | ..... |
| Silver coin:.....Com'l. dept. | 700 00 | 500 00 | 670 00 | 512 60 | 525 00 |
| Sav. dept. | 100 00 | 100 00 | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 99 89 | 9 41 | 210 17 | 253 47 | 88 73 |
| Sav. dept. | 100 00 | 100 00 | ..... | ..... | ..... |
| Overdrafts | 150 34 | 38 38 | 218 44 | 434 21 | 1,654 41 |
| Premium account | ..... | ..... | ..... | ..... | 187 41 |
| Banking house | 2,900 00 | 2,900 00 | 2,900 00 | 2,900 00 | 2,900 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 6,900 00 | 6,900 00 | 6,900 00 | 6,900 00 | 6,900 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $305,778 48 | $346,739 54 | $375,668 67 | $368,576 44 | $402,021 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 3,061 30 | 3,141 93 | 4,709 05 | 4,154 77 | 5,512 37 |
| Dividends unpaid | 1,750 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 85,087 95 | 55,450 03 | 64,783 48 | 56,371 83 | 51,223 07 |
| Demand certificates of deposit | 269 79 | 269 79 | 269 79 | 239 79 | 225 49 |
| Certified checks | ..... | 1 80 | ..... | ..... | 250 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 147,950 99 | 152,808 52 | 174,760 80 | 176,998 05 | 184,057 83 |
| Certificates of deposit | 12,808 45 | 12,417 47 | 12,595 55 | 10,912 00 | 12,352 26 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 55,000 00 | 45,000 00 | 45,000 00 | 70,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 19,850 00 | 32,650 00 | 33,550 00 | 34,900 00 | 40,900 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $305,778 48 | $346,739 54 | $375,668 67 | $368,576 44 | $402,021 02 |

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## No. 284.

## WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

EDWARD O. HANLON, *President;* C. HOWARD BRUSH, *Vice President;* ARTHUR DEUEL, *Cashier;* GEORGE WILSON, *Assistant Cashier.*

DIRECTORS.—Edward O. Hanlon, V. S. Fish, C. Howard Brush, E. H. Ryno, George E. Tubah.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $76,256 61 | $86,235 08 | $102,827 01 | $109,535 62 | $134,379 54 |
| Sav. dept. | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Bonds, mtgs. and securities:...Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 137,926 00 | 134,576 00 | 173,326 00 | 183,666 00 | 152,966 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 16,104 37 | 19,015 57 | 112,097 76 | 12,140 12 | 92,005 75 |
| Sav. dept. | 28,500 00 | 41,000 00 | 36,500 00 | 42,000 00 | 59,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 16,100 00 | 32,650 00 | 21,000 00 | 10,000 00 | 55,850 00 |
| U S. cert.of indebt as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,250 00 | 4,688 00 | 9,273 00 | 7,267 00 | ..... |
| Sav. dept. | 11,650 00 | 12 650 00 | 14 570 00 | 14 575 00 | 24 493 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | 350 00 | 350 00 | 430 00 | 425 00 | 530 00 |
| Silver coin:.....Com'l dept. | 988 00 | 585 25 | 467 00 | 441 00 | 60 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | 770 00 |
| Nickels and cents:.....Com'l. dept. | 333 58 | 258 92 | 236 98 | 102 78 | 202 92 |
| Sav. dept. | ..... | ..... | ..... | ..... | 207 00 |
| Overdrafts | ..... | ..... | ..... | ..... | ..... |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10 000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 296 22 | 87 56 | 255 44 | 142 11 | 322 26 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,754 78 | $388,096 38 | $526,983 19 | $436,294 63 | $576,786 97 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 590 18 | 538 19 | 1,193 34 | 2,527 54 | 3,443 21 |
| Dividends unpaid | 4,000 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 77,917 89 | 86,402 57 | 199,696 58 | 103,387 19 | 200,297 27 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 80,820 14 | 86,014 09 | 99,891 45 | 106,224 05 | 110,312 17 |
| Certificates of deposit | 153,401 94 | 175,078 07 | 186,114 41 | 184,080 64 | 222,606 52 |
| Club savings deposits | 24 63 | 63 46 | 87 41 | 75 21 | 127 80 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $356,754 78 | $388,096 38 | $526,983 19 | $436,294 63 | $576,786 97 |

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## No. 586.

## PEOPLES STATE BANK OF WAYNE.

### Organized July 13, 1916.

CHARLES R. WOOLGER, *President;* JOHN J. MARKER, *Vice President;* W. A. BE GOLE, *Cashier.*

DIRECTORS.—Charles R. Woolger, John J. Marker, Frank H. Fellrath, James Austin, Geo. L. Robinson, Wm. Moore, Chas. A. Dunn.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l dept. | $47,776 40 | $59,701 88 | $56,488 81 | $71,776 61 | $76,287 26 |
| Sav dept. | 11,632 00 | 16,177 67 | 15,792 67 | 14,585 67 | 14,385 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 29,452 20 | 19,452 20 | 41,385 95 | 44,485 95 | 10,925 00 |
| Sav dept. | 61,620 08 | 63,420 08 | 87,420 08 | 81,730 08 | 115,324 53 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res cities:...Com'l. dept. | 7,024 55 | 11,896 00 | 15,533 57 | 7,185 70 | 51,402 02 |
| Sav. dept. | 6,334 77 | 19,360 86 | 14,404 51 | 10,446 51 | 13,488 59 |
| U. S. Bds. & cert. indebt as sav. legal res.. | 1,450 00 | 18,250 00 | 7,250 00 | 8,000 00 | 19,850 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,584 70 | 937 22 | 1,856 49 | 1,536 78 | 1,189 78 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 12,618 00 | 3,897 00 | 10,037 00 | 11,854 00 | 4,843 00 |
| Sav dept. | 5,000 00 | 6,000 00 | 7,000 00 | 8,000 00 | 7,000 00 |
| Gold coin:.....Com'l. dept. | 72 50 | 122 50 | 115 00 | 107 50 | 107 50 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Silver coin:.....Com'l. dept. | 2,144 85 | 2,721 65 | 2,712 85 | 3,063 30 | 472 35 |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,000 00 |
| Nickels and cents:.....Com'l. dept. | 106 00 | 60 64 | 140 16 | 254 66 | 89 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 56 34 | 58 55 | 142 28 | 266 98 | 154 43 |
| Premium account | ..... | ..... | 229 41 | ..... | 90 28 |
| Banking house | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 6,100 00 | 6,100 00 | 6,100 00 | 7,400 00 | 7,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 248 00 | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $193,220 39 | $228,156 25 | $266,608 78 | $270,693 74 | $326,009 13 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | ..... | ..... | ..... | ..... | ..... |
| Undivided profits, net | 163 54 | 109 18 | 373 62 | 779 16 | 1,134 96 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 72,542 61 | 81,490 05 | 91,248 06 | 91,712 89 | 116,760 61 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 1,596 71 | 140 00 | 133 00 | 34 28 | 9 00 |
| Cashier's checks | 185 17 | 231 30 | 336 25 | 1,407 00 | 2,132 24 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | 5,000 00 | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 61,667 24 | 81,173 02 | 98,735 88 | 108,356 70 | 131,763 98 |
| Certificates of deposit | 27,065 12 | 35,012 70 | 40,781 97 | 38,403 71 | 44,208 34 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $193,220 39 | $228,156 25 | $266,608 78 | $270,693 74 | $326,009 13 |

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## No. 105.

## WAYNE SAVINGS BANK, WAYNE.

### Organized October 14, 1890.

JACOB J. STELLWAGEN, *President;* GEORGE M. STELLWAGEN, *Vice President and Cashier;* JOHN TRUESDELL, *Assistant Cashier.*

DIRECTORS.—Jacob J. Stellwagen, Phillip H. Stellwagen, George M. Stellwagen, Joseph Waltz, John Truesdell, August Bewernitz, Peter J. Snyder, Isabelle Stellwagen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $174,074 68 | $156,908 14 | $156,383 46 | $158,553 93 | $174,325 94 |
| Sav. dept. | 149,401 96 | 139,371 32 | 124,118 62 | 110,322 12 | 107,992 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 87,000 00 | 87,000 00 | 87,000 00 | 127,000 00 | 127,000 00 |
| Sav. dept. | 375,628 68 | 547,759 69 | 624,075 64 | 585,600 64 | 538,150 64 |
| Due from Fed Res. Bank:....Com'l. dept. | ..... | 15,694 68 | 12,406 42 | 13,390 03 | 15,207 17 |
| Sav. dept. | ..... | 20,000 00 | 20,000 00 | 20,000 00 | 21,000 00 |
| Due from bks. in res. cities:...Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 24,314 72 | 17,345 18 | 9,944 22 | 36,148 28 | 47,608 49 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 102,550 00 | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 6 153 90 | 4 241 99 | 990 13 | 3 570 34 | 4 221 59 |
| Currency:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 18 344 00 | 8,922 00 | 6,101 00 | 14,935 00 | 10,451 00 |
| Gold coin:.....Com'l. dept. | 18,000 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,081 50 | 938 10 | 1,043 10 | 1,115 60 | 1,173 10 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 2,045 45 | 421 20 | 828 50 | 989 75 | 1,867 55 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 151 96 | 80 85 | 124 19 | 256 82 | 317 60 |
| Overdrafts | 436 38 | 423 23 | 287 57 | 639 14 | 300 84 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Furniture and fixtures | ..... | ..... | 1,700 00 | 1,700 00 | 1,700 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 590 13 | ..... | 3,723 60 | 2,997 00 | 2,054 00 |
| Stock of Federal Reserve Bank | ..... | 3 000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $971,773 36 | $1,012,106 38 | $1,061,726 45 | $1,090,218 65 | $1,066,369 92 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 10,395 81 | 14,027 48 | 10,395 81 | 10,000 00 | 13,886 05 |
| Dividends unpaid | 4,000 00 | 80 00 | 80 00 | 2,080 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | 5,878 65 | ..... | ..... |
| Commercial deposits subject to check | 211,162 67 | 202,333 80 | 204,791 88 | 186,972 67 | 186,269 66 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | 423 23 | 287 57 | 639 14 | 300 84 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 619,503 04 | 640,126 94 | 633,774 71 | 655,696 98 | 699,604 31 |
| Certificates of deposit | 26,711 84 | 28,614 93 | 34,017 83 | 30,429 86 | 29,559 06 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 26,500 00 | 72,500 00 | 72,500 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | 31,900 00 | 36,750 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $971,773 36 | $1,012,106 38 | $1,061,726 45 | $1,090,218 65 | $1,066 369 92 |

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## No. 415.

## THE FARMERS' STATE BANK OF WEBBERVILLE.

Organized December 23, 1908.

A. H. CATLIN, *President;* JAMES DUNN, *Vice President;* H. C. KNICKERBOCKER, *Cashier.*

DIRECTORS.—James Dunn, James Fraser, Leslie E. Ling, Ozias Judd, A. H. Catlin, Elbert Wilhelm, John M. Bradley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $35,225 12 | $37,426 49 | $45,070 36 | $47,879 39 | $52,711 68 |
| Sav. dept. | 15,837 31 | 12,537 31 | 14,837 31 | 17,323 00 | 16,323 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 3,500 00 | 5,510 00 | 5,897 50 | 5,797 50 | 4,135 00 |
| Sav. dept. | 48,541 94 | 46,181 94 | 42,650 00 | 47,650 00 | 70,065 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 34,272 51 | 23,626 25 | 29,921 52 | 18,346 72 | 18,366 58 |
| Sav. dept. | 15,220 77 | 13,312 83 | 11,293 27 | 10,853 48 | 16,477 61 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 9,000 00 | 27,000 00 | 29,000 00 | 24,000 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1 00 | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 3,000 00 | 4,000 00 | 5,000 00 | 4,000 00 | 3,000 00 |
| Sav. dept. | 2,930 00 | 4,129 00 | 5,751 00 | 4,538 00 | 3,488 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 240 00 | 285 00 | 325 00 | 290 00 | 280 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 1,245 70 | 846 65 | 725 00 | 425 35 | 950 60 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 315 33 | 205 91 | 152 73 | 116 48 | 150 59 |
| Overdrafts | 75 57 | 770 15 | 792 59 | 975 72 | 211 19 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other real estate | 394 03 | 404 96 | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 5 30 | 9 80 | 7 80 | 13 80 | 746 10 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $173,304 58 | $179,746 29 | $194,924 08 | $185,709 44 | $190,405 35 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 1,984 40 | 2,639 35 | 3,766 67 | 4,398 92 | 5,399 25 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 54,699 22 | 54,352 91 | 77,270 99 | 57,088 85 | 55,295 18 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | 10 25 | 23 10 | 1,849 51 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 9,995 88 | 10,722 27 | 9,905 60 | 11,570 79 | 12,692 11 |
| Certificates of deposit | 78,625 08 | 84,031 76 | 75,970 57 | 84,627 78 | 87,169 30 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $173,304 58 | $179,746 29 | $194,924 08 | $185,709 44 | $190,405 35 |

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## No. 382.

## THE WESTPHALIA STATE BANK, WESTPHALIA.

Organized October 16, 1907.

JOHN J. FEDEWA, *President;* JOHN B. SPITZLEY, *Vice President;* LEO F. SNITGEN, *Cashier;* MICHAEL SPITZLEY.

DIRECTORS.—Stephen Fedewa, John J. Fedewa, Michael Spitzley, John B. Spitzley, Leo F. Snitgen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $44,265 89 | $53,232 65 | $49,191 70 | $56,037 60 | $68,277 37 |
| Sav. dept. | 122,758 52 | 39,756 64 | 44,471 25 | 46,955 25 | 43,443 25 |
| Bonds, mtgs. and securities:...Com'l. dept. | 24,567 68 | ..... | ..... | 7,200 00 | 3,150 00 |
| Sav. dept. | 12,600 00 | 110,975 00 | 115,493 00 | 115,193 00 | 119,153 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 3,545 47 | 4,075 44 | 3,597 75 | 3,539 69 | 4,467 80 |
| Sav. dept. | 57,623 04 | 45,554 42 | 24,538 92 | 32,236 01 | 15,443 36 |
| U. S. Bds & cert. indebt. as sav. legal res.. | ..... | 27,550 00 | 27,256 00 | 24,800 00 | 42,350 00 |
| U.S. cert of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | 850 00 | ..... |
| Sav. dept. | ..... | ..... | 5,000 00 | 5,650 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 15 74 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 1,274 00 | 1,663 00 | 1,230 00 | 514 00 | 642 00 |
| Sav. dept. | 11,975 00 | 8,000 00 | 7,000 00 | 3,500 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | ..... | 110 00 | 85 00 | 155 00 | 80 00 |
| Sav. dept. | 1,725 00 | 1,830 00 | 1,830 00 | 2,000 00 | 2,000 00 |
| Silver coin:.....Com'l dept. | 427 00 | 143 05 | 270 95 | 306 55 | 22 45 |
| Sav dept. | ..... | 1,470 00 | 100 00 | 400 00 | 650 00 |
| Nickels and cents:.....Com'l. dept. | 166 90 | 107 15 | 98 56 | 19 06 | 27 49 |
| Sav. dept. | ..... | 200 00 | 70 00 | 100 00 | 100 00 |
| Overdrafts | 169 65 | 8 37 | 5 21 | ..... | 75 08 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Furniture and fixtures | 1,800 00 | 1,975 00 | 2,006 00 | 2,006 00 | 2,006 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cit.es | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 10 00 | 45 47 | 640 40 | 52 87 | 155 91 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,176 89 | $298,946 19 | $285,128 74 | $303,759 03 | $308,293 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Undivided profits, net | 1,052 98 | 2,198 20 | 2,704 84 | 3,129 30 | 4,077 57 |
| Dividends unpaid | 1,800 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 55,253 86 | 51,191 01 | 35,096 48 | 40,270 67 | 47,236 34 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | 5 47 | ..... | ..... | 3 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | 6 23 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 15,152 28 | 20,241 87 | 21,603 96 | 21,897 29 | 21,101 25 |
| Certificates of deposit | 180,517 77 | 194,009 64 | 194,723 46 | 207,461 77 | 204,869 32 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 400 00 | 300 00 | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $285,176 89 | $298,946 19 | $285,128 74 | $303,759 03 | $308,293 71 |

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No. 455.

## THE FIRST STATE BANK OF WHITE CLOUD.

Organized June 9, 1910.

EMIEL KEMPF, *President;* ALEXANDER BURRELL, *Vice President;* R. W. GANNON, *Cashier;* M. A. GANNON, *Assistant Cashier.*

DIRECTORS.—Emiel Kempf, Herman McKinley, Cornelius Gerber, R. W. Gannon, A. Q. Adams, Jas. J. Terwillegar, M. A. Gannon, Alexander Burrell, Elwin J. Stone.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $28,097 72 | $32,209 39 | $42,189 15 | $47,566 59 | $49,419 54 |
| Sav. dept. | 41,961 63 | 36,553 43 | 36,709 16 | 32,081 84 | 29,039 45 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 50,678 46 | 56,284 89 | 50,233 62 | 68,329 56 | 68,384 06 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 13,062 90 | 23,167 96 | 33,920 74 | 7,931 95 | 33,889 65 |
| Sav. dept. | 7,108 75 | 11,614 06 | 11,621 83 | 8,621 83 | 9,392 89 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 6,000 00 | 21,000 00 | 31,900 00 | 24,900 00 | 9,100 00 |
| U.S. cert. of indebt. as cash res :Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 7,502 00 | 3,619 00 | 6,240 00 | 2,163 00 | 6,521 00 |
| Sav. dept. | 5,000 00 | 4,000 00 | 4,000 00 | 3,000 00 | 4,000 00 |
| Gold coin:.....Com'l. dept. | 845 00 | 905 00 | 1,095 00 | 120 00 | 1,130 00 |
| Sav. dept. | 1,000 00 | 1,000 00 | 2,000 00 | 3,000 00 | 2,000 00 |
| Silver coin:.....Com'l. dept. | 1,944 75 | 971 90 | 993 60 | 938 80 | 1,289 20 |
| Sav. dept. | | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Nickels and cents:.....Com'l. dept. | 366 52 | 401 23 | 372 17 | 287 15 | 275 95 |
| Sav. dept. | | | | | |
| Overdrafts | 28 94 | 22 97 | 7 35 | 12 86 | 25 42 |
| Premium account | | | | | |
| Banking house | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Furniture and fixtures | 2,300 00 | 2,300 00 | 2,300 00 | 2,550 00 | 2,550 00 |
| Other real estate | | | | | 400 00 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,240 34 | 1,021 18 | 1,214 02 | 628 22 | 1,560 21 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $171,137 01 | $200,071 01 | $229,796 64 | $207,131 80 | $223,977 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 2,203 95 | 2,853 63 | 3,941 95 | 1,136 67 | 1,659 03 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 36,899 68 | 55,872 31 | 70,195 03 | 45,686 25 | 59,394 69 |
| Demand certificates of deposit | | | 850 00 | | |
| Certified checks | 49 20 | | 2 95 | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 41,291 00 | 45,789 34 | 51,248 10 | 52,965 10 | 57,159 36 |
| Certificates of deposit | 65,693 18 | 70,555 73 | 78,558 61 | 82,343 78 | 80,764 29 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $171,137 01 | $200,071 01 | $229,796 64 | $207,131 80 | $223,977 37 |

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## No. 250.

## THE STATE BANK OF WHITEHALL, WHITEHALL.

### Organized December 18, 1901.

M. B. COVELL, *President;* C. G. PITKIN, *Vice President;* GEORGE E. COVELL, *Cashier;* H. A. ESTERDAHL, *Assistant Cashier.*

DIRECTORS.—M. B. Covell, C. G. Pitkin, Chas. E. Covell, August Edlund, George E. Covell.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $37,016 45 | $41,114 82 | $37,962 88 | $34,913 81 | $51,291 11 |
| Sav. dept. | 8,900 00 | 9,400 00 | 18,200 00 | 29,800 00 | 27,100 00 |
| Bonds, mtgs. and securities:...Com'l. dept | 41,482 50 | 43,142 50 | 43,142 50 | 43,142 50 | 56,449 02 |
| Sav. dept. | 107,545 30 | 116,145 30 | 110,655 30 | 89,265 30 | 110,080 15 |
| Due from Fed. Res Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l dept. | 25,347 84 | 28,673 82 | 10,490 60 | 9,697 04 | 32,386 21 |
| Sav. dept. | 15,356 81 | 18,221 37 | 21,969 68 | 7,954 86 | 26,929 71 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 25,800 00 | 17,850 00 | 10,200 00 | 34,350 00 | 29,350 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 10,408 00 | 5,982 00 | 6,018 00 | 6,788 00 | 2,528 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 4,000 00 |
| Gold coin:.....Com'l dept. | 3,130 00 | 3,135 00 | 3,295 00 | 3,297 50 | 2,257 50 |
| Sav. dept. | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 6,000 00 |
| Silver coin:.....Com'l. dept. | 1,009 25 | 990 20 | 1,123 30 | 981 05 | 824 70 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 232 85 | 257 85 | 182 28 | 109 43 | 114 93 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | 381 19 | 238 34 | 518 67 | 312 37 | 249 58 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 | 9,500 00 |
| Furniture and fixtures..... | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate..... | 1,600 00 | 1,400 00 | 1,400 00 | 1,400 00 | 1,400 00 |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items..... | 2,132 41 | 602 25 | 176 91 | 892 59 | 881 51 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $304,342 60 | $311,153 45 | $289,335 12 | $286,904 45 | $365,842 42 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 9,000 00 | 9,000 00 | 9,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net..... | 922 39 | 2,367 88 | 2,453 31 | 838 06 | 2,921 32 |
| Dividends unpaid..... | 1,400 00 | ..... | ..... | 1,400 00 | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 96,695 15 | 102,182 72 | 81,822 26 | 81,157 89 | 138,030 10 |
| Demand certificates of deposit..... | 4,266 43 | 4,169 07 | 3,276 59 | 1,932 43 | 2,960 50 |
| Certified checks..... | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits..... | 2,825 18 | 2,873 18 | 2,034 18 | 1,815 38 | 2,390 38 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 65,630 38 | 64,804 73 | 70,650 62 | 72,913 07 | 85,049 51 |
| Certificates of deposit..... | 103,603 07 | 105,755 87 | 100,098 16 | 96,847 62 | 104,490 61 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $304,342 60 | $311,153 45 | $289,335 12 | $286,904 45 | $365,842 42 |

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## No. 294.

## THE FARMERS' SAVINGS BANK OF WHITE PIGEON.

### Organized August 8, 1904.

EDWARD RODERICK, *President;* FRANK WOLF, *Vice President;* J. M. BENJAMIN, *Cashier.*

DIRECTORS.—Edward Roderick, Frank Wolf, J. M. Benjamin, Wilbur F. Thomas, John J. Davis.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $41,332 18 | $50,238 31 | $45,027 55 | $47,919 60 | $68,412 50 |
| Sav. dept. | 57,924 63 | 52,664 58 | 64,615 51 | 54,565 51 | 44,755 83 |
| Bonds, mtgs. and securities:..Com'l. dept. | 23,479 00 | 40,367 00 | 40,067 00 | 44,067 00 | 42,909 84 |
| Sav. dept. | 69,910 00 | 70,136 17 | 71,650 99 | 71,720 99 | 99,375 99 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res cities:...Com'l. dept. | 14,574 89 | 50,792 24 | 40,641 17 | 8,121 56 | 9,643 14 |
| Sav. dept. | 19,936 38 | 15,016 80 | 15,064 54 | 28,054 85 | 45,359 88 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 13,250 00 | 6,450 00 | 6,600 00 | 17,600 00 | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 6,000 00 | 4,000 00 | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 2,783 00 | 1,703 00 | 5,559 00 | 4,086 00 | 6,336 00 |
| Sav. dept. | 5,300 00 | 5,300 00 | 5,300 00 | 6,000 00 | 6,000 00 |
| Gold coin:.....Com'l. dept. | 35 00 | 70 00 | 155 00 | 110 00 | 45 00 |
| Sav. dept. | 2,700 00 | 2,700 00 | 2,700 00 | 3,000 00 | 3,000 00 |
| Silver coin:.....Com'l. dept. | 1,421 40 | 1,321 05 | 1,138 20 | 1,541 65 | 991 75 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 138 35 | 69 82 | 74 93 | 20 72 | 83 57 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts..... | ..... | 14 37 | 10 22 | 3 71 | 26 60 |
| Premium account..... | ..... | ..... | ..... | ..... | ..... |
| Banking house..... | 2,400 00 | 2,500 00 | 2,400 00 | 2,500 00 | 2,500 00 |
| Furniture and fixtures..... | 2,500 00 | 2,400 00 | 2,500 00 | 2,400 00 | 2,500 00 |
| Other real estate..... | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities. | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit..... | ..... | ..... | 2,500 00 | ..... | ..... |
| Outside checks and other cash items..... | 220 95 | 117 03 | 12 44 | 93 99 | 324 54 |
| Stock of Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Other assets..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $257,905 78 | $307,860 37 | $310,016 55 | $291,805 58 | $332,264 64 |
| Liabilities. | | | | | |
| Capital stock paid in..... | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund..... | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net..... | 3,596 98 | 2,384 59 | 3,187 58 | 3,360 47 | 4,714 23 |
| Dividends unpaid..... | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc..... | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check..... | 65,013 30 | 100,599 86 | 103,239 64 | 72,565 23 | 97,839 25 |
| Demand certificates of deposit..... | ..... | ..... | 362 87 | ..... | ..... |
| Certified checks..... | 213 58 | 129 93 | ..... | 178 35 | 543 79 |
| Cashier's checks..... | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank..... | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers..... | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit..... | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits..... | 412 01 | 412 01 | 749 97 | 777 50 | 907 50 |
| U. S. Government deposits..... | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit.... | ..... | ..... | ..... | ..... | ..... |
| Book accounts..... | 30,359 04 | 33,072 78 | 33,069 35 | 35,815 50 | 39,871 36 |
| Certificates of deposit..... | 128,310 87 | 136,261 20 | 134,407 14 | 144,108 53 | 155,888 51 |
| Club savings deposits..... | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted..... | ..... | ..... | ..... | ..... | ..... |
| Bills payable..... | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase..... | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed..... | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers..... | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit..... | ..... | ..... | ..... | ..... | ..... |
| Other liabilities..... | ..... | ..... | ..... | ..... | ..... |
| Totals..... | $257,905 78 | $307,860 37 | $310,016 55 | $291,805 58 | $332,264 64 |

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No. 438.

## THE CROSSMAN AND WILLIAMS STATE BANK, WILLIAMSTON.

Organized July 27, 1909.

FRANK W. SHUMWAY, *President;* JAMES H. RUNCIMAN, *Vice President;* G. A. SPEERS, *Cashier.*

DIRECTORS.—Frank W. Shumway, F. B. Williams, James H. Runciman, Romain Cushman, W. S. Barrett, A. J. Rockwell, G. W. Akers.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $75,904 31 | $75,007 44 | $80,822 65 | $82,194 20 | $117,926 42 |
| Sav. dept. | 64,666 60 | 76,819 92 | 77,561 92 | 69,488 63 | 64,130 00 |
| Bonds, mtgs. and securities: Com'l. dept. | 3,000 00 | 3,000 00 | 7,100 00 | 7,100 00 | 11,390 10 |
| Sav. dept. | 104,395 20 | 113,085 30 | 115,885 30 | 101,335 30 | 188,270 20 |
| Due from Fed. Res Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 31,879 43 | 21,733 96 | 31,645 64 | 22,510 60 | 14,506 55 |
| Sav dept. | 30,000 00 | 31,000 00 | 24,000 00 | 45,000 00 | 21,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 800 00 | 1,850 00 | 3,450 00 | ..... | ..... |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 293 86 | 208 06 | 46 70 | 1,218 46 | 446 82 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 7,846 00 | 3,691 00 | 8,425 00 | 8,768 00 | 11,441 00 |
| Sav. dept. | 1,800 00 | 200 00 | 3,700 00 | 600 00 | 500 00 |
| Gold coin: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 9,517 50 | 9,597 50 | 9,595 00 | 9,615 00 | 9,640 00 |
| Silver coin: Com'l. dept. | 1,386 70 | 1,447 10 | 846 95 | 572 20 | 1,408 10 |
| Sav. dept. | 200 00 | 80 00 | 200 00 | 40 00 | 60 00 |
| Nickels and cents: Com'l. dept. | 134 85 | 133 17 | 76 65 | 29 57 | 85 95 |
| Sav. dept. | 18 34 | 6 23 | 32 75 | 5 83 | 9 91 |
| Overdrafts | 33 27 | 1,489 02 | 210 34 | 1,176 22 | 1,448 02 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Furniture and fixtures | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 4,101 71 | 4,100 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 63 07 | 1,982 13 | 61 91 | 125 00 | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $344,540 84 | $353,930 83 | $373,660 81 | $359,779 01 | $452,263 07 |
| **Liabilities** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Undivided profits, net | 355 13 | 18 65 | 988 02 | 993 28 | 1,466 58 |
| Dividends unpaid | 4,000 00 | 50 00 | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 101,772 07 | 94,207 23 | 110,727 13 | 80,684 97 | 101,719 51 |
| Demand certificates of deposit | 16 00 | 16 00 | 16 00 | 16 00 | 16 00 |
| Certified checks | ..... | ..... | 504 69 | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 39,300 21 | 46,500 09 | 47,199 25 | 51,951 97 | 54,934 46 |
| Certificates of deposit | 147,097 43 | 161,138 86 | 162,225 72 | 174,132 79 | 194,876 52 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | 47,250 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $344,540 84 | $353,930 83 | $373,660 81 | $359,779 01 | $452,263 07 |

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No. 35.

## THE WILLIAMSTON STATE BANK OF WILLIAMSTON.

Organized August 30, 1888.

Corporate existence extended August 5, 1918.

WM. T. WEBB, *President;* B. A. LIVERANCE, *Vice President;* JOHN MARSHALL, *Cashier.*
DIRECTORS.—B. A. Liverance, L. Carpenter, Martin Hanlon, W. T. Webb, F. J. Barlow, H. A. Thompson, A. J. Stoffer, John Marshall, C. W. Headley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $108,337 44 | $140,811 61 | $136,438 22 | $124,951 48 | $153,062 92 |
| Sav. dept. | 56,564 85 | 44,219 40 | 40,019 40 | 36,206 20 | 53,306 20 |
| Bonds, mtgs. and securities:...Com'l. dept. | 40,984 00 | 41,634 00 | 26,384 00 | 36,850 00 | 12,900 00 |
| Sav. dept. | 88,018 00 | 84,700 00 | 97,200 00 | 132,414 00 | 156,549 70 |
| Due from Fed. Res. Bank:....Com'l. dept | 13,647 54 | 12,861 28 | 8,265 21 | 7,206 06 | 7,653 53 |
| Sav. dept. | 6,000 00 | 6,500 00 | 7,500 00 | 7,500 00 | 8,500 00 |
| Due from bks. in res. cities:...Com'l. dept. | 48,393 90 | 15,556 19 | 24,455 74 | 7,774 46 | 5,103 55 |
| Sav. dept. | 20,144 04 | 22,339 66 | 24,684 47 | 41,645 19 | 12,947 58 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 14,000 00 | 49,200 00 | 60,000 00 | 48,000 00 | 48,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks | ..... | ..... | ..... | ..... | ..... |
| in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 5,835 00 | 7,953 00 | 8,879 00 | 10,000 00 | 3,000 00 |
| Sav. dept. | 10,000 00 | 6,148 00 | 6,980 00 | 5,579 00 | 4,884 00 |
| Gold coin:.....Com'l dept. | 850 00 | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 935 00 | 1,225 00 | 1,325 00 | 1,315 00 |
| Silver coin:.....Com'l. dept. | 69 40 | ..... | 573 04 | 437 45 | 661 90 |
| Sav. dept. | 685 50 | 784 75 | 234 01 | 348 35 | 216 90 |
| Nickels and cents:.....Com'l. dept. | 123 78 | 35 | ..... | 03 | ..... |
| Sav. dept. | 02 | 157 33 | 102 36 | 70 53 | 78 85 |
| Overdrafts | 651 49 | 1,737 11 | 56 50 | 1,713 63 | 108 84 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 199 00 | 1,662 34 | 2,184 57 | 1,571 28 | 266 93 |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $418,303 96 | $441,000 02 | $448,981 52 | $467,392 66 | $472,355 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 20,556 51 | 20,084 78 | 21,820 79 | 20,661 87 | 23,473 69 |
| Dividends unpaid | 6,000 00 | 180 00 | 60 00 | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 108,025 79 | 111,980 05 | 110,420 92 | 89,192 52 | 102,583 98 |
| Demand certificates of deposit | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Certified checks | 9 25 | 2,008 71 | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 50,204 89 | 51,514 61 | 55,540 22 | 56,625 39 | 60,129 04 |
| Certificates of deposit | 145,207 52 | 164,931 87 | 184,589 59 | 216,462 88 | 225,669 19 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 27,800 00 | 29,800 00 | 16,050 00 | 23,950 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $418,303 96 | $441,000 02 | $448,981 52 | $467,392 66 | $472,355 90 |

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No. 329.

## THE WOLVERINE STATE SAVINGS BANK, WOLVERINE.

Organized October 10, 1905.

JOHN YUILL, *President;* HARRY W. SOWTON, *Vice President;* JOHN E. WIGGINS, *Cashier.*

DIRECTORS.—Sanford W. Buck, John E. Wiggins, F. A. Kramer, H. W. Sowton, John Yuill, F. J. Shipp, John C. Scott.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $53,154 64 | $53,399 45 | $53,263 94 | $57,045 69 | $63,683 66 |
| Sav. dept. | 32,500 57 | 24,141 67 | 27,101 92 | 30,734 01 | 28,667 93 |
| Bonds, mtgs. and securities:...Com'l. dept. | 10,000 00 | 9,000 00 | ..... | 3,000 00 | ..... |
| Sav. dept. | 41,147 60 | 50,895 90 | 50,395 90 | 40,015 90 | 38,194 40 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | 3,576 48 |
| Due from bks. in res. cities:...Com'l. dept. | 14,970 65 | 12,478 56 | 8,321 60 | 4,955 96 | 11,147 25 |
| Sav. dept. | 15,857 39 | 10,005 97 | 5,104 78 | 3,306 07 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 13,900 00 | 19,850 00 | 12,750 00 | 21,740 00 | 8,250 00 |
| U.S. cert of indebt. as cash res.:Com'l. dept. | 3,500 00 | ..... | 9,000 00 | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l dept. | 3,000 00 | 2,000 00 | 3,000 00 | 2,000 00 | 2,000 00 |
| Sav. dept. | 3,000 00 | 2,000 00 | 2,748 00 | 2,000 00 | 3,000 00 |
| Gold coin:.....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | 400 00 | 500 00 | 400 00 | 400 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 800 00 | 500 00 | 500 00 | 600 00 | 400 00 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 92 54 | 142 39 | 77 49 | 132 81 | 65 10 |
| Overdrafts | ..... | ..... | 8 02 | 230 67 | 83 01 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 3,500 00 | 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 | 2,000 00 |
| Other real estate | 3,190 00 | 3,190 00 | 690 00 | 65 00 | 505 00 |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | 751 65 | 310 60 | 252 00 | ..... | 378 94 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $201,365 04 | $193,814 54 | $179,213 65 | $171,726 11 | $175,851 77 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 | $20,000 00 |
| Surplus fund | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Undivided profits, net | 250 70 | 791 39 | 676 65 | 385 49 | 492 39 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 65,802 46 | 79,123 96 | 70,442 91 | 60,718 51 | 69,000 76 |
| Demand certificates of deposit | 7,574 25 | 7,036 75 | 7,934 25 | 6,734 25 | 8,029 15 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 36,681 99 | 38,915 07 | 34,771 08 | 35,862 15 | 33,090 36 |
| Certificates of deposit | 38,555 64 | 40,447 37 | 37,888 76 | 40,525 71 | 40,239 11 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 30,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $201,365 04 | $193,814 54 | $179,213 65 | $171,726 11 | $175,851 77 |

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## No. 166.

## THE FIRST COMMERCIAL AND SAVINGS BANK, WYANDOTTE.

Organized September 25, 1893.

F. A. SCHULTE, *President;* S. T. HENDRICKS, *Vice President;* O. C. G LUTZ, *Cashier.*

DIRECTORS.—S. T. Hendricks, Fred Ginzel, F. A. Schulte, Jas. T. Keena, Henry Roehrig, E. N. Clark, H. P. Borgman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $212,123 97 | $230,943 65 | $266,424 88 | $283,803 49 | $185,691 81 |
| Sav. dept. | 133,212 95 | 156,682 65 | 85,165 01 | 96,111 41 | 114,622 85 |
| Bonds, mtgs. and securities: ..Com'l. dept. | 48,116 00 | 29,456 00 | 39,787 00 | 79,808 00 | 66,000 00 |
| Sav. dept. | 262,839 50 | 266,332 75 | 378,796 75 | 628,070 00 | 658,876 95 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 21,909 00 | 129,026 12 | 95,984 54 | 21,006 43 | 66,515 48 |
| Sav. dept. | 25,000 00 | 35,000 00 | 35,000 00 | 35,000 00 | 25,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 14,000 00 | 14,000 00 | 14,000 00 | 64,000 00 | 74,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,044 58 | 1,167 48 | 2,358 04 | 1,989 04 | 2,724 39 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 11,179 00 | 14,819 00 | 30,340 00 | 15,989 00 | 27,791 00 |
| Sav. dept. | 40,000 00 | 36,000 00 | 29,000 00 | 46,000 00 | 30,000 00 |
| Gold coin:.....Com'l. dept. | 330 00 | 7 50 | 3,057 50 | 82 50 | 2,045 00 |
| Sav. dept. | 7,000 00 | 8,000 00 | 5,000 00 | 8,000 00 | 6,000 00 |
| Silver coin:.....Com'l. dept. | 1,168 35 | 2,762 80 | 3,091 80 | 2,003 65 | 3,497 25 |
| Sav. dept. | 1,300 00 | 600 00 | 600 00 | 1,100 00 | 500 00 |
| Nickels and cents:.....Com'l. dept. | 322 86 | 298 54 | 474 84 | 500 44 | 366 70 |
| Sav dept. | 55 62 | 10 24 | 18 02 | 22 80 | 70 66 |
| Overdrafts | 32 44 | 857 28 | 7 65 | 23 48 | 321 53 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Furniture and fixtures | 2,550 00 | 2,550 00 | 2,450 00 | 2,400 00 | 2,400 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | 1,354 96 | 1,731 32 | 3,431 55 | 915 59 | 420 86 |
| Outside checks and other cash items | 10 00 | 20 00 | 8 38 | 102 89 | 133 00 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $803,549 23 | $950,265 33 | $1,014,995 96 | $1,306,928 72 | $1,286,977 48 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 4,668 14 | 6,399 64 | 6,119 74 | 5,627 74 | 6,904 65 |
| Dividends unpaid | 1,500 00 | 6 00 | ..... | 1,500 00 | 21 00 |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 218,364 02 | 349,217 48 | 391,294 44 | 351,472 47 | 300,770 37 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | 609 00 | 754 25 | 2 00 | 24 30 | 21 00 |
| Cashier's checks | ..... | 7,262 32 | ..... | ..... | 190 00 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 482,908 07 | 516,125 64 | 543,879 78 | 868,754 21 | 906,970 46 |
| Certificates of deposit | 500 00 | 500 00 | 3,700 00 | 9,550 00 | 2,100 00 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $803,549 23 | $950,265 33 | $1,014,995 96 | $1,306,928 72 | $1,286,977 48 |

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No. 64.

## THE WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

Corporate existence extended November 20, 1901.

FRED E. VAN ALSTYNE, *President;* SIDNEY T. MILLER, JOHN C. CAHALAN, *Vice Presidents;* ALBERT T. BURNS, *Cashier;* FRANK W. TUCKER, *Assistant Cashier.*

DIRECTORS.—Sidney T. Miller, John C. Cahalan, Alexander H. Sibley, George T. Hendrie, Frederic Zabriskie, Fred E. Van Alstyne, William T. Orr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $158,477 40 | $146,870 11 | $189,643 58 | $215,952 68 | $275,964 22 |
| Sav. dept. | 190,996 50 | 261,498 75 | 191,498 75 | 196,498 75 | 166,498 75 |
| Bonds, mtgs. and securities:...Com'l. dept. | 534,271 66 | 547,465 66 | 506,084 07 | 487,484 07 | 479,334 07 |
| Sav. dept. | 1,854,655 80 | 2,365,011 35 | 2,764,691 62 | 2,807,350 80 | 2,903,521 00 |
| Due from Fed. Res. Bank:....Com'l. dept | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | | | | | |
| Sav. dept. | 108,132 62 | 200,828 79 | 215,963 34 | 95,889 18 | 199,467 48 |
| | 690,213 89 | 817,513 11 | 513,365 65 | 477,473 93 | 513,784 86 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | ..... | ..... | ..... | ..... | ..... |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 18,984 39 | 2,003 33 | 9,021 35 | 4,789 91 | 1,261 24 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 166,995 00 | 100,277 00 | 52,060 00 | 105,588 00 | 60,947 00 |
| Sav. dept. | 115,000 00 | 162,000 00 | 152,000 00 | 155,000 00 | 115,000 00 |
| Gold coin:.....Com'l. dept. | 3,605 00 | 755 00 | 835 00 | 3,740 00 | 3,792 50 |
| Sav. dept. | 35,000 00 | 38,000 00 | 38,000 00 | 35,000 00 | 35,000 00 |
| Silver coin:.....Com'l. dept. | 7,531 70 | 8,584 60 | 7,309 00 | 5,569 00 | 6,007 25 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 312 27 | 371 79 | 103 57 | 387 17 | 418 05 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 128 56 | 44 19 | 148 70 | 461 30 | 20 98 |
| Premium account | 1,858 93 | 1,110 99 | 2,094 40 | 3,989 74 | 999 71 |
| Banking house | 80,664 41 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Furniture and fixtures | 1,650 00 | ..... | ..... | ..... | ..... |
| Other real estate | 4,780 00 | 4,780 00 | 4,780 00 | 4,780 00 | 4,780 00 |
| Due from banks other than in reserve cities. | 9,614 52 | 12,511 14 | 23,913 78 | 20,921 25 | 10,272 70 |
| Cash items in transit | 2,254 48 | 5,188 77 | 4,560 82 | 4,205 75 | 3,218 30 |
| Outside checks and other cash items | ..... | 2,029 76 | 1,145 11 | ..... | 11,018 66 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,985,127 13 | $4,726,844 34 | $4,727,218 74 | $4,675,081 53 | $4,841,306 77 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 79,425 04 | 81,589 19 | 105,087 70 | 87,184 38 | 97,024 34 |
| Dividends unpaid | ..... | ..... | ..... | 6,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 869,835 90 | 851,231 94 | 812,575 02 | 760,573 67 | 860,477 82 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 2,872,507 36 | 3,629,569 13 | 3,649,582 41 | 3,661,962 04 | 3,719,908 82 |
| Certificates of deposit | 13,358 83 | 14,454 08 | 9,973 61 | 9,361 44 | 13,895 79 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $3,985,127 13 | $4,726,844 34 | $4,727,218 74 | $4,675,081 53 | $4,841,306 77 |

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## 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, John P. Livingston, Alexander Pollock, Wm. H. Learmont, Guy E. Beard, L. J. McColl.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $237,665 68 | $242,345 67 | $269,050 18 | $276,214 59 | $272,586 69 |
| Sav. dept. | 18,774 28 | 14,281 00 | 14,281 00 | 12,711 00 | 13,261 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | | | | | |
| Sav. dept. | 112,665 30 | 115,878 84 | 122,008 25 | 122,503 25 | 115,915 25 |
| Due from Fed. Res. Bank:....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Due from bks. in res. cities:...Com'l. dept. | 65,686 31 | 26,729 38 | 30,860 57 | 46,993 08 | 37,715 50 |
| Sav. dept. | 34,116 12 | 39,105 22 | 40,617 21 | 31,568 89 | 48,908 19 |
| U. S. Bds. & cert. indebt. as sav. legal res. | | | | | |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | | | | | |
| Sav. dept. | | | | | |
| Currency:.....Com'l. dept. | 19,606 00 | 26,975 00 | 22,433 00 | 17,972 00 | 22,514 00 |
| Sav. dept. | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Gold coin:.....Com'l. dept. | | | | | |
| Sav. dept. | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Silver coin:.....Com'l. dept. | 721 25 | 649 20 | 279 15 | 195 65 | 574 50 |
| Sav. dept. | | | | | |
| Nickels and cents:.....Com'l. dept. | 69 61 | 66 91 | 41 17 | 90 26 | 149 56 |
| Sav. dept. | | | | | |
| Overdrafts | 768 48 | 2,893 41 | 155 45 | 338 68 | 1,153 52 |
| Premium account | | | | | |
| Banking house | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 | 3,800 00 |
| Furniture and fixtures | 1,200 00 | 1,200 00 | 1,270 00 | 1,270 00 | 1,660 00 |
| Other real estate | 794 82 | 794 82 | 794 82 | 794 82 | 165 50 |
| Due from banks other than in reserve cities | | | | | |
| Cash items in transit | | | | | |
| Outside checks and other cash items | 1,813 25 | 779 62 | 1,337 64 | 321 47 | 609 23 |
| Stock of Federal Reserve Bank | | | | | |
| Other assets | | | | | |
| Totals | $505,681 10 | $483,589 07 | $514,928 44 | $522,773 69 | $527,012 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $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 | 6,000 00 |
| Undivided profits, net | 18,794 70 | 18,247 76 | 19,796 07 | 17,515 09 | 14,801 85 |
| Dividends unpaid | | 600 00 | 300 00 | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 117,875 86 | 94,145 59 | 120,467 07 | 118,403 00 | 100,895 50 |
| Demand certificates of deposit | 165,010 75 | 178,720 26 | 174,916 30 | 178,099 85 | 190,862 00 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Book accounts | 163,426 57 | 151,302 24 | 158,875 78 | 168,182 53 | 179,757 47 |
| Certificates of deposit | 4,573 22 | 4,573 22 | 4,573 22 | 4,573 22 | 4,696 12 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $505,681 10 | $483,589 07 | $514,928 44 | $522,773 69 | $527,012 94 |

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## No. 86.

## YPSILANTI SAVINGS BANK, YPSILANTI.

### Organized April 30, 1887.

EDGAR REXFORD, *President;* A. C. STELLWAGEN, *Vice President;* M. M. READ, *Cashier;* WM. E. MCLEOD, *Assistant Cashier.*

DIRECTORS.—Edgar Rexford, A. C. Stellwagen, Jno. P. Kirk, M. M. Read, Wm. J. Clarke, Lee F. Dawson, S. A. Wiard.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $275,538 80 | $297,586 37 | $283,362 17 | $311,146 00 | $361,325 63 |
| Sav. dept. | 581,971 69 | 590,276 20 | 592,472 72 | 634,046 73 | 673,928 02 |
| Bonds, mtgs. and securities:...Com'l. dept. | 172,442 50 | 158,122 50 | 182,922 50 | 144,422 50 | 84,897 50 |
| Sav. dept. | 46,197 89 | 142,774 58 | 45,162 91 | 42,362 91 | 50,191 41 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 88,928 60 | 44,799 36 | 91,281 35 | 72,017 78 | 80,633 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | 30,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 123,600 00 | 101,100 00 | 170,350 00 | 147,105 00 | 199,100 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 14,511 28 | 3,605 33 | 3,328 35 | 6,051 41 | 2,044 54 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 27,000 00 | 25,000 00 | 46,967 00 | 25,000 00 | 27,000 00 |
| Sav. dept. | 28,185 00 | 18,437 00 | ..... | 41,235 00 | 31,784 00 |
| Gold coin:.....Com'l. dept. | ..... | ..... | 22,000 00 | ..... | ..... |
| Sav. dept. | 22,810 00 | 22,925 00 | 750 00 | 22,842 50 | 23,085 00 |
| Silver coin:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 3,749 40 | 4,852 15 | 5,142 65 | 2,820 35 | 2,916 20 |
| Nickels and cents:.....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 750 45 | 636 75 | 457 19 | 521 55 | 422 70 |
| Overdrafts | 220 72 | 137 16 | 250 07 | 484 26 | 1,490 73 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | ..... |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,413,906 33 | $1,438,252 40 | $1,472,446 91 | $1,478,055 99 | $1,596,819 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 7,500 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 13,704 18 | 6,536 00 | 15,116 80 | 3,320 63 | 6,678 86 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 379,720 30 | 305,484 60 | 263,865 39 | 310,359 51 | 366,554 51 |
| Demand certificates of deposit | 160,352 15 | 169,706 83 | 179,476 09 | 168,780 76 | 178,455 02 |
| Certified checks | ..... | ..... | 465 00 | 65 00 | 165 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 418,037 48 | 435,777 79 | 469,852 52 | 493,891 99 | 529,619 45 |
| Certificates of deposit | 359,592 22 | 375,747 18 | 378,671 11 | 396,638 10 | 455,346 79 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 25,000 00 | 85,000 00 | 105,000 00 | 45,000 00 | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,413,906 33 | $1,438,252 40 | $1,472,446 91 | $1,478,055 99 | $1,596,819 63 |

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## No. 307.

## THE STATE COMMERCIAL & SAVINGS BANK, ZEELAND.

Organized February 13, 1905.

JOHN WICHERS, *President;* JOHN SMALLEGAN, *Vice President;* B. NEERKEN, *Cashier,*
J. A. DONIA, *Assistant Cashier.*

DIRECTORS.—John Wichers, W. G. Heasley, B. Neerken, J. Smallegan, B. C. Van Loo, J. Pyle, Herbert Van Eenenaam.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts:.....Com'l. dept. | $203,921 11 | $206,854 36 | $200,016 64 | 197,091 91 | 214,657 36 |
| Sav. dept. | 16,889 00 | 16,156 00 | 14,170 00 | 9,629 00 | 7,071 00 |
| Bonds, mtgs. and securities:...Com'l. dept. | 65,700 00 | 75,500 00 | 87,570 00 | 107,772 00 | 72,600 00 |
| Sav. dept. | 140,041 00 | 141,733 00 | 138,583 00 | 140,033 00 | 209,008 00 |
| Due from Fed. Res. Bank:....Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities:...Com'l. dept. | 42,008 27 | 36,252 92 | 94,688 49 | 91,071 14 | 86,675 97 |
| Sav. dept. | 4,358 71 | 4,070 01 | 17,614 76 | 10,905 76 | 17,725 61 |
| U. S. Bds. & cert. indebt. as sav. legal res.. | 20,000 00 | 20,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| U.S. cert. of indebt. as cash res.:Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | 5,000 00 | ..... | 5,000 00 | 5,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place:.....Com'l. dept. | 1,655 00 | 828 35 | 1,409 42 | 2,005 19 | 2,047 90 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency:.....Com'l. dept. | 16,632 00 | 13,591 00 | 12,122 00 | 15,965 00 | 10,665 00 |
| Sav. dept. | 5,000 00 | 6,000 00 | 4,000 00 | 4,000 00 | 5,000 00 |
| Gold coin:.....Com'l. dept. | 4,105 00 | 4,127 50 | 8,230 00 | 8,277 50 | 3,297 00 |
| Sav. dept. | 5,000 00 | 5,000 00 | 3,000 00 | 3,000 00 | 8,000 00 |
| Silver coin:.....Com'l. dept. | 835 15 | 736 50 | 733 30 | 1,041 75 | 1,109 60 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents:.....Com'l. dept. | 29 84 | 292 31 | 270 14 | 513 13 | 532 58 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 208 82 | 464 50 | 101 03 | 267 64 | 906 18 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 10,625 00 | 10,625 00 | 10,625 00 | 10,625 00 | 10,625 00 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | ..... | 27 13 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $547,008 90 | $547,231 45 | $618,133 78 | $627,198 02 | $669,948 33 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 4,550 00 | 4,550 00 | 4,550 00 | 4,550 00 | 4,550 00 |
| Undivided profits, net | 482 60 | 611 91 | 4,337 22 | 2,674 54 | 4,939 14 |
| Dividends unpaid | 2,800 00 | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 85,981 71 | 79,922 02 | 111,068 91 | 95,625 53 | 110,284 04 |
| Demand certificates of deposit | 194,398 40 | 195,218 25 | 236,865 22 | 243,277 60 | 260,315 38 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book accounts | 198,796 19 | 216,929 27 | 226,312 43 | 246,070 35 | 254,859 77 |
| Certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | 5,000 00 | 5,000 00 | ..... | ..... | ..... |
| Bills payable | 20,000 00 | 10,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $547,008 90 | $547,231 45 | $618,133 78 | $627,198 02 | $669,948 33 |

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## No. 226.

## ZEELAND STATE BANK, ZEELAND.

### Organized December 14, 1900.

FRANK BOONSTRA, *President;* J. VENEKLASEN, *Vice President;* C. J. DEN HERDER, *Cashier;* A. LA HUIS, *Auditor.*

DIRECTORS.—Frank Boonstra, A. La Huis, C. J. Den Herder, T. G. Huizinga, J. Veneklasen, D. F. Boonstra.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts: Com'l. dept. | $421,164 01 | $410 828 78 | $443 507 97 | $467,764 82 | $498,100 14 |
| Sav. dept. | 245,409 43 | 210,539 26 | 245,457 54 | 222,166 59 | 198,683 02 |
| Bonds, mtgs. and securities: Com'l. dept. | 71,500 00 | 81,500 00 | 245,100 00 | 246,600 00 | 293,450 00 |
| Sav. dept. | 549,164 00 | 534,839 00 | 544,199 00 | 531,971 00 | 519,121 00 |
| Due from Fed. Res. Bank: Com'l. dept. | ..... | ..... | ..... | ..... | ..... |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Due from bks. in res. cities: Com'l. dept. | 109,522 28 | 101,127 29 | 254,478 08 | 212,127 04 | 174,043 79 |
| Sav. dept. | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| U. S. Bds. & cert. indebt. as sav. legal res. | 137,432 50 | 198,225 00 | 147,125 00 | 148,150 00 | 170,750 00 |
| U.S. cert. of indebt. as cash res.: Com'l. dept. | 110,000 00 | 160,000 00 | 19,000 00 | 18,000 00 | ..... |
| Sav. dept. | ..... | 20,000 00 | 23,000 00 | 23,000 00 | ..... |
| Exch. for clearing house & checks on banks in same place: Com'l. dept. | 836 61 | 261 83 | 742 73 | ..... | 1,983 98 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Currency: Com'l. dept. | 22,481 00 | 24,799 00 | 32,823 00 | 33,193 00 | 14,670 00 |
| Sav. dept. | 28,000 00 | 3,000 00 | 4,000 00 | 3,000 00 | 10,000 00 |
| Gold coin: Com'l. dept. | 440 00 | 357 50 | 305 00 | 212 50 | 210 00 |
| Sav. dept. | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Silver coin: Com'l. dept. | 1,438 40 | 1,187 05 | 862 05 | 1,539 10 | 1,789 00 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Nickels and cents: Com'l. dept. | 482 48 | 459 44 | 174 63 | 44 30 | 518 03 |
| Sav. dept. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts | 556 31 | 694 41 | 453 55 | 2,547 75 | 436 84 |
| Premium account | ..... | ..... | ..... | ..... | ..... |
| Banking house | 17,000 00 | 17,000 00 | 17,000 00 | 16,710 00 | 16,710 00 |
| Furniture and fixtures | 8,000 00 | 8,000 00 | 8,044 10 | 7,268 50 | 7,268 50 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from banks other than in reserve cities | ..... | ..... | ..... | ..... | ..... |
| Cash items in transit | ..... | ..... | ..... | 3 85 | ..... |
| Outside checks and other cash items | 824 13 | 670 59 | 655 99 | 2,582 80 | 1,928 21 |
| Stock of Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,754,251 15 | $1,803,489 15 | $2,016,928 64 | $1,966,881 25 | $1,939,662 51 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 25,000 00 | 25,000 00 | 25,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 23,296 37 | 30,247 64 | 40,134 49 | 1,306 14 | 11,074 00 |
| Dividends unpaid | 10,000 00 | ..... | ..... | 8,000 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | ..... | 646 74 | 887 51 | 638 97 |
| Commercial deposits subject to check | 386,971 76 | 337,833 25 | 370,208 77 | 454,445 88 | 233,276 93 |
| Demand certificates of deposit | 402,957 88 | 453,861 84 | 417,991 45 | 432,400 16 | 451,519 97 |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. Government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Book acounts | 536,204 36 | 630,141 43 | 574,622 34 | 608,373 35 | 638,538 55 |
| Certificates of deposit | 269,820 78 | 226,404 99 | 247,274 85 | 239,818 21 | 254,414 09 |
| Club savings deposits | ..... | ..... | ..... | ..... | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | 241,050 00 | 71,650 00 | 200,200 00 |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,754 251 15 | $1,803,489 15 | $2,016,928 64 | $1,966,881 25 | $1,939,662 51 |

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REPORTS

OF THE

# NATIONAL BANKS

OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

**DECEMBER 31, 1918, MARCH 4, MAY 12, JUNE 30 AND SEPTEMBER 12, 1919.**

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No. 9421.

## NATIONAL BANK OF COMMERCE, ADRIAN.

ROLLAND C. ROTHFUSS, *President;* A. J. KAISER, W. H. SHIERSON, *Vice Presidents;* E. O. BALDWIN, *Cashier;* C. H. LEWIS, *Assistant Cashier;* F. E. KANE, *Auditor.*

DIRECTORS.—Willis Chatfield, J. W. Helme, Charles L. Robertson, Rolland C. Rothfuss, Samuel O. Rothfuss, Charles W. Selleck, William H. Shierson, W. O. Albig, A. E. Illenden, A. J. Kaiser, F. G. Westgate.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $589,444 54 | $631,121 12 | $663,930 59 | $615,340 05 | $637,304 78 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 3,902 74 | 579 35 | 3,939 40 | 2,614 13 | 1,118 26 |
| U. S. bonds & certificates of indebt. on hand | 334,605 64 | 156,439 69 | 448,327 81 | 328,924 03 | 365,667 17 |
| U. S. bonds & certificates of indebt. pledged | | 190,000 00 | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other bonds, securities and stocks | 274,325 06 | 309,156 31 | 306,973 97 | 322,827 40 | 372,062 96 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 49,550 72 | 47,942 59 | 70,156 34 | 61,438 77 | 51,475 32 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 70,982 87 | | 84,482 11 | 93,563 28 | 91,760 18 |
| Due from other banks and bankers | 20,504 80 | 89,108 75 | 15,159 90 | 31,455 71 | 8,194 52 |
| Exchanges for clearing house | 5,042 49 | | 2,899 91 | 9,891 14 | 2,615 31 |
| Cash in vault | | 28,267 60 | | | |
| Outside checks and other cash items | 2,202 00 | 6,176 15 | 2,507 60 | 11,153 71 | 2,381 79 |
| Furniture and fixtures | 15,000 00 | 15,000 00 | 15,761 58 | 15,821 58 | 18,650 95 |
| Banking house | 52,800 00 | 52,800 00 | 52,800 00 | 52,800 00 | 52,800 00 |
| Other real estate | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | | | | |
| Totals | $1,439,460 86 | $1,547,691 56 | $1,688,039 21 | $1,566,929 80 | $1,625,131 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 18,623 44 | 21,984 77 | 26,415 16 | 24,329 87 | 28,693 83 |
| Dividends unpaid | | | | | 40 00 |
| Reserved for taxes, interest, etc | 4,543 87 | 2,033 66 | 980 33 | 486 21 | 566 54 |
| Commercial deposits subject to check | 265,402 56 | 317,482 15 | 317,455 08 | 300,397 74 | 333,078 16 |
| Demand certificates of deposit | 7 50 | 7 50 | 7 50 | 7 50 | 7 50 |
| Certified checks | 136 46 | 370 24 | 2,323 47 | 1,125 78 | 26 47 |
| Cashier's checks | 2,342 37 | 2,141 38 | 1,114 29 | 1,396 15 | 4,812 96 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 87,411 57 | 99,329 49 | 114,518 74 | 105,909 96 | 128,352 94 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 1,032 48 | 1,022 48 | 571 28 | 582 15 | 582 15 |
| U. S. government deposits | 46,000 00 | 40,006 77 | 45,000 00 | | 10,671 93 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 634,589 08 | 608,577 29 | 652,941 47 | 663,481 69 | 657,785 84 |
| Savings certificates of deposit | 17,371 53 | 20,407 84 | 23,881 37 | 19,312 75 | 21,712 92 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 97,100 00 | 100,000 00 |
| Notes and bills rediscounted | | 72,727 99 | 56,730 52 | 4,000 00 | |
| Bills payable | 75,000 00 | 75,000 00 | 160,000 00 | 165,000 00 | 155,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 67,000 00 | 66,600 00 | 66,100 00 | 63,800 00 | 63,800 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,439,460 86 | $1,547,691 56 | $1,688,039 21 | $1,566,929 80 | $1,625,131 24 |

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## No. 1829.

## FIRST NATIONAL BANK, ALLEGAN.

JUDGE ORIEN S. CROSS, *President;* A. L. ROBINSON, FRANK ANDREWS, *Vice Presidents;* W. W. MILLER, *Cashier;* A. W. HARTY, *Assistant Cashier.*

DIRECTORS.—Leon Chichester, A. L. Robinson, E. C. Reid, O. S. Cross, Glen Overton, Frank Andrews, W. W. Miller, Perry Sirrine.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $747,838 36 | $699,587 86 | $716,072 67 | $548,076 08 | $741,857 77 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 3,421 61 | 3,748 96 | 9,351 72 | 1,906 63 | 2,961 69 |
| U. S. bonds & certificates of indebt. on hand | 50,000 00 | | 32,600 00 | 43,365 00 | |
| U. S. bonds & certificates of indebt. pledged | 1,000 00 | 51,000 00 | 76,000 00 | 127,000 00 | 51,000 00 |
| Mortgages | | | | 161,540 93 | |
| Stock of Federal Reserve Bank | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Other bonds, securities and stocks | 221,311 73 | 213,082 40 | 124,872 60 | 80,023 52 | 220,300 20 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 44,315 96 | 53,279 87 | 52,263 17 | 50,335 08 | 29,461 56 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | 32,282 97 | 28,306 88 | 657 40 | |
| Due from other banks and bankers | 14,106 23 | 11,357 93 | 11,657 82 | 11,344 76 | 15,220 62 |
| Exchanges for clearing house | 9,312 35 | | | | |
| Cash in vault | 24,016 19 | 10,468 18 | 18,438 52 | 18,130 41 | 25,166 02 |
| Outside checks and other cash items | | | | 6,768 54 | |
| Furniture and fixtures | 3,511 50 | 3,511 50 | 3,511 50 | 3,511 50 | 3,811 50 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other real estate | 39,766 30 | 36,166 30 | 31,727 32 | 32,252 32 | 21,786 42 |
| Due from U. S. treasurer | 2,500 00 | 3,185 00 | 2,500 00 | 2,500 00 | |
| Other assets | 20,642 52 | 13,328 17 | 12,362 60 | 16,367 26 | 3,476 00 |
| Totals | $1,198,692 75 | $1,147,949 14 | $1,136,614 80 | $1,120,729 43 | $1,131,991 78 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 17,269 82 | 16,375 54 | 10,618 11 | 12,176 33 | 6,817 95 |
| Dividends unpaid | 306 00 | 306 00 | 306 00 | 306 00 | 306 00 |
| Reserved for taxes, interest, etc | 3,052 34 | | | | |
| Commercial deposits subject to check | 242,316 05 | 372,917 07 | 435,012 90 | 372,172 32 | 369,962 31 |
| Demand certificates of deposit | | 749 00 | 24 50 | | |
| Certified checks | 311 49 | 289 45 | | 767 56 | 162 00 |
| Cashier's checks | 5,338 78 | | 4,069 72 | 97 11 | 133 95 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 726 51 | | | 29 72 | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 6,000 00 |
| Postal savings deposits | | | | | |
| U. S. government deposits | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 243,512 19 | 233,573 95 | 235,104 12 | 236,373 07 | 243,759 01 |
| Savings certificates of deposit | 248,032 42 | 261,678 58 | 249,719 06 | 240,752 69 | 250,240 48 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 48,300 00 | 50,000 00 |
| Notes and bills rediscounted | 108,000 00 | 12,739 04 | | 41,212 41 | 49,383 20 |
| Bills payable | 34,000 00 | 80,000 00 | 60,000 00 | 68,000 00 | 68,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 179,827 15 | 43,320 51 | 15,760 39 | 24,542 22 | 22,226 88 |
| Totals | $1,198,692 75 | $1,147,949 14 | $1,136,614 80 | $1,120,729 43 | $1,131,991 78 |

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## No. 2847.

## ALPENA NATIONAL BANK, ALPENA.

WM. H. JOHNSON, *President;* W. F. DENISON, *Cashier;*
ARTHUR CHRISTOPHERSON, *Assistant Cashier.*

DIRECTORS.—Wm. H. Johnson, C. H. Osgood, James H. Kerr, John A. McPhee, W. T. Hoey, E. C. Spens, Nason C. Johnson, Carl Alfsen.

| Resources. | Report of Dec. 31, 1919. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $934,080 45 | $1,075,360 58 | $1,051,415 50 | $1,116,611 09 | $1,044,677 25 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 729 72 | 588 20 | 1,857 69 | 3,488 77 | 1,114 60 |
| U. S. bonds & certificates of indebt. on hand | 88,000 00 | 114,800 00 | 203,150 00 | 108,950 00 | 187,750 00 |
| U. S. bonds & certificates of indebt. pledged | 139,200 00 | 125,000 00 | | 50,000 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other bonds, securities and stocks | 435,561 31 | 426,061 31 | 416,052 27 | 413,552 27 | 417,393 27 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 72,630 48 | 71,383 09 | 74,789 02 | 66,169 36 | 74,341 88 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 80,916 82 | 68,785 83 | 122,729 94 | 72,281 20 | 159,284 83 |
| Due from other banks and bankers | 6,171 79 | 5,303 51 | 1,573 98 | 7,257 19 | 4,505 36 |
| Exchanges for clearing house | 2,163 90 | 1,405 92 | 8,740 82 | | 3,439 05 |
| Cash in vault | 68,255 20 | 34,266 78 | 56,505 16 | 63,229 60 | 104,252 93 |
| Outside checks and other cash items | 8,550 88 | 1,737 66 | 5,108 00 | 10,055 84 | 3,302 37 |
| Furniture and fixtures | 7,837 07 | 2,000 00 | 2,000 00 | 2,000 00 | 184 00 |
| Banking house | | | | | |
| Other real estate | 20,929 21 | 17,569 29 | 17,834 78 | 17,507 01 | 16,326 72 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $1,870,526 83 | $1,949,762 17 | $1,967,257 16 | $1,936,602 33 | $2,022,072 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 25,945 78 | 22,551 33 | 36,597 52 | 26,180 00 | 23,321 50 |
| Dividends unpaid | 300 00 | 360 00 | 360 00 | 360 00 | 420 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 263,000 40 | 280,809 19 | 337,837 92 | 287,512 17 | 374,237 85 |
| Demand certificates of deposit | 24,605 31 | | | | |
| Certified checks | 338 31 | 204 32 | 6,874 96 | 1,722 25 | 1,332 90 |
| Cashier's checks | 536 96 | 25 | 1,036 23 | 25 | 481 09 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 40,171 94 | 19,090 86 | 9,011 32 | 18,408 44 | 65,963 39 |
| State moneys on deposit | | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 5,270 08 | 5,330 56 | 4,465 56 | 3,307 79 | 2,686 39 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,201,416 54 | 1,251,725 14 | 1,255,641 03 | 1,243,333 78 | 1,296,486 58 |
| Savings certificates of deposit | 128,941 51 | 119,690 52 | 140,432 62 | 133,377 65 | 97,142 56 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 47,400 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 30,000 00 | 75,000 00 | | 50,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,870,526 83 | $1,949,762 17 | $1,967,257 16 | $1,936,602 33 | $2,022,072 26 |

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## No. 10601.

## THE FIRST NATIONAL BANK, ALPHA.

EDWARD C. BRADLEY, *President;* W. J. PERKINS, *Vice President;* HENRY J. VEESER, *Cashier.*

DIRECTORS.—M. E. Richards, Chas. E. Lawrence, Edward C. Bradley, Paul Anderson, W. J. Perkins, Ira Odgers, Henry J. Veeser.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $59,309 87 | $80,709 64 | $85,996 89 | $78,403 53 | $100,860 03 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 1,082 86 | | 84 49 | 51 55 | 17 55 |
| U. S. bonds & certificates of indebt. on hand | 6,261 03 | 10,239 74 | 17,150 00 | 11,758 34 | 5,135 90 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | 950 00 | 950 00 |
| Stock of Federal Reserve Bank | 950 00 | 950 00 | 950 00 | 19,995 62 | 23,247 88 |
| Other bonds, securities and stocks | 16,729 45 | 15,434 99 | 17,943 98 | | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 5,714 24 | 9,847 41 | 8,961 23 | 8,946 05 | 8,234 86 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 12,012 43 | | | 49,427 50 | |
| Due from other banks and bankers | 5,086 15 | 38,038 39 | 41,955 01 | 423 35 | 39,298 78 |
| Exchanges for clearing house | | 4,494 58 | | | |
| Cash in vault | 7,893 76 | 3,333 62 | 8,841 67 | 5,612 14 | 5,125 93 |
| Outside checks and other cash items | 192 71 | 3,919 89 | 1,675 09 | 6,278 95 | 11,329 15 |
| Furniture and fixtures | 2,377 87 | 2,377 87 | 2,377 87 | 2,377 87 | 2,377 87 |
| Banking house | 5,646 42 | 5,646 42 | 5,646 42 | 5,646 42 | 5,646 42 |
| Other real estate | | | | | |
| Due from U. S. treasurer | | | | | |
| Other assets | | | | | |
| Totals | $123,256 79 | $174,992 55 | $191,582 65 | $189,871 32 | $202,224 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 |
| Undivided profits, net | | 450 32 | 1,456 50 | 664 69 | 2,491 77 |
| Dividends unpaid | | | | 750 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 56,772 34 | 102,450 56 | 114,018 15 | 86,009 93 | 84,164 28 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 1,143 76 | 1,575 12 | 892 19 | 134 30 | 557 92 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 33,650 91 | 38,866 55 | 43,425 81 | 70,485 13 | 83,170 63 |
| Savings certificates of deposit | 439 78 | 400 00 | 540 00 | 500 00 | 500 00 |
| Circulation | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 77 27 | 89 77 |
| Totals | $123,256 79 | $174,992 55 | $191,582 65 | $189,871 32 | $202,224 37 |

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## No. 2714.

## FIRST NATIONAL BANK, ANN ARBOR.

E. D. KINNE, *President;* HARRISON SOULE, *Vice President;* ROBERT F. GAUSS, *Cashier;* CHAS. F. GRUNER, *Assistant Cashier.*

DIRECTORS.—E. D. Kinne, Harrison Soule, Daniel B. Sutton, S. W. Clarkson, M. J. Fritz, Robert F. Gauss, Chas. E. Hiscock, Walter C. Mack, Frank A. Stivers, Geo. W. Patterson, Waldo M. Abbott, Harry M. Hawley, Erwin E. Schmid.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $495,548 85 | $497,681 96 | $522,569 05 | $673,378 58 | $609,542 84 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 27,090 95 | 257 98 | 180 58 | 615 25 | 898 57 |
| U. S. bonds & certificates of indebt. on hand | 135,550 00 | 349,000 00 | 248,600 00 | 183,200 00 | 176,550 00 |
| U. S. bonds & certificates of indebt. pledged | 135,000 00 | | 150,000 00 | 130,000 00 | 100,000 00 |
| Mortgages | 233,710 00 | | | | |
| Stock of Federal Reserve Bank | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 |
| Other bonds, securities and stocks | 3,000 00 | 225,710 00 | 225,210 00 | 220,210 00 | 213,610 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 43,794 92 | 55,543 18 | 52,333 08 | 60,874 77 | 51,139 84 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | 101,620 94 | | | |
| Due from other banks and bankers | 3,746 35 | | 8,883 59 | 55,403 27 | 29,296 21 |
| Exchanges for clearing house | 16,722 68 | 6,440 79 | 5,244 06 | 51,705 56 | 2,579 96 |
| Cash in vault | 64,884 85 | 42,762 49 | 71,275 60 | 83,210 19 | 81,341 22 |
| Outside checks and other cash items | 60 00 | | 60 00 | 60 00 | 60 00 |
| Furniture and fixtures | 10,500 00 | 10,500 00 | 10,500 00 | 10,000 00 | 10,500 00 |
| Banking house | | | | | |
| Other real estate | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 |
| Due from U. S. treasurer | 5,500 00 | 5,500 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | 60 00 | 123 50 | 1,547 00 | 3,969 88 |
| Totals | $1,195,308 60 | $1,315,277 34 | $1,320,179 46 | $1,495,404 62 | $1,304,688 52 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 30,008 76 | 34,015 86 | 48,953 48 | 39,891 32 | 47,814 17 |
| Dividends unpaid | 5,000 00 | | | 5,000 00 | |
| Reserved for taxes, interest, etc | 800 00 | 171 27 | | 1,200 00 | 2,267 60 |
| Commercial deposits subject to check | 411,510 01 | 555,352 56 | 480,508 80 | 657,877 80 | 506,201 05 |
| Demand certificates of deposit | | | | | |
| Certified checks | 1,885 05 | 15 25 | 71 25 | 71 25 | 4,595 00 |
| Cashier's checks | | 427 75 | 400 00 | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,150 90 | 4,040 37 | 14,623 18 | 12,032 20 | 3,113 59 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 351,525 98 | 367,504 23 | 376,014 48 | 401,182 05 | 406,711 87 |
| Savings certificates of deposit | 117,427 90 | 113,750 05 | 109,608 27 | 106,150 00 | 93,985 24 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 35,000 00 | | 50,000 00 | 30,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 2,000 00 | |
| Totals | $1,195,308 60 | $1,315,277 34 | $1,320,179 46 | $1,495,404 62 | $1,304,688 52 |

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## No. 10790.

## THE FIRST NATIONAL BANK OF AVOCA.

WM. V. ANDREAE, *President*; FRANK A. HILL, *Vice President*; CHAS. V. ANDREAE, *Cashier*; L. V. ANDREAE, *Assistant Cashier*.

DIRECTORS.—Wm. V. Andreae, Frank A. Hill, J. G. Brown, Frank E. Reeves, Chas. V. Andreae.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $188,103 79 | $175,726 62 | $191,940 94 | $198,127 17 | $215,141 24 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 471 20 | 585 26 | 2,597 96 | 981 25 | 1,146 14 |
| U. S. bonds & certificates of indebt. on hand | 18,050 00 | 31,700 00 | 32,500 00 | 38,100 00 | 42,300 00 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | 4,450 00 | |
| Stock of Federal Reserve Bank | 900 00 | 1,100 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other bonds, securities and stocks | | 6,500 00 | 13,000 00 | 16,500 00 | 23,000 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 10,424 21 | 9,690 80 | 8,413 70 | 9,000 00 | 8,530 82 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 20,762 72 | | 14,881 00 | 19,520 22 | 2,983 00 |
| Due from other banks and bankers | 13,857 60 | 18,266 70 | | | 14,433 37 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 10,000 00 | 22,041 01 | 12,300 53 | 11,332 70 | 8,340 84 |
| Outside checks and other cash items | 20 12 | 80 25 | | | 289 13 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Banking house | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | | | | | |
| Other assets | | | 22 19 | | 2,035 98 |
| Totals | $266,589 64 | $269,690 64 | $280,706 32 | $303,061 34 | $323,250 52 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 499 37 | 1,448 34 | 4,220 49 | 2,018 13 | 3,069 57 |
| Dividends unpaid | 875 00 | | | 875 00 | |
| Reserved for taxes, interest, etc | 4,100 00 | | | | |
| Commercial deposits subject to check | 52,309 78 | 44,337 08 | 46,969 84 | 43,995 02 | 47,735 14 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | 678 47 | | | 600 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 110,893 10 | 116,779 70 | 122,947 93 | 126,353 21 | 122,737 74 |
| Savings certificates of deposit | 58,781 21 | 59,326 93 | 61,554 29 | 67,183 06 | 69,828 50 |
| Circulation | | | | | |
| Notes and bills rediscounted | 4,131 18 | 12,120 12 | 9,999 50 | 10,936 92 | 22,944 75 |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 16,700 00 | 19,300 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 14 27 | | 2,034 82 |
| Totals | $266,589 64 | $269,690 64 | $280,706 32 | $303,061 34 | $323,250 52 |

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## No. 7013.

## CENTRAL NATIONAL BANK, BATTLE CREEK.

EDWARD C. HINMAN, *President;* FRANK WOLF, CARROLL L. POST, HOWARD B. SHERMAN, FRANK G. EVANS, *Vice Presidents;* WM. W. SMITH, *Cashier;* V. L. GRASSMAN, PHILIP J. ROSS, E. J. FISK, *Assistant Cashiers.*

DIRECTORS.—Edward C. Hinman, Carroll L. Post, H. B. Sherman, Leopold Werstein, Frank Wolf, S. H. Small, Wm. W. Smith, Frank G. Evans, G. S. Turner, T. F. Whalen, H. C. Hawk, Edward D. Strain.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,944,367 34 | $2,006,610 45 | $1,934,261 87 | $1,938,691 38 | $2,374,086 67 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 188 24 | 383 94 | 87 82 | 59 88 | 53 07 |
| U. S. bonds & certificates of indebt. on hand | 571,084 25 | 832,059 86 | 690,500 00 | 451,922 52 | 377,922 52 |
| U. S. bonds & certificates of indebt. pledged | 400,000 00 | 400,000 00 | 434,550 00 | 410,000 00 | 535,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other bonds, securities and stocks | 3,544,634 97 | 3,704,926 26 | 3,859,295 01 | 4,231,438 46 | 4,310,344 78 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 307,175 50 | 301,861 99 | 299,432 90 | 314,036 88 | 359,647 73 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 136,422 55 | 152,211 29 | 131,001 52 | 128,979 00 | 145,528 91 |
| Exchanges for clearing house | 40,273 22 | 15,397 85 | 14,555 66 | 17,670 93 | 12,162 53 |
| Cash in vault | 744,641 90 | 687,810 00 | 699,067 87 | 1,244,113 85 | 917,057 68 |
| Outside checks and other cash items | 1,592 15 | 430 87 | 2,517 90 | 622 19 | 655 13 |
| Furniture and fixtures | 16,988 90 | 16,988 90 | 16,988 90 | 16,988 90 | 16,988 90 |
| Banking house | 23,512 23 | 23,512 23 | 23,512 23 | 23,512 23 | 23,512 23 |
| Other real estate | 13,999 20 | 14,759 66 | 14,659 66 | 14,141 16 | 12,899 50 |
| Due from U. S. treasurer | 15,000 00 | 20,860 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other assets | | | | | |
| Totals | $7,774,880 45 | $8,192,813 30 | $8,350,431 34 | $8,822,177 38 | $9,115,859 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Undivided profits, net | 26,403 45 | 11,790 06 | 9,811 99 | 31,091 60 | 38,869 90 |
| Dividends unpaid | 240 00 | 480 00 | 240 00 | 240 00 | 438 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 1,599,290 70 | 1,738,426 51 | 1,566,289 27 | 1,851,500 74 | 1,869,967 45 |
| Demand certificates of deposit | 431,061 50 | 432,481 30 | 509,650 63 | 499,147 44 | 641,705 53 |
| Certified checks | 2,318 22 | 8,843 74 | 11,381 18 | 2,107 39 | 6,446 65 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 258,419 04 | 342,685 91 | 401,185 19 | 378,054 99 | 402,302 56 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 24,303 85 | 21,330 41 | 19,692 53 | 19,873 13 | 12,452 51 |
| U. S. government deposits | 207,462 34 | 110,000 00 | 164,502 08 | 342,184 88 | 291,173 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 4,425,381 35 | 4,726,775 37 | 4,867,678 47 | 4,897,977 21 | 5,052,504 05 |
| Savings certificates of deposit | | | | | |
| Circulation | 300,000 00 | 300,000 00 | 300,000 00 | 300,000 00 | 300,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $7,774,880 45 | $8,192,813 30 | $8,350,431 34 | $8,822,177 38 | $9,115,859 65 |

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## No. 7589.

## THE OLD NATIONAL BANK OF BATTLE CREEK, BATTLE CREEK.

EDWIN C. NICHOLS, *Chairman of the Board;* W. J. SMITH, *President;* CHARLES AUSTIN, CHAS. E. KOLB, *Vice Presidents;* L. J. KARCHER, *Cashier;* A. D. WEBB, EARL M. MARVIN, *Assistant Cashiers;* ASA S. ROWLES, *Auditor.*

DIRECTORS.—Edwin C. Nichols, Charles Austin, S. J. Titus, William J. Smith, Charles E. Kolb, L. B. Anderson, John Heyser, A. B. Williams, L. J. Karcher, W. D. Baker.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts | $2,407,474 12 | $2,262,444 93 | $2,753,867 49 | $2,745,456 64 | $3,101,528 38 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 2,616 38 | 3,528 16 | 1,404 09 | 686 95 | 114 55 |
| U. S. bonds & certificates of indebt. on hand | 291,900 90 | 677,550 00 | 737,550 00 | 251,550 00 | 451,550 00 |
| U. S. bonds & certificates of indebt. pledged | 315,000 00 | 315,000 00 | 315,000 00 | 315,000 00 | 315,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 12,750 00 | 12,750 00 | 13,500 00 | 13,500 00 | 14,250 00 |
| Other bonds, securities and stocks | 2,659,812 82 | 2,627,335 05 | 2,686,280 08 | 2,809,596 93 | 2,985,479 87 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 294,499 65 | 264,315 34 | 373,479 19 | 370,416 65 | 376,294 12 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 97,775 88 | 148,643 17 | 251,707 55 | 94,923 26 | 311,010 85 |
| Exchanges for clearing house | 98,822 22 | 38,076 82 | 45,007 78 | 94,938 08 | 94,097 09 |
| Cash in vault | 1,002,478 10 | 946,850 67 | 1,046,807 95 | 1,225,865 66 | 704,853 35 |
| Outside checks and other cash items | 8,393 03 | 7,963 48 | 2,420 70 | 6,209 76 | 14,480 10 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Banking house | 180,000 00 | 180,000 00 | 180,000 00 | 180,000 00 | 180,000 00 |
| Other real estate | 10,500 00 | 10,500 00 | 10,500 00 | 10,500 00 | 10,500 00 |
| Due from U. S. treasurer | 45,400 00 | 28,900 58 | 18,800 00 | 18,800 00 | 20,800 00 |
| Other assets | | | | 380,125 00 | 511,242 52 |
| Items in transit | 82,766 65 | 59,678 09 | 85,740 92 | 79,709 63 | |
| Totals | $7,515,189 75 | $7,588,536 29 | $8,527,065 75 | $8,602,278 56 | $9,096,200 83 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 125,000 00 | 150,000 00 | 150,000 00 | 150,000 00 | 175,000 00 |
| Undivided profits, net | 55,963 71 | 69,640 15 | 87,129 44 | 96,077 48 | 109,985 03 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 1,416 53 | 29,894 90 | 20,530 55 | 4,148 29 | 4,567 39 |
| Commercial deposits subject to check | 1,663,927 82 | 1,659,584 09 | 1,973,102 63 | 1,910,100 99 | 2,205,990 31 |
| Demand certificates of deposit | 361,689 80 | 191,432 19 | 305,991 05 | 419 378 59 | 684,991 88 |
| Certified checks | 5,006 87 | 6,403 81 | 2,324 49 | 6,299 55 | 9,178 65 |
| Cashier's checks | | 128 00 | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 275,247 73 | 284,420 63 | 260,885 55 | 241,780 75 | 335,241 43 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 14,865 31 | 15,043 03 | 16,072 83 | 19,655 34 | 17,657 06 |
| U. S. government deposits | 30,938 61 | 105,984 50 | 14,629 37 | 53,007 37 | 15,010 91 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 4,244,528 21 | 4,367,439 82 | 4,486,126 89 | 4,632 987 25 | 4,618,563 95 |
| Savings certificates of deposit | 133,491 72 | 105,920 17 | 198,617 95 | 91,217 95 | 79,139 22 |
| Circulation | 300,000 00 | 300,000 00 | 300,000 00 | 290,600 00 | 300,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 3,113 44 | 2,645 00 | 411,655 00 | 387,025 00 | 240,875 00 |
| Totals | $7,515,189 75 | $7,588,536 29 | $8,527,065 75 | $8,602,278 56 | $9,096,200 83 |

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## No. 2853.

## FIRST NATIONAL BANK, BAY CITY.

WM. L. CLEMENTS, *President;* A. E. BOUSFIELD, H. B. SMITH, *Vice Presidents;* IRVING H. BAKER, *Cashier;* PIERCE A. MCCOMBS, H. J. MARTIN, *Assistant Cashiers;* A. C. HARRISON, *Auditor.*

DIRECTORS.—Chas. A. Eddy, H. B. Smith, Fred'k T. Norris, A. E. Bousfield, Gustaves Hine, C. R. Wells, G. A. Prescott, Irving H. Baker, F. W. Bradley, O. E. Sovereign, S. P. Cranage, W. E. Carter, D. L. Galbraith, Wm. L. Clements, Adam Kolb, L. E. Oppenheim, E. S. Clark, C. F. Hutchings, H. G. Wendland.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts | $1,987,868 96 | $1,965,677 35 | $2,396,702 19 | $2,508,839 85 | $2,629,829 80 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured* | 185 64 | 374 88 | 115 13 | 141 77 | 4,455 24 |
| U. S bonds & certificates of indebt. on hand | 639,200 00 | 811,900 00 | 567,800 00 | 845,300 00 | 912,150 00 |
| U. S. bonds & certificates of indebt. pledged | 585,000 00 | 550,000 00 | 840,000 00 | 800,000 00 | 565,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 12,000 00 | 13,500 00 | 13,500 00 | 13,500 00 | 15,000 00 |
| Other bonds, securities and stocks | 566,889 41 | 573,425 06 | 632,364 64 | 770,037 34 | 792,139 89 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 166,303 12 | 266,723 60 | 196,157 00 | 256,411 72 | 228,424 95 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 309,507 77 | 280,020 99 | | 122,858 50 | 108,863 90 |
| Due from other banks and bankers | 70,642 03 | | 241,187 09 | 316,374 46 | 193,734 63 |
| Exchanges for clearing house | 73,467 60 | 6,208 48 | 34,637 72 | 8,726 66 | 8,150 10 |
| Cash in vault | 125,991 31 | 207,531 35 | 192,423 82 | 162,886 71 | 111,074 90 |
| Outside checks and other cash items | 5,763 34 | 14,406 08 | 5,420 46 | 6,790 48 | 6,595 44 |
| Furniture and fixtures | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Banking house | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Other real estate | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 | 24,000 00 |
| Due from U. S. treasurer | 10,312 45 | 10,312 45 | 10,312 45 | 10,312 45 | 10,312 45 |
| Other assets | | 3,200 00 | 3,000 00 | | 362,011 35 |
| Totals | $4,702,131 63 | $4,852,280 24 | $5,282 630 50 | $5,971,179 94 | $6,096,742 65 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 250,000 00 | 250,000 00 | 250,000 00 | 300,000 00 | 300,000 00 |
| Undivided profits, net | 43,439 11 | 46,873 23 | 43,287 05 | 11,830 80 | 23,539 00 |
| Dividends unpaid | 8,000 00 | 97 00 | 133 00 | 4,008 00 | |
| Reserved for taxes, interest, etc | 8,267 40 | 11,038 64 | 24,010 14 | 15,575 80 | 12,940 74 |
| Commercial deposits subject to check | 1,745,066 76 | 1,578,302 22 | 2,228,323 88 | 2,514,851 82 | 2,326 680 09 |
| Demand certificates of deposit | | | | | |
| Certified checks | 4,264 63 | 647 13 | 1,094 71 | 670 34 | 172,927 28 |
| Cashier's checks | 3,944 44 | 8,766 99 | 887 76 | 1,820 79 | 24,096 49 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 348,025 61 | 469,925 62 | 404,093 41 | 418,997 61 | 469,006 93 |
| State moneys on deposit | 10,000 00 | 50,000 00 | 100,000 00 | 100,000 00 | 40,000 00 |
| Postal savings deposits | 24,616 22 | 23,346 41 | 20,443 93 | 17,940 45 | 19,778 49 |
| U. S. government deposits | 260,371 22 | 222,119 07 | 153,894 62 | 207,542 57 | 141,884 16 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 554,558 07 | 674,070 46 | 639,488 55 | 815,519 81 | 703,513 99 |
| Savings certificates of deposit | 551,578 17 | 567,093 47 | 546,173 45 | 499,421 95 | 565,464 13 |
| Circulation | 200,000 00 | 200,000 00 | 192,800 00 | 188,000 00 | 169,900 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 490,000 00 | 550,000 00 | 475,000 00 | 675,000 00 | 565,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | 332,011 35 |
| Totals | $4,702,131 63 | $4,852,280 24 | $5,282,630 50 | $5,971,179 94 | $6,096,742 65 |

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## No. 10143.

## AMERICAN NATIONAL BANK, BENTON HARBOR.

H. S. GRAY, *President;* W. E. SHEFFIELD, GEO. R. DATER, *Vice Presidents;* W. F. DOWLAND, *Cashier;* W. A. GRAHL, F. A. WALKER, *Assistant Cashiers.*

DIRECTORS.—J. S. Caldwell, Geo. R. Dater, H. S. Gray, Burr Bartram, Wm. Chapman, A. W. Filstrup, James J. Jakway, J. N. Klock, G. W. Merriman, Wm. E. Sheffield, W. A. Preston, H. U. Rapp, A. O. Duncombe, W. F. Dowland, Michael Daly.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $604,842 16 | $677,905 47 | $727,470 02 | $734,812 61 | $746,901 68 |
| Customers' liability account of acceptance | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 446 97 | 155 04 | 145 55 | 852 03 | 426 90 |
| U. S. bonds & certificates of indebt. on hand | 342,626 61 | 384,150 00 | 435,650 00 | 423,569 35 | 358,629 62 |
| U. S. bonds & certificates of indebt. pledged | ..... | 50,000 00 | ..... | ..... | ..... |
| Mortgages | 45,607 50 | ..... | ..... | 52,311 30 | 53,291 70 |
| Stock of Federal Reserve Bank | 3,700 00 | 3,700 00 | 3,750 00 | 3,750 00 | 3,850 00 |
| Other bonds, securities and stocks | 122,244 37 | 127,151 17 | 131,751 17 | 155,227 27 | 190,436 30 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 62,461 10 | 62,057 94 | 67,028 06 | 73,187 17 | 76,116 95 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 98,088 46 | 68,600 26 | ..... | 101,269 22 | 184,905 16 |
| Due from other banks and bankers | 639 25 | ..... | 58,218 15 | 23,046 69 | 69,481 90 |
| Exchanges for clearing house | 8,581 78 | ..... | 4,820 58 | ..... | 14,473 51 |
| Cash in vault | 49,479 96 | 30,959 39 | 34,169 12 | 24,216 79 | 66,901 40 |
| Outside checks and other cash items | 1,821 47 | 6,005 17 | 3,647 09 | 10,923 10 | 3,526 62 |
| Furniture and fixtures | 6,500 00 | 6,500 00 | 6,500 00 | 5,500 00 | 5,500 00 |
| Banking house | ..... | ..... | ..... | ..... | 4,473 45 |
| Other real estate | 14,359 60 | 14,197 20 | 7,000 96 | 6,657 12 | ..... |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | ..... | 847 74 | 523 66 | ..... | ..... |
| Totals | $1,366,399 23 | $1,437,229 38 | $1,485,674 36 | $1,620,322 65 | $1,783,915 19 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 25,000 00 | 25,000 00 | 25,000 00 | 27,500 00 | 27,500 00 |
| Undivided profits, net | 16,106 75 | 14,029 77 | 18,183 93 | 7,965 12 | 17,252 96 |
| Dividends unpaid | 6,000 00 | 510 00 | 120 00 | 6,000 00 | 180 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 592,150 78 | 596,542 87 | 618,284 95 | 685,922 99 | 814,159 32 |
| Demand certificates of deposit | 162,684 14 | 199,200 75 | 213,060 33 | 199,017 69 | ..... |
| Certified checks | 113 00 | 113 00 | 113 00 | 248 24 | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 39,735 12 | 35,020 81 | 41,740 05 | 47,845 37 | 114,158 51 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 1,830 29 | 1,830 29 | 1,727 35 | 1,749 36 | 1,749 36 |
| U. S. government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 322,779 15 | 314,981 89 | 370,844 75 | 444,073 88 | 395,753 40 |
| Savings certificates of deposit | ..... | ..... | ..... | ..... | 217,561 64 |
| Circulation | 100,000 00 | 100,000 00 | 96,600 00 | 100,000 00 | 95,600 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 50,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $1,366,399 23 | $1,437,229 38 | $1,485,674 36 | $1,620,322 65 | $1,783,915 19 |

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No. 10529.

## THE FARMERS AND MERCHANTS NATIONAL BANK, BENTON HARBOR.

O. B. HIPP, *President;* W. P. ROBBINS, JOHN R. PRICE, *Vice Presidents;* CLAYTON M. NILES, *Cashier;* JAMES P. DIXON, *Assistant Cashier.*

DIRECTORS.—F. S. Hopkins, T. J. Gehlert, Milton Hinkley, O. B. Hipp, John R. Price, I. W. Riford, W. P. Robbins, R. H. Sherwood, George B. Thayer, T. L. Wilkinson, Roy Clark, C. O. Brown, C. M. Niles, S. E. Doster, W. R. Gilmore.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $542,330 62 | $704,715 94 | $730,367 02 | $816,639 08 | $1,063,472 79 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,390 01 | 1,344 53 | 1,227 70 | 1,754 08 | 1,430 40 |
| U. S. bonds & certificates of indebt. on hand | 100,500 00 | 163,500 00 | 210,000 00 | 214,250 00 | 115,800 00 |
| U. S. bonds & certificates of indebt. pledged | 69,500 00 | 166,500 00 | 80,000 00 | 248,500 00 | 169,500 00 |
| Mortgages | 82,700 00 | 78,500 00 | 76,434 00 | 76,234 00 | 113,084 00 |
| Stock of Federal Reserve Bank | 5,650 00 | 5,650 00 | 5,650 00 | 5,650 00 | 5,650 00 |
| Other bonds, securities and stocks | 531,109 16 | 407,909 02 | 484,309 02 | 333,877 91 | 417,398 60 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 71,578 70 | 66,319 85 | 69,841 05 | 77,728 12 | 108,870 83 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 197,996 39 | 48,063 02 | 59,808 74 | 74,396 85 | 242,785 37 |
| Due from other banks and bankers | 31,332 60 | 15,412 75 | 8,081 03 | 18,868 18 | 17,966 99 |
| Exchanges for clearing house | 5,878 49 | 6,293 51 | 7,988 45 | 14,058 98 | 9,904 98 |
| Cash in vault | 71,971 94 | 58,133 62 | 51,304 39 | 80,589 99 | 75,035 39 |
| Outside checks and other cash items | 1,445 21 | 695 43 | 1,735 21 | 1,598 39 | 1,367 09 |
| Furniture and fixtures | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 13,000 00 |
| Banking house | 58,000 00 | 58,000 00 | 58,000 00 | 58,000 00 | 58,000 00 |
| Other real estate | 2,219 87 | 2,111 32 | 2,009 38 | 1,772 64 | 1,434 04 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 224 94 | 52 61 | 68 61 | 68 61 | 68 61 |
| Totals | $1,792,827 93 | $1,802,201 60 | $1,865,824 60 | $2,042,986 83 | $2,419,769 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 | $125,000 00 |
| Surplus fund | 62,500 00 | 62,500 00 | 62,500 00 | 62,500 00 | 62,500 00 |
| Undivided profits, net | 3,664 30 | 10,214 70 | 8,848 89 | 9,420 17 | 23,937 16 |
| Dividends unpaid | 6,250 00 | 70 00 | | 6,250 00 | 40 00 |
| Reserved for taxes, interest, etc | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Commercial deposits subject to check | 499,749 16 | 442,319 68 | 437,139 92 | 490,940 83 | 709,772 86 |
| Demand certificates of deposit | 14,540 60 | 15,752 56 | 12,196 71 | 16,581 25 | 114,691 73 |
| Certified checks | 1,781 69 | 225 30 | 5,113 77 | 294 85 | 153 10 |
| Cashier's checks | 438 00 | 61 89 | 60 50 | 886 81 | 2,199 71 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 49,615 67 | 52,514 00 | 49,356 58 | 51,829 25 | 63,107 93 |
| State moneys on deposit | | | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits | 3,148 08 | 2,449 77 | 2,210 57 | 2,622 63 | 2,511 59 |
| U. S. government deposits | 69,500 00 | 66,500 00 | 30,000 00 | 115,000 00 | 51,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 555,904 43 | 584,159 18 | 623,088 04 | 692,485 77 | 719,267 37 |
| Savings certificates of deposit | 288,236 00 | 327,934 52 | 300,809 62 | 309,075 27 | 408,087 64 |
| Circulation | 100,000 00 | 100,000 00 | 97,000 00 | 97,600 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 50,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,792,827 93 | $1,802,201 60 | $1,865 824 60 | $2,042 986 83 | $2,419,769 09 |

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No. 3947.

## FIRST NATIONAL BANK, BESSEMER.

WILLIAM I. PRINCE, *President;* WALTER F. TRUETTNER, *Vice President and Cashier;* S. J. WILLIAMS, JOHN A. KALLANDER, *Assistant Cashiers.*

DIRECTORS.—William I. Prince, Walter F. Truettner, Albert D. Johnston, Wm. H. Knight, John R. Johnson, Cornelius Hansen, William E. McRandle, William J. Trevarthen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $542,614 47 | $825,687 19 | $788,759 80 | $805,155 22 | $802,067 31 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 570 97 | 12 47 | 386 14 | 100 81 | 1,421 25 |
| U. S. bonds & certificates of indebt. on hand | 75,000 00 | 90,000 00 | 146,000 00 | 42,465 00 | 27,214 29 |
| U. S. bonds & certificates of indebt. pledged | 72,700 00 | 79,750 00 | | | 65,300 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 | 4,200 00 |
| Other bonds, securities and stocks | 591,600 47 | 499,600 47 | 453,431 52 | 519,131 52 | 518,431 52 |
| Premiums | 2,250 00 | 2,250 00 | | | 2,250 00 |
| Lawful reserve with Federal Reserve Bank | 54,876 24 | 74,794 99 | 67,974 45 | 68,034 36 | 81,890 32 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | 331,581 92 | 194,491 85 | 174,408 94 | 300,551 44 |
| Due from other banks and bankers | | 1,836 57 | 4,527 32 | 4,643 79 | 8,333 27 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 246,333 89 | | 79,240 60 | | |
| Outside checks and other cash items | 1,927 09 | 10,001 22 | 4,570 52 | 6,517 22 | 14,921 07 |
| Furniture and fixtures | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 | 9,000 00 |
| Banking house | 26,000 00 | 26,000 00 | 26,000 00 | 27,505 00 | 27,475 00 |
| Other real estate | 5,923 44 | 5,848 13 | 5,848 13 | 5,848 13 | 5,674 76 |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | 6,854 11 | 400 00 | 2,250 00 | | |
| Totals: | $1,641,100 68 | $1,962,212 96 | $1,787,930 33 | $1 668 259 99 | $1,869,980 23 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 5,105 64 | 11,293 41 | 18,495 27 | 7,626 59 | 25,709 32 |
| Dividends unpaid | 1,085 00 | 100 00 | | 5,000 00 | |
| Reserved for taxes, interest, etc | 6,308 44 | | | | |
| Commercial deposits subject to check | 430,772 09 | 641,629 53 | 510,187 97 | 440,372 98 | 647,739 40 |
| Demand certificates of deposit | | | | | 69,756 07 |
| Certified checks | 7,902 35 | 1,109 07 | 2,504 31 | | 545 00 |
| Cashier's checks | | | | 4,455 99 | 4,348 10 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 104,031 38 | 23,689 37 | 3,436 40 | 13,982 79 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 205,941 87 | 194,758 13 | 185,220 97 | 166,927 20 | 150,304 70 |
| U. S. government deposits | 35,000 00 | | 28,220 00 | 4,335 60 | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 700,754 26 | 757,584 89 | 775,567 61 | 802,740 87 | 792,594 85 |
| Savings certificates of deposit | 83,231 03 | 86,706 55 | 79,344 83 | 68,964 36 | |
| Circulation | 25,000 00 | 25,000 00 | 24,700 00 | 24,400 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bond2 borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,641,100 68 | $1,962,212 96 | $1,787,930 33 | $1,668,259 99 | $1,869,980 23 |

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## No. 9874.

## FIRST NATIONAL BANK, BIRMINGHAM.

A. WHITEHEAD, *President;* CHAS. J. SHAIN, *Vice President;* MINNIE T. JARVIS, *Cashier;* CHARLES B. RANDALL, *Assistant Cashier.*

DIRECTORS.—Eugene Brooks, A. Whitehead, C. Nixon, C. J. Shain, A. T. Lowes, W. S. Walker, R. S. Porritt, Rolla J. Coryell, M. T. Jarvis, S. O. Wiley Bell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $452,074 20 | $423,966 98 | $422,429 23 | $408,080 21 | $433,167 89 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 203 51 | 318 45 | 562 90 | 349 10 | 662 67 |
| U. S. bonds & certificates of indebt. on hand | 72,400 00 | 97,150 00 | 45,850 00 | 58,700 00 | 70,900 00 |
| U. S. bonds & certificates of indebt. pledged | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | | | | 1,950 00 | 1,950 00 |
| Other bonds, securities and stocks | 13,800 00 | 13,800 00 | 9,950 00 | 8,000 00 | 13,966 07 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 42,491 10 | 22,258 95 | 33,722 80 | 18,951 74 | 26,161 40 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | | | | | |
| Exchanges for clearing house | 762 08 | | | | |
| Cash in vault | 29,579 67 | 36,837 62 | 39,622 72 | 70,719 60 | 103,615 30 |
| Outside checks and other cash items | 994 32 | 5,648 46 | 6,651 03 | 2,472 26 | 1,492 54 |
| Furniture and fixtures | | | | | |
| Banking house | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 | 11,000 00 |
| Other real estate | | | | | 100 00 |
| Due from U. S treasurer | 625 00 | 625 00 | 625 00 | 625 00 | 625 00 |
| Other assets | | | | | |
| Totals | $636,429 88 | $624,105 46 | $582,913 68 | $593,347 91 | $676,140 87 |
| **Liabilities** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 17,617 56 | 16,911 79 | 16,858 78 | 21,157 17 | 16,074 53 |
| Dividends unpaid | 3,020 00 | 20 00 | 20 00 | 20 00 | 20 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 169,881 01 | 189,213 79 | 154,386 71 | 142,654 73 | 177,321 45 |
| Demand certificates of deposit | 92 85 | 25 00 | 25 00 | 25 00 | |
| Certified checks | 536 50 | 400 00 | 882 35 | 1,676 95 | 20 73 |
| Cashier's checks | 150 79 | 59 30 | 1,107 47 | 930 67 | 2,457 61 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 165,451 11 | 170,453 89 | 175,551 17 | 187,304 73 | 226,236 10 |
| Savings certificates of deposit | 149,180 06 | 154,521 69 | 157,282 20 | 162,578 66 | 176,510 45 |
| Circulation | 12,500 00 | 12,500 00 | 11,800 00 | 12,000 00 | 12,500 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 53,000 00 | 15,000 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $636,429 88 | $624,105 46 | $582,913 68 | $593,347 91 | $676,140 87 |

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## No. 9020.

## FIRST NATIONAL BANK, BOYNE CITY.

FRANK KADEN, *President;* M. E. BERGY, JOS. MCNAMEE, *Vice Presidents;*
SAMUEL C. SMITH, *Cashier;* L. R. BARNES, *Assistant Cashier;* J. R. D'ANJOU, *Auditor.*

DIRECTORS.—Thos. White, Frank Kaden, Samuel C. Smith, Jos. McNamee, M. E. Bergy, John S. Bergy, C. W. Moore.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $395,925 94 | $273,887 46 | $290,750 49 | $314,164 16 | $317,214 60 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 1,426 92 | 1,856 54 | 582 50 | 239 23 | 688 26 |
| U. S. bonds & certificates of indebt on hand | 151,975 00 | 55,950 00 | 7,000 00 | 50,939 25 | 17,641 25 |
| U. S. bonds & certificates of indebt. pledged | 21,000 00 | 8,000 00 | 65,000 00 | 53,000 00 | 75,000 00 |
| Mortgages | | 102,229 39 | 114,614 02 | 121,476 51 | 119,140 45 |
| Stock of Federal Reserve Bank | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other bonds, securities and stocks | 145,890 56 | 185,450 62 | 228,470 33 | 212,007 01 | 196,765 97 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 25,463 12 | 19,584 03 | 29,908 23 | 29,603 75 | 28,730 85 |
| Due from Federal Reserve Bank (not available as reserve) | | 7,000 00 | | | |
| Due from banks in reserve cities | 10,000 00 | 10,825 71 | 6,286 29 | 4,236 74 | 11,960 90 |
| Due from other banks and bankers | 12,734 51 | 5,917 87 | | 3,331 02 | 1,278 60 |
| Exchanges for clearing house | | | 1,318 51 | 238 87 | |
| Cash in vault | 18,018 70 | 17,649 53 | 24,550 02 | 18,621 43 | 21,739 21 |
| Outside checks and other cash items | 5,300 00 | 2,755 60 | 1,908 19 | 4,094 42 | 1,080 90 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Banking house | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Other real estate | 12,997 34 | 22,318 80 | 15,190 46 | 12,183 22 | 13,596 92 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 10,099 19 | 123,276 38 | 276 38 | | 50,123 38 |
| Totals | $846,231 28 | $872,101 93 | $821,255 42 | $859,535 61 | $890,361 29 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 8,000 00 | 8,000 00 | | 7,000 00 | 2,554 00 |
| Undivided profits, net | 6,096 19 | 1,038 53 | 4,199 03 | 936 63 | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 277,104 58 | 233,655 61 | 203,041 53 | 221,815 41 | 228,555 52 |
| Demand certificates of deposit | | | | | |
| Certified checks | 115 19 | 1,871 81 | 721 91 | 1,409 48 | 522 18 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 17,328 91 | 17,959 76 | 19,335 79 | 5,432 20 | 12,603 15 |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | |
| Postal savings deposits | | 3,483 65 | 4,064 15 | 3,545 35 | 3,542 70 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 184,633 96 | 202,470 69 | 287,968 97 | 299,229 09 | 292,598 49 |
| Savings certificates of deposit | 133,574 45 | 136,681 78 | 127,214 04 | 127,886 45 | 149,466 45 |
| Circulation | 50,000 00 | 50,000 00 | 48,600 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | 88,378 00 | 40,888 10 | 12,000 00 | 31,281 00 | 24,248 80 |
| Bills payable | 31,000 00 | 12,000 00 | 18,000 00 | 56,000 00 | 25,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 114,052 00 | 41,110 00 | | 51,270 00 |
| Totals | $846,231 28 | $872,101 93 | $821,255 42 | $859,535 61 | $890,361 29 |

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## No. 9704.

## PEOPLE'S NATIONAL BANK, BRONSON.

MARSHALL F. SMITH, *President;* RANDALL D. POWERS, *Vice President;* C. J. HOLMES, *Cashier;* O. W. HOLMES, *Assistant Cashier.*

DIRECTORS.—M. F. Smith, C. J. Holmes, Wm. H. Grove, R. D. Powers, A. LeRoy Locke, John M. Greenwald, D. A. Ward, Wm. Mallow, A. J. Booth.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $177,055 70 | $174,577 56 | $176,860 43 | $175,979 80 | $189,572 32 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 81 38 | 168 33 | 1,440 37 | 143 08 | 56 33 |
| U. S bonds & certificates of indebt. on hand | 57,576 00 | 34,190 40 | 29,300 00 | 9,300 00 | 9,300 00 |
| U. S. bonds & certificates of indebt. pledged | | 45,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,800 00 |
| Other bonds, securities and stocks | 16,276 45 | 21,263 95 | 21,153 95 | 21,153 95 | 21,153 95 |
| Premiums | 1,368 75 | 1,368 75 | 1,643 75 | 1,643 75 | 1,643 75 |
| Lawful reserve with Federal Reserve Bank | 9,630 13 | 10,988 74 | 11,438 72 | 10,068 43 | 10,011 03 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 38,941 59 | 37,923 89 | 7,900 93 | 24,411 30 | 34,435 24 |
| Due from other banks and bankers | 10,968 41 | 5,981 82 | 2,536 66 | 1,617 60 | 7,795 43 |
| Exchanges for clearing house | 377 21 | 2,952 63 | | | 2 29 |
| Cash in vault | 10,714 68 | 8,089 98 | 13,475 60 | 11,022 65 | 12,834 18 |
| Outside checks and other cash items | 485 26 | 738 52 | 897 92 | 1,231 76 | 944 12 |
| Furniture and fixtures | 4,800 00 | 5,200 00 | 5,200 00 | 6,000 00 | 6,000 00 |
| Banking house | 5,660 00 | 5,660 00 | 5,660 00 | 5,660 00 | 5,660 00 |
| Other real estate | | | | | |
| Due from U S. treasurer | 1,750 00 | 2,250 00 | 1,300 00 | 1,400 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $337,435 56 | $358,104 57 | $330,558 33 | $321,382 32 | $353,708 64 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 8,000 00 | 8,175 00 | 8,175 00 | 8,415 00 | 8,415 00 |
| Undivided profits, net | 1,230 34 | 20 55 | 846 70 | 125 32 | 162 76 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 70,726 06 | 76,543 17 | 60,725 66 | 52,971 20 | 59,563 45 |
| Demand certificates of deposit | 160 00 | 160 00 | 160 00 | 160 00 | 155 00 |
| Certified checks | | 21 60 | 5 00 | 648 89 | 16 75 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 16,682 38 | 17,069 90 | 16,115 36 | 15,669 74 | 22,037 42 |
| Savings certificates of deposit | 151,336 78 | 161,114 35 | 139,691 61 | 140,053 17 | 158,488 26 |
| Circulation | 36,250 00 | 45,000 00 | 48,800 00 | 48,900 00 | 50,000 00 |
| Notes and bills rediscounted | 3,050 00 | | 6,039 00 | 4,439 00 | 4,870 00 |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $337,435 56 | $358,104 57 | $330,558 33 | $321,382 32 | $353,708 64 |

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No. 3925.

## FIRST NATIONAL BANK, BUCHANAN.

DICKSON S. SCOFFERN, *President;* CHAS. F. PEARS, *Vice President;* ALONZO F. HOWE, *Cashier;*

DIRECTORS.—Dickson S. Scoffern, Chas. F. Pears, Alonzo F. Howe, F. A. Tichenor, John Babcock, M. L. Hanlin, A. E. Houswerth.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $206,769 89 | $225,740 33 | $228 632 42 | $242 885 10 | $256 730 41 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,648 11 | 1,611 51 | 3,471 83 | 2,537 42 | 2,505 17 |
| U. S. bonds & certificates of indebt. on hand | 45,234 81 | 85,000 00 | 188,442 25 | 120,279 08 | 86,220 01 |
| U. S. bonds & certificates of indebt. pledged | 41,820 00 | 26,820 00 | 25,000 00 | 45,000 00 | 45,000 00 |
| Mortgages | 29,435 44 | | | | |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other bonds, securities and stocks | 136,940 68 | 139,758 68 | 83,483 28 | 83,483 28 | 90,162 32 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 35,163 69 | 35,293 96 | 30,762 45 | 28,678 22 | 23,679 22 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 66,089 54 | 72,980 00 | 16,321 26 | 39,239 57 | 24,797 15 |
| Due from other banks and bankers | 13,658 40 | 15,289 36 | 11,488 17 | 14,072 25 | 10,895 65 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 22,739 77 | 15,899 87 | 30,370 94 | 23,575 65 | 30,581 94 |
| Outside checks and other cash items | 152 01 | 1,053 70 | 24 25 | 242 59 | 706 24 |
| Furniture and fixtures | 7,702 84 | 7,400 00 | 7,395 00 | 7,395 00 | 7,442 00 |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other real estate | 300 00 | 300 00 | 300 00 | 300 00 | 300 00 |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 450 00 | 550 00 | 150 00 |
| Other assets | | | | | |
| Totals | $619,155 18 | $638,647 41 | $636,391 85 | $618,488 16 | $589,420 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 6,376 65 | 3,159 97 | 4,766 68 | 7,875 65 | 5,304 91 |
| Dividends unpaid | 50 00 | 68 00 | 50 00 | 50 00 | 98 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 229,112 39 | 238,217 82 | 239,505 25 | 211,742 46 | 186,883 61 |
| Demand certificates of deposit | 129,038 61 | 106,640 96 | 72,508 13 | 61,704 96 | 40,471 21 |
| Certified checks | | | | | |
| Cashier's checks | | | | | 195 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | 640 48 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 18,182 86 | 17,580 86 | 20,561 82 | 23,272 78 | 15,206 58 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 64,801 81 | 72,781 55 | 79,312 79 | 80,010 17 | 80,635 48 |
| Savings certificates of deposit | 56,592 86 | 100,198 25 | 120,487 18 | 134,532 14 | 161,084 84 |
| Circulation | 25,000 00 | 25,000 00 | 24,200 00 | 24,300 00 | 23,900 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 15,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $619,155 18 | $638,647 41 | $636,391 85 | $618,488 16 | $589,420 11 |

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No. 9497.

## THE FIRST NATIONAL BANK, BURR OAK.

A. C. HIMEBAUGH, *President;* B. F. BORDNER, *Vice President;* G. D. BORDNER, *Cashier;* PANE L. AHLGRIM, *Assistant Cashier.*

DIRECTORS.—A. C. Himebaugh, C. A. Boyer, Charles Stroud, B. F. Lancaster, B. F. Bordner, F. L. Swihart, B. T. Fry.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discount | $102,356 95 | $100,167 69 | $107,060 42 | $115,267 02 | $109,806 16 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 422 01 | 1,902 37 | 714 10 | 3,942 63 | 5,319 72 |
| U. S. bonds & certificates of indebt. on hand | 7,900 00 | 19,100 00 | 22,150 00 | 3,450 00 | 9,150 00 |
| U. S. bonds & certificates of indebt. pledged | 35,000 00 | 35,000 00 | 36,000 00 | 35,000 00 | 35,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 |
| Other bonds, securities and stocks | 22,800 00 | 25,800 00 | 25,800 00 | 26,800 00 | 30,800 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 7,017 52 | 5,691 07 | 5,983 33 | 6,203 60 | 6,516 76 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 2,196 79 | 44 58 | 3,415 27 | 1,113 46 | 836 14 |
| Exchanges for clearing house | 10 19 | | 144 80 | 197 00 | |
| Cash in vault | 34,428 99 | 5,487 99 | 10,378 72 | 9,057 65 | 13,134 12 |
| Outside checks and other cash items | 121 71 | 697 74 | 2,184 83 | 574 53 | 117 58 |
| Furniture and fixtures | 3,169 50 | 3,169 50 | 3,287 50 | 3,287 50 | 3,287 50 |
| Banking house | 6,900 00 | 6,900 00 | 6,900 00 | 6,900 00 | 6,900 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other assets | 40,571 82 | 43,133 48 | 10,700 00 | 19,875 00 | 18,306 77 |
| Totals | $265,945 48 | $250,144 42 | $237,768 97 | $234,718 39 | $242,224 75 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $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 | 7,000 00 |
| Undivided profits, net | 1,802 55 | 1,626 61 | 1,476 42 | 2,252 85 | 1,471 13 |
| Dividends unpaid | 156 00 | 141 00 | 237 00 | 180 00 | 660 00 |
| Reserved for taxes, interest, etc | 1,895 91 | 1,797 95 | 1,645 50 | 1,581 29 | 927 81 |
| Commercial deposits subject to check | 61,587 85 | 40,358 29 | 40,094 65 | 45,587 85 | 45,024 46 |
| Demand certificates of deposit | 345 00 | 345 00 | 345 00 | 345 00 | 345 00 |
| Certified checks | | 1,921 65 | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | 5,000 00 | 5,000 00 | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 751 81 | 761 37 | 759 37 | 763 29 | 751 29 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 25,673 69 | 24,120 86 | 31,272 35 | 31,122 49 | 34,328 29 |
| Savings certificates of deposit | 56,869 86 | 56,028 67 | 55,403 68 | 56,710 62 | 63,511 77 |
| Circulation | 35,000 00 | 35,000 00 | 35,000 00 | 34,300 00 | 35,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 39,862 81 | 41,043 02 | 24,535 00 | 19,875 00 | 18,205 00 |
| Totals | $265,945 48 | $250,144 42 | $237,768 97 | $234,718 39 | $242,224 75 |

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No. 3457.

## FIRST NATIONAL BANK OF CALUMET.

JOHN D. CUDDIHY, *President;* EDWARD ULSETH, *Vice President;* EDWARD F. CUDDIHY, *Cashier;* D. C. HARRINGTON, PIERCE ROBERTS, BAT QUELLO, JR., *Assistant Cashiers.*

DIRECTORS.—John D. Cuddihy, Thomas M. Lyon, Edward Ulseth, Oscar Keckonen, John H. Hicok, S. Russell Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $2,452,684 49 | $2,286,448 38 | $2,123,193 32 | $2,384,602 02 | $2,272,029 65 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | 201 20 | 40 | 91 59 | 27 01 |
| U. S. bonds & certificates of indebt. on hand | 455,240 00 | 675,240 00 | 625,240 00 | 432,890 00 | |
| U. S. bonds & certificates of indebt. pledged | | | 24,000 00 | | 401,849 13 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 | 13,500 00 |
| Other bonds, securities and stocks | 625,547 15 | 714,764 90 | 734,339 55 | 752,557 75 | 754,407 75 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 143,689 02 | 152,561 04 | 155,037 43 | 148,351 03 | 138,652 48 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 375,461 09 | 523,663 76 | 658,608 97 | 427,388 40 | 382,819 74 |
| Due from other banks and bankers | 40,097 87 | 7,683 99 | 10,274 03 | 26,392 33 | 18,280 68 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 217,770 78 | 160,270 81 | 160,972 61 | 159,856 43 | 169,538 61 |
| Outside checks and other cash items | 16,193 34 | 10,317 38 | 7,851 59 | 3,622 53 | 591 00 |
| Furniture and fixtures | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 | 8,500 00 |
| Banking house | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Other real estate | 23,865 54 | 23,865 54 | 23,864 54 | 23,864 54 | 23,864 54 |
| Due from U. S. treasurer | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other assets | 15,955 14 | 24,200 24 | 29,546 61 | 21,491 05 | 30,007 18 |
| Totals | $4,438,504 42 | $4,651,217 24 | $4,624,929 05 | $4,453,107 67 | $4,264,067 77 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 | 250,000 00 |
| Undivided profits, net | 55,193 30 | 67,008 75 | 71,734 70 | 64,894 67 | 70,102 45 |
| Dividends unpaid | 10,000 00 | | | 10,000 00 | |
| Reserved for taxes, interest, etc | | | | 2,500 00 | |
| Commercial deposits subject to check | 622,624 47 | 678,371 66 | 715,237 34 | 618,880 00 | 626,958 03 |
| Demand certificates of deposit | 22,725 55 | 24,909 48 | 28,369 43 | 49,839 81 | 17,187 12 |
| Certified checks | 4,595 71 | 600 00 | 1,149 47 | 714 10 | 3,171 31 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 7,504 44 | 4,718 09 | 6,126 70 | 6,017 61 | 14,245 04 |
| tate moneys on deposit | | | | | |
| Postal savings deposits | 18,227 80 | 17,940 63 | 17,326 13 | 14,194 89 | 13,133 38 |
| U. S. government deposits | 39,850 00 | 79,000 00 | 23,000 00 | 1,000 00 | 1,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 2,988,603 03 | 3,120,623 85 | 3,112,200 47 | 3,045,460 95 | 2,901,657 64 |
| Savings certificates of deposit | | | | | |
| Circulation | 200,000 00 | 194,800 00 | 186,000 00 | 174,200 00 | 155,400 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 19,180 12 | 13,244 78 | 13,784 81 | 15,405 64 | 11,212 80 |
| Total | $4,438,504 42 | $4,651,217 24 | $4,624,929 05 | $4,453,107 67 | $4,264,067 77 |

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## No. 10631.

## THE FIRST NATIONAL BANK OF CAPAC.

A. H. MEDBURY, *President;* A. C. DOWNEY, *Vice President;* A. R. NILES, *Cashier;* C. R. ADAMS, CLARE WARREN, *Assistant Cashiers.*

DIRECTORS.—A. H. Medbury, A. C. Downey, Geo. W. Lee, J. L. Shephard, Martin J. Stoffer, John W. Mitchell, A. R. Niles, C. R. Adams, F. H. Waltz.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $325,848 66 | $327,491 64 | $349,029 44 | $386,870 19 | $398,202 29 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 682 23 | 587 54 | 702 24 | 1,271 16 | 3,042 58 |
| U. S. bonds & certificates of indebt. on hand | 65,275 00 | 66,000 00 | 75,500 00 | 61,000 00 | 70,050 00 |
| U. S. bonds & certificates of indebt. pledged | | 10,500 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other bonds, securities and stocks | 1,000 00 | 10,000 00 | 17,500 00 | 17,500 00 | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 22,675 30 | 22,711 48 | 30,381 16 | 17,213 00 | 12,818 54 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 47,596 95 | 51,511 74 | 19,028 28 | 43,883 46 | 42,920 14 |
| Due from other banks and bankers | 12,121 52 | 18,255 20 | 1,642 49 | | 2,157 01 |
| Exchanges for clearing house | 2,675 00 | | | | 1,351 91 |
| Cash in vault | | | 9,835 57 | 9,111 90 | |
| Outside checks and other cash items | 2,149 38 | 609 92 | 795 99 | 4,996 90 | |
| Furniture and fixtures | 1,328 79 | 1,328 79 | 1,688 79 | 1,688 79 | 1,688 79 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other real estate | | | | | 4,521 59 |
| Due from U. S. treasurer | 600 00 | 700 00 | 300 00 | 400 00 | 600 00 |
| Other assets | | | | | |
| Totals | $497,852 83 | $525,596 31 | $532,303 96 | $569,835 40 | $563,252 85 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 9,800 00 | 9,800 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 3,941 79 | 4,885 94 | 6,429 52 | 6,972 46 | 4,380 11 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 98,222 07 | 116,666 00 | 73,156 27 | 77,857 39 | 67,594 27 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 3,720 55 | 1,512 40 | 2,617 65 | 3,573 97 | 1,614 80 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 69 | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 217,220 03 | 232,029 54 | 256,356 03 | 274,073 54 | 286,832 12 |
| Savings certificates of deposit | 129,757 41 | 125,693 93 | 148,537 12 | 162,358 04 | 157,485 53 |
| Circulation | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 190 29 | 8 50 | 207 37 | | 346 02 |
| Totals | $497,852 83 | $525,596 31 | $532,303 96 | $569,835 40 | $563,252 85 |

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## No. 1812.

## FIRST NATIONAL BANK, CASSOPOLIS.

CHAS. A. RITTER, *President;* C. H. FUNK, *Vice President;* J. K. RITTER, *Cashier;* GEORGIA VAN MATRE, *Assistant Cashier.*

DIRECTORS.—Chas. A. Ritter, C. H. Funk, W. G. Bonine, G. S. Harrington, L. B. Des Voignes, H. D. Gleason, H. P. Thomas.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $254,401 82 | $254,107 64 | $258,627 67 | $276,260 83 | $290,464 19 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 603 17 | 221 30 | 275 50 | 299 22 | 679 53 |
| U. S. bonds & certificates of indebt. on hand | 84,379 75 | 118,961 15 | 93 015 50 | 50,894 50 | 57,832 40 |
| U. S. bonds & certificates of indebt. pledged | | | 40,000 00 | | 20,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 3,000 00 |
| Other bonds, securities and stocks | 151,904 00 | 151,904 00 | 141,904 00 | 141,904 00 | 156,409 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 22,525 18 | 22,392 31 | 21,711 56 | 18,837 13 | 25,514 49 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 45,817 55 | 31,571 86 | 22,213 26 | | 56,191 75 |
| Due from other banks and bankers | 4,214 87 | 999 92 | 9,956 39 | 5 00 | 2,300 00 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 18,951 08 | 17,239 92 | 19,649 96 | 69,555 69 | 16,386 23 |
| Outside checks and other cash items | 370 16 | 1,124 62 | 908 93 | 500 69 | 2,185 66 |
| Furniture and fixtures | | | | | |
| Banking house | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,000 00 | 1,000 00 | 1,017 00 | 722 00 | 1,040 00 |
| Other assets | | | | | |
| Totals | $591,367 58 | $606,722 72 | $616,479 77 | $566,179 06 | $636,503 25 |
| **Liabilities.** | | | | | |
| Capitals tock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 40,000 00 | 40,000 00 | 40,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 12,129 77 | 15,614 04 | 17,139 21 | 3,454 83 | 5,610 51 |
| Dividends unpaid | 4,000 00 | | | 4,000 00 | |
| Reservedfor taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 163,975 70 | 172,940 19 | 125,141 07 | 131,555 98 | 172,316 64 |
| Demand certificates of deposit | 11,250 70 | 10,581 10 | 9,702 75 | 9,702 75 | 9,120 60 |
| Certified checks | | | | | 816 18 |
| Cashier's checks | 3,696 85 | 929 42 | 3,035 57 | 2,466 42 | 4,177 19 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 792 26 | 792 66 | 792 66 | 581 80 | 581 80 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 70,469 72 | 71,299 89 | 78,731 43 | 82,326 54 | 83,067 97 |
| Savings certificates of deposit | 215,055 08 | 224,567 92 | 220,084 58 | 212,393 24 | 240,814 86 |
| Circulation | 19,997 50 | 19,997 50 | 19,997 50 | 19,697 50 | 19,997 50 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 15,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 36,855 00 | | |
| Totals | $591,367 58 | $606,722 72 | $616,479 77 | $566,179 06 | $636,503 25 |

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## No. 1758.

## FIRST NATIONAL BANK, CHARLOTTE.

J. M. C. SMITH, *President;* F. H. POLLARD, C. S. BROWN, *Vice Presidents;* R. S. PRESTON, *Cashier;* W. J. HAUENSTEIN, *Assistant Cashier.*

DIRECTORS.—J. M. C. Smith, F. H. Pollard, C. S. Brown, George L. Bennett, Wilson Geddes, D. F. Munger, R. S. Preston, C. A. Fulton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $537,377 30 | $530,795 57 | $568,256 81 | $564 355 06 | $571 792 15 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 81 60 | 434 90 | 241 17 | 355 59 | 638 71 |
| U. S. bonds & certificates of indebt. on hand | 206,000 50 | 243,850 00 | 327,650 00 | 249,650 00 | 130,000 13 |
| U. S. bonds & certificates of indebt. pledged | | 130,000 00 | 100,000 00 | 35,000 00 | 110,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other bonds, securities and stocks | 130,761 45 | 128,640 20 | 119,541 45 | 121,196 25 | 124,527 50 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 36,464 61 | 42,767 75 | 40,920 77 | 42,493 41 | 43,822 75 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 42,136 85 | 57,186 85 | 41,848 04 | 20,725 55 | 103,350 83 |
| Due from other banks and bankers | 1,432 40 | 2,698 82 | 1 075 49 | 1,891 82 | 16,543 26 |
| Exchanges for clearing house | | 4 922 27 | 5,301 67 | | 571 75 |
| Cash in vault | 33,096 61 | 24,023 07 | 33,355 37 | 29,075 77 | 29,829 98 |
| Outside checks and other cash items | 5,378 59 | 916 23 | 910 37 | 4,562 72 | 66 84 |
| Furniture and fixtures | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Banking house | 19,500 00 | 19,500 00 | 19,500 00 | 19,500 00 | 19,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other assets | | | | 850 13 | |
| Totals | $1,023,479 91 | $1,196,985 66 | $1,269,851 14 | $1,100,906 30 | $1,161,893 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 7,954 67 | 11,371 81 | 12,605 50 | 8,712 67 | 14,384 61 |
| Dividends unpaid | 3,750 00 | 145 00 | 100 00 | 4,500 00 | 30 00 |
| Reserved for taxes, interest, etc | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Commercial deposits subject to check | 293,949 19 | 362,372 89 | 331,518 29 | 346,158 69 | 325,850 25 |
| Demand certificates of deposit | | | | | |
| Certified checks | 200 00 | 1,311 14 | 875 00 | 2,162 37 | 4,334 40 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 10,000 00 | | 5,000 00 |
| State moneys on deposit | | | 303 91 | 299 91 | |
| Postal savings deposits | 355 61 | 313 31 | 50,000 00 | 5,000 00 | 35,000 00 |
| U. S. government deposits | 5,000 00 | 57,600 00 | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 256,081 93 | 264,094 80 | 343,742 93 | 244,227 43 | 268,908 49 |
| Savings certificates of deposit | 280,188 51 | 289,074 93 | 284,705 51 | 283,845 23 | 336,886 15 |
| Circulation | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 70,500 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 20,000 00 | 60,000 00 | 30,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 14,701 78 | | | |
| Totals | $1,023,479 91 | $1,196,985 66 | $1,269,851 14 | $1,100,906 30 | $1,161,893 09 |

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No. 3235.

## FIRST NATIONAL BANK OF CHEBOYGAN.

A. M. GEROW, *President;* V. D. SPRAGUE, *Vice President;* A. W. RAMSAY, *Cashier;* I. H. ERRATT, *Assistant Cashier.*

DIRECTORS.—A. M. Gerow, V. D. Sprague, A. W. Ramsay, S. Farrell, I. Frazer.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $437,627 58 | $396,196 47 | $358,807 45 | $380,834 05 | $472,326 79 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 170 85 | 401 68 | 469 18 | 448 00 | 550 76 |
| U. S. bonds & certificates of indebt. on hand | 123,787 61 | 170,000 00 | 192,000 00 | 140,500 00 | 134,138 71 |
| U. S. bonds & certificates of indebt. pledged | 50,000 00 | | | 50,000 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other bonds, securities and stocks | 220,725 61 | 246,583 59 | 260,848 59 | 260,951 41 | 291,632 75 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 31,722 97 | 33,812 57 | | 32,664 85 | 38,507 37 |
| Due from Federal Reserve Bank (not available as reserve) | | | 40,945 76 | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 5,082 69 | | | | |
| Exchanges for clearing house | 5,898 03 | | | 1,460 10 | |
| Cash in vault | 99,723 99 | 102,704 95 | 82,949 14 | 138,985 57 | 128,178 97 |
| Outside checks and other cash items | 493 40 | 767 63 | 751 87 | 60 00 | 3,257 50 |
| Furniture and fixtures | 4,323 04 | 4,323 04 | 4,323 04 | 4,323 04 | 4,323 04 |
| Banking house | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Other real estate | 1,375 00 | 1,375 00 | 1,025 00 | 1,025 00 | 1,025 00 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 1,237 50 | 59,864 75 | 51,405 78 | | |
| Totals | $1,000,468 27 | $1,034,329 68 | $1,011,825 81 | $1,029,552 02 | $1,092,240 89 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 11,530 28 | 9,324 03 | 9,659 79 | 14,220 31 | 13,254 63 |
| Dividends unpaid | 2,000 00 | 240 00 | | | 8 00 |
| Reserved for taxes, interest, etc | 4,528 73 | | | | 3,754 27 |
| Commercial deposits subject to check | 161,703 87 | 159,439 12 | 150,496 62 | 171,286 25 | 185,925 01 |
| Demand certificates of deposit | 1,545 78 | 637 95 | 12,039 30 | 869 07 | 1,548 69 |
| Certified checks | 46 09 | 67 84 | 729 98 | 1,725 90 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | | 5,000 00 | |
| Postal savings deposits | 5,043 62 | 5,163 52 | 5,182 09 | 3,454 52 | 2,981 47 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 219,336 18 | 234,064 15 | 226,113 55 | 230,748 98 | 254,371 57 |
| Savings certificates of deposit | 484,733 72 | 506,077 55 | 495,181 75 | 493,646 99 | 522,797 25 |
| Circulation | 50,000 00 | 50,000 00 | 48,900 00 | 48,600 00 | 47,600 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed or customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 4,315 52 | 3,522 73 | | |
| Totals | $1,000,468 27 | $1,034,329 68 | $1,011,825 81 | $1,029,552 02 | $1,092,240 89 |

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No. 11454.

## *THE FIRST NATIONAL BANK, CHESANING.

WM. F. LUTZ, *President;* F. J. WHITNEY, *Vice Presidents;* H. N. SLACK, *Cashier;* A. CANTWELL, *Assistant Cashier.*

DIRECTORS.—Wm. F. Lutz, F. J. Whitney, H. N. Slack, A. Cantwell, F. M. Dodge, Edward Ahern.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | | | | | |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | | | | |
| U. S. bonds & certificates of indebt. on hand | | | | | |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | | | | | |
| Other bonds, securities and stocks | | | | | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | | | | | |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | 33,930 00 |
| Due from other banks and bankers | | | | | |
| Exchanges for clearing house | | | | | |
| Cash in vault | | | | | |
| Outside checks and other cash items | | | | | |
| Furniture and fixtures | | | | | |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | | | | | |
| Other assets | | | | | |
| Totals | | | | | $33,930 00 |
| **Liabilities.** | | | | | |
| Capital stock paid in | | | | | 28,970 00 |
| Surplus fund | | | | | 4,810 00 |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | | | | |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | | | | | |
| Savings certificates of deposit | | | | | |
| Circulation | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | 150 00 |
| Other liabilities | | | | | |
| Totals | | | | | $33,930 00 |

*Commenced business October 4, 1919.

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No. 1235.

## COLDWATER NATIONAL BANK, COLDWATER.

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

DIRECTORS.—L. M. Wing, F. W. Moore, H. R. Saunders, B. B. Gorman, C. A. Pollock, S. L. Wing, Andrew Kerr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $342,928 34 | $410,090 74 | $406,455 70 | $447,390 14 | $420,706 09 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 962 16 | 545 09 | 1,506 64 | 5,278 29 | 1,041 96 |
| U. S. bonds & certificates of indebt. on hand | 50 00 | 50 00 | 50 00 | 25,300 00 | 25,300 00 |
| U. S bonds & certificates of indebt pledged | 46,000 00 | 96,000 00 | 116,000 00 | 26,000 00 | 26,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,050 00 | 4,050 00 | 4,050 00 | 4,050 00 | 4,500 00 |
| Other bonds, securities and stocks | 40,000 00 | 54,000 00 | 54,000 00 | 42,775 00 | 43,275 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 22,500 00 | 29,500 00 | 24,000 00 | 22,000 00 | 23,000 15 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 107,030 02 | 92,674 31 | 16,796 30 | 17,887 09 | 24,086 76 |
| Due from other banks and bankers | 16,007 37 | 15,678 81 | 49,060 42 | 30,865 43 | 67,241 76 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 21,011 06 | 12,391 71 | 18,220 85 | 17,282 75 | 13,322 99 |
| Outside checks and other cash items | 1,873 75 | 3,414 53 | 2,890 06 | 2,529 74 | 2,011 72 |
| Furniture and fixtures | 1,865 00 | 1,865 00 | 1,865 00 | 1,865 00 | 1,865 00 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1 250 00 | 1,250 00 | 1,250 00 |
| Other assets | 5,765 44 | 5,306 65 | 6,249 29 | 7,130 26 | 7,238 45 |
| Totals | $611,293 14 | $726,816 84 | $702,394 26 | $651,603 70 | $660,839 88 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 35,000 00 | 35,000 00 | 35,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 36,568 17 | 34,530 08 | 39,030 78 | 25,714 28 | 24,672 18 |
| Dividends unpaid | | 6 00 | 6 00 | | 276 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 232,929 77 | 293,408 51 | 268,128 01 | 216,024 89 | 230,943 16 |
| Demand certificates of deposit | 146 62 | 146 62 | 74 62 | 74 62 | 44 62 |
| Certified checks | | | 766 00 | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 3,082 08 | 3,180 97 | 2,724 37 | 2,858 90 | 2,785 88 |
| U. S. government deposits | 3,499 71 | 16,001 23 | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 68,348 82 | 69,663 94 | 73,541 78 | 69,336 43 | 80,177 27 |
| Savings certificates of deposit | 105,010 77 | 124,040 91 | 122,349 99 | 116,956 04 | 126,591 75 |
| Circulation | 24,400 00 | 23,800 00 | 24,400 00 | 24,300 00 | 24,200 00 |
| Notes and bills rediscounted | | | 10,000 00 | 20,000 00 | 10,000 00 |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 1,307 20 | 1,038 58 | 372 71 | 338 54 | 149 02 |
| Total | $611,293 14 | $726,816 84 | $702,394 26 | $651,603 70 | $660,839 88 |

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## No. 1924.

## SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

L. E. ROSE, *President;* M. G. CLARKE, *Vice President;* A. S. UPSON, *Cashier;* CHARLES E. FAAS, *Assistant Cashier.*

DIRECTORS.—L. E. Rose, R. E. Clarke, M. G. Clarke, A. S. Upson, M. D. Campbell, E. G. Luce, J. B. Branch.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $649,932 68 | $590,645 01 | $638,096 54 | $679,040 46 | $772,854 35 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | 373 27 | | 22 54 | 26 24 |
| U. S. bonds & certificates of indebt. on hand | 126,850 00 | 236,700 00 | 288,000 00 | 176,450 00 | 129,200 00 |
| U. S bonds & certificates of indebt pledged | 165,000 00 | 165,000 00 | 165,000 00 | 165,000 00 | 165,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 9,900 00 | 9,900 00 | 9,900 00 | 9,900 00 | 9,900 00 |
| Other bonds, securities and stocks | 80,258 00 | 82,828 16 | 87,828 11 | 81,768 11 | 81,768 11 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 25,240 46 | 33,863 45 | 33,934 87 | 31,750 86 | 34,662 00 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | | | 2,645 63 | 3,500 00 | |
| Exchanges for clearing house | 6,150 32 | 1,848 80 | 2,260 89 | 3,666 21 | 1,070 08 |
| Cash in vault | 184,332 77 | 269,405 92 | 132,329 74 | 198,014 87 | 201,848 50 |
| Outside checks and other cash items | 62 15 | 34 80 | 47 55 | 19 35 | 49 65 |
| Furniture and fixtures | 1,000 00 | 1,000 00 | 1,294 00 | 1,401 50 | 2,311 16 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 8,250 00 | 8,250 00 | 8,250 00 | 4,250 00 | 8,250 00 |
| Other assets | | | | | |
| Totals | $1,271,976 38 | $1,414,849 36 | $1,384,587 33 | $1,369,783 90 | $1,421,940 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $165,000 00 | $165,000 00 | $165,000 00 | $165,000 00 | $165,000 00 |
| Surplus fund | 165,000 00 | 165,000 00 | 165,000 00 | 165,000 00 | 165,000 00 |
| Undivided profits, net | 81,290 75 | 69,789 64 | 77,960 97 | 80,582 47 | 73,728 83 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 5,076 71 | | | | |
| Commercial deposits subject to check | 106,142 08 | 211,595 34 | 213,119 57 | 205,630 62 | 226,967 51 |
| Demand certificates of deposit | 1,045 00 | 190 00 | 190 00 | 80 00 | 80 00 |
| Certified checks | 51 80 | 10 00 | | 7,427 50 | 160 82 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 227,068 17 | 257,111 44 | 233,483 59 | 337,133 24 | 249,868 55 |
| Savings certificates of deposit | 342,899 87 | 367,750 94 | 351,431 20 | 234,528 07 | 362,732 38 |
| Circulation | 165,000 00 | 165,000 00 | 165,000 00 | 161,000 00 | 165,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 13,402 00 | 13,402 00 | 13,402 00 | 13,402 00 | 13,402 00 |
| Totals | $1,271,976 38 | $1,414,849 36 | $1,384,587 33 | $1,369,783 90 | $1,421,940 09 |

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## No. 7525.

## THE IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

JAMES F. CORCORAN, *President;* CHARLES H. WATSON, *Vice President;* JAMES J. GAFFNEY, *Cashier.*

DIRECTORS.—James F. Corcoran, Michael H. Moriarty, William J. Richards, Herman Holmes, Charles H. Watson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $465,895 52 | $478,127 84 | $530,715 88 | $488,756 69 | $410,683 71 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | | 271 59 | 252 65 | 150 00 | 235 65 |
| U. S bonds & certificates of indebt. on hand | 18,139 56 | 33,083 00 | 29,726 00 | 63,369 00 | 7,719 00 |
| U. S bonds & certificates of indebt pledged | 35,000 00 | 80,000 00 | 38,000 00 | | 58,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Other bonds, securities and stocks | 231,103 08 | 243,993 58 | 263,131 08 | 280,459 64 | 311,773 64 |
| Premiums | | | | 1,328 02 | 1,328 02 |
| Lawful reserve with Federal Reserve Bank | 51,842 61 | 50,100 64 | 51,170 82 | 59,212 99 | 57,646 88 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | 115,385 90 | 114,580 60 | 96,747 64 |
| Due from other banks and bankers | 11,008 46 | 16,091 71 | 9,695 53 | 18,033 80 | 11,851 97 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 127,260 34 | 116,143 38 | 38,035 85 | 42,238 02 | 44,767 20 |
| Outside checks and other cash items | 675 19 | 1,887 02 | 1,723 35 | 1,252 49 | 501 20 |
| Furniture and fixtures | 6,347 40 | 5,500 00 | 5,514 50 | 5,514 50 | 5,854 50 |
| Banking house | 25,000 00 | 24,500 00 | 24,500 00 | 24,500 00 | 24,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | 4,046 95 | 8,274 22 | 8,285 81 | | |
| Totals | $979,819 11 | $1,061,472 98 | $1,120,087 37 | $1,103,345 75 | $1,035,559 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 25,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 38,593 64 | 21,049 32 | 24,103 54 | 23,742 64 | 16,788 72 |
| Dividends unpaid | 1,100 00 | | | | |
| Reserved for taxes, interest, etc | 991 80 | 4,491 80 | | | |
| Commercial deposits subject to check | 271,160 39 | 344,324 55 | 326,719 78 | 301,423 87 | 286,948 69 |
| Demand certificates of deposit | | | | | |
| Certified checks | 43 75 | 27 50 | 938 75 | 1,329 35 | 1,021 10 |
| Cashier's checks | 38,350 05 | 4,372 22 | 13,242 83 | 12,497 04 | 8,667 09 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 41,792 95 | 39,401 99 | 46,752 19 | 46,944 98 | 47,796 90 |
| U. S. government deposits | | | | | 5,333 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 471,245 57 | 495,991 99 | 571,192 51 | 584,839 14 | 531,026 50 |
| Savings certificates of deposit | 18,640 96 | 18,513 61 | 18,045 97 | 14,976 93 | 14,389 96 |
| Circulation | 22,900 00 | 24,300 00 | 24,600 00 | 23,100 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 19,000 00 | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 4,491 80 | 4,491 80 | 8,587 45 |
| Totals | $979,819 11 | $1,061,472 98 | $1,120,087 37 | $1,103,345 75 | $1,035,559 41 |

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## No. 10527.

## THE FIRST AND OLD DETROIT NATIONAL BANK, DETROIT.

EMORY W. CLARK, *President;* WM. J. GRAY, WM. T. DEGRAFF, FRANK G. SMITH, EDWARD C. MAHLER, JOHN H. HART, *Vice Presidents;* WALTER G. NICHOLSON, *Vice President and Cashier;* W. A. MCWHINNEY, F. F. CHRISTIE, RUSSELL E. SMITH, JAMES A. WILSON, BYRON W. CLUTE, HENRY J. BRIDGMAN, C. H. WAGAR, A. W. T MEYERS, *Assistant Cashiers;* L. F. MERZ, *Manager Foreign Exchange.*

DIRECTORS.—J. B. Book, Roy D. Chapin, Emory W. Clark, James Craig, Jr., Stanford T. Crapo, James E. Davidson, Clinton G. Edgar, J. H. Emmert, Merton E. Farr, J. S. Farrand, Jr., James H. Flinn, Dexter M. Ferry, Jr., J. B. Ford, Ralph Gilchrist, Wm. J. Gray, Lewis H. Jones, Gilbert W. Lee, Philip H. McMillan, Thomas Neal, E. D. Stair, Frederic B. Stevens, Elliott G. Stevenson, Joseph J. Crowley, Eugene W. Lewis, Joseph B. Schlotman, Lawrence D. Buhl, W. C. Rands.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $41,392,989 86 | $36,571,807 38 | $37,471,987 17 | $36,864,654 18 | $43,454,362 46 |
| Customers' liability account of acceptance | 2,161,916 18 | 1,403,700 65 | 978,700 65 | 2,716,712 35 | 1,942,500 00 |
| Customers' liability under letters of credit | 28,505 62 | 2,500 00 | 7,035 00 | 7,839 00 | 9,648 00 |
| Overdrafts, secured and unsecured | 4,386 44 | 29,999 81 | 577 11 | 3,898 13 | 19,099 53 |
| U. S. bonds & certificates of indebt. on hand | 4,784,858 68 | 5,792,265 17 | 6,630,517 05 | 14,163,746 11 | 13,280 269 42 |
| U. S. bonds & certificates of indebt. pledged | 3,292,500 00 | 6,172,500 00 | 5,757,500 00 | 8,537,500 00 | 10,120,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 225,000 00 | 225,000 00 | 225,000 00 | 225,000 00 | 225,000 00 |
| Other bonds, securities and stocks | 6,793,594 32 | 7,859,601 38 | 9,334,176 95 | 9,519,454 14 | 9,019,849 06 |
| Premiums | | | | 12,500 00 | 12,500 00 |
| Lawful reserve with Federal Reserve Bank | 5,697,967 65 | 4,241,768 61 | 4,901,426 92 | 5,177,190 90 | 6,281,770 77 |
| Due from Federal Reserve Bank (not available as reserve) | 3,116,508 61 | 1,728,803 56 | 1,858,679 59 | 2,551,702 83 | 3,384,457 95 |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 8,021,669 54 | 8,121,383 31 | 8,598,814 56 | 8,544,293 50 | 8,056,685 29 |
| Exchanges for clearing house | 2,662,374 46 | 1,419,074 58 | 3,710,560 04 | 1,211,771 82 | 3,508,779 86 |
| Cash in vault | 1,743,161 67 | 1,888,745 52 | 1,479,635 94 | 1,436,782 45 | 1,541,868 68 |
| Outside checks and other cash items | 286,142 44 | 61,709 24 | 74,182 10 | 222,155 14 | 137,842 13 |
| Furniture and fixtures | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Banking house | | | | | |
| Other real estate | 561,350 00 | 561,350 00 | 931,350 00 | 945,350 00 | 400,000 00 |
| Due from U. S. treasurer | 238,250 00 | 321,750 00 | 146,250 00 | 150,250 00 | 254,311 00 |
| Other assets | 180,578 63 | 64,259 00 | 120,052 12 | 273,241 05 | 183,949 52 |
| Totals | $81,221,754 10 | $76,496,248 21 | $82,286,445 20 | $92,594,046 69 | $101,862,893 67 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $5,000,000 00 | $5,000,000 00 | $5,000,000 00 | $5,000,000 00 | $5,000,000 00 |
| Surplus fund | 2,500,000 00 | 2,500,000 00 | 2,500,000 00 | 2,500,000 00 | 2,500,000 00 |
| Undivided profits, net | 1,358,820 04 | 1,461,189 71 | 1,823,212 34 | 1,483,274 80 | 1,575,826 69 |
| Dividends unpaid | 125,755 00 | 970 00 | 1,292 50 | 125,567 50 | 585 00 |
| Reserved for taxes, interest, etc. | 71,767 49 | 202,930 57 | 233,972 25 | 515,493 71 | 172,757 64 |
| Commercial deposits subject to check | 44,046,512 18 | 37,865,305 21 | 44,940,730 55 | 43,477,663 88 | 58,374,069 52 |
| Demand certificates of deposit | 334,855 17 | 296,790 25 | 291,615 40 | 278,327 40 | 246,421 40 |
| Certified checks | 373,670 77 | 392,184 01 | 207,420 74 | 302,354 58 | 281,109 72 |
| Cashier's checks | 75,339 29 | 116,629 16 | 141,834 84 | 246,529 07 | 191,524 22 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 11,848,119 85 | 11,958,273 25 | 12,054,161 30 | 12,463,542 49 | 14,574,397 36 |
| State moneys on deposit | 211,115 82 | 1,006,163 84 | 323,832 43 | 1,358,568 01 | 227,589 72 |
| Postal savings deposits | 908,652 55 | 881,130 67 | 734,782 22 | 753,161 98 | 569,152 80 |
| U. S. government deposits | 6,523,582 91 | 3,550,805 86 | 2,247,248 87 | 3,996,362 11 | 200,942 92 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,331,170 32 | 1,700,519 17 | 1,919,907 77 | 2,005,674 00 | 2,605,432 09 |
| Savings certificates of deposit | 2,478,860 93 | 1,704,591 66 | 4,298,761 37 | 4,684,164 10 | 1,956,541 76 |
| Circulation | 1,295,000 00 | 1,399,300 00 | 1,295,500 00 | 1,310,900 00 | 1,119,400 00 |
| Notes and bills rediscounted | | | | | 700,000 00 |
| Bills payable | | 2,250,000 00 | 2,000,000 00 | 4,000,000 00 | 7,750,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 200,000 00 | 200,000 00 | | 100,000 00 | 100,000 00 |
| Acceptances executed for customers | 2,161,916 18 | 1,403,700 65 | 978,700 65 | 2,716,712 35 | 1,942,500 00 |
| Customers' letters of credit | 57,072 61 | 6,791 64 | 13,988 93 | 15,800 24 | 19,282 76 |
| Other liabilities | 319,542 99 | 2,598,972 56 | 1,278,982 94 | 5,259,950 47 | 1,755,360 07 |
| Totals | $81,221,754 10 | $76,496,248 21 | $82,286,445 20 | $92,594,046 69 | $101,862,893 67 |

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## No. 10600.

## THE MERCHANTS NATIONAL BANK, DETROIT.

JOHN BALLANTYNE, *President;* DAVID GRAY, JOHN P. HEMMETER, ALFRED T. LERCHEN, *Vice Presidents;* BENJAMIN G. VERNOR, *Vice President and Cashier;* HENRY WIEGERT, WALTER R. JOY, *Assistant Cashiers;* CHARLES K. BARTOW, *Auditor.*

DIRECTORS.—John Ballantyne, Walter O. Briggs, Horace E. Dodge, John Endicott, Luman W. Goodenough, David Gray, Oren S. Hawes, John P. Hemmeter, B. F. Tobin, Emil Stroh, Frederick W. Stevens, Albert E. Sleeper.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $8,656,170 52 | $8,498,146 20 | $8,614,249 38 | $11,127,279 23 | $10,765,065 38 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | 2,999 24 | 2,999 24 | 2,999 24 | 2,999 24 | 2,999 24 |
| Overdrafts, secured and unsecured | 204 86 | 1,392 54 | 1,936 55 | 1,601 38 | 6,700 70 |
| U. S. bonds & certificates of indebt. on hand | 760,000 00 | 546,350 00 | 1,491,750 00 | 524,076 00 | 810,850 00 |
| U. S. bonds & certificates of indebt. pledged | 478,250 00 | 1,010,000 00 | 560,000 00 | 1,810,000 00 | 1,060,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Other bonds, securities and stocks | 446,366 77 | 491,336 97 | 737,437 81 | 532,830 17 | 580,942 56 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 925,262 42 | 923,937 84 | 914,901 73 | 1,069,779 93 | 1,029,325 85 |
| Due from Federal Reserve Bank (not available as reserve) | 9,912 04 | 75,320 85 | 117,189 74 | 110,220 89 | 178,095 39 |
| Due from banks in reserve cities | 1,268,547 17 | | 936,721 96 | | |
| Due from other banks and bankers | | 871,620 44 | 217,508 99 | 1,008,889 00 | 1,778,392 60 |
| Exchanges for clearing house | 345,643 74 | 131,348 26 | 462,575 93 | 315,003 12 | 572,055 97 |
| Cash in vault | 378,050 29 | 203,074 26 | 275,023 98 | 300,568 89 | 243,598 78 |
| Outside checks and other cash items | 56,780 13 | 22,694 16 | 41,118 16 | 4,351 87 | 47,144 80 |
| Furniture and fixtures | | | | | |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 36,700 00 | 29,400 00 | 12,300 00 | 6,400 00 | 17,000 00 |
| Other assets | 1,473,423 00 | 1,332,620 66 | 156,488 09 | 501,592 13 | 1,006,870 44 |
| Totals | $14,883,310 17 | $14,185,241 42 | $14,587,201 56 | $17,360,591 85 | $18,144,041 71 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 |
| Undivided profits, net | 122,577 28 | 168,108 80 | 197,443 78 | 176,288 47 | 246,357 73 |
| Dividends unpaid | 15,165 00 | 157 50 | 417 00 | 20,037 50 | 80 00 |
| Reserved for taxes, interest, etc | 138,120 03 | 149,440 12 | 147,859 64 | 146,916 30 | 105,671 96 |
| Commercial deposits subject to check | 7,248,648 22 | 7,059,489 07 | 8,190,025 00 | 9,054,147 54 | 11,054,229 39 |
| Demand certificates of deposit | 730,773 86 | 499,291 04 | 432,080 08 | 562,927 77 | 495,771 07 |
| Certified checks | 60,153 55 | 6,725 96 | 133,475 16 | 9,887 42 | 41,710 05 |
| Cashier's checks | 142,680 83 | 39,574 24 | 66,085 30 | 68,171 79 | 61,022 79 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 1,571,008 45 | 1,134,917 75 | 1,136,817 37 | 1,666,364 83 | 1,797,086 09 |
| State moneys on deposit | 25,000 00 | 100,000 00 | 100,000 00 | 200,000 00 | 100,000 00 |
| Postal savings deposits | 398,645 67 | 369,484 81 | 369,484 81 | 374,069 95 | 363,069 95 |
| U. S. government deposits | 140,000 00 | 350,000 00 | 200,000 00 | 918,000 00 | 133,333 34 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | | 56,035 77 | 78,731 68 | 90,645 42 | 117,297 48 |
| Savings certificates of deposit | 736,115 04 | 1,236,481 12 | 1,711,484 00 | 711,399 12 | 211,399 12 |
| Circulation | | | | | |
| Notes and bills rediscounted | 150,000 00 | | | 300,000 00 | 250,000 00 |
| Bills payable | | 200,000 00 | | | 750,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 450,000 00 | 14,000 00 | | 1,261,500 00 | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | 2,999 24 | 2,999 24 | 2,999 24 | 2,999 24 | 2,999 24 |
| Other liabilities | 1,451,423 00 | 1,298,536 00 | 320,298 50 | 297,236 50 | 914,013 50 |
| Totals | $14,883,310 17 | $14,185,241 42 | $14,587,201 56 | $17,360,591 85 | $18,144,041 71 |

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## No. 8703.

## THE NATIONAL BANK OF COMMERCE OF DETROIT.

RICHARD P. JOY, *President;* WM. P. HAMILTON, HENRY H. SANGER, CHARLES R. TALBOT, *Vice Presidents;* SAMUEL R. KINGSTON, *Cashier;* CHAS. N. MAYCOCK, C. M. BEERS, R. M. MCCONNELL, ALBERT C. VOSS, ROBT. C. WANDEL, *Assistant Cashiers;* ALEXANDER WALL, *Manager of Credit Department.*

DIRECTORS.—Frederick M. Alger, A. R. Demory, Edwin Denby, Wm. P. Hamilton, Charles H. Hodges, James Inglis, Richard P. Joy, Edward M. Mancourt, Edwin H. Nelson, John S. Newberry, Murray W. Sales, Henry H. Sanger, Charles B. Warren, Joseph Mack, Edsel B. Ford, Alvan Macauley, Chas. R. Talbot, Charles M. Roehm.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $12,269,409 90 | $11,516,870 06 | $13,261,255 38 | $16,519,198 75 | $19,016,771 25 |
| Customers' liability account of acceptance. | 538,461 50 | 225,000 00 | 220,094 38 | 381,352 48 | 621,033 72 |
| Customers' liability under letters of credit. | 33,535 31 | ..... | ..... | 17,575 20 | 32,395 01 |
| Overdrafts, secured and unsecured | 4,753 69 | 54,036 23 | 2,503 16 | 1,400 91 | 5,021 26 |
| U. S. bonds & certificates of indebt. on hand | 613,000 00 | 308,839 10 | 811,329 80 | 2,070,110 62 | ..... |
| U. S. bonds & certificates of indebt. pledged | 898,000 00 | 898,000 00 | 1,119,240 00 | 898,000 00 | 3,156,213 35 |
| Mortgages | ..... | 306,697 75 | ..... | 73,200 00 | ..... |
| Stock of Federal Reserve Bank | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 |
| Other bonds, securities and stocks | 2,463,025 50 | 2,209,475 50 | 2,070,912 75 | 2,212,777 41 | 2,097,140 21 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 2,218,656 71 | 2,327,883 98 | 2,584,610 81 | 2,313,166 21 | 2,453,865 06 |
| Due from Federal Reserve Bank (not available as reserve) | 122,431 10 | 109,908 67 | 120,564 28 | 2,027,069 03 | 4,312,759 29 |
| Due from banks in reserve cities | 4,798,197 05 | 3,698,704 09 | 9,517,349 42 | 2,623,429 67 | 3,263,634 94 |
| Due from other banks and bankers | 1,670,203 40 | ..... | 1,619,962 85 | 1,125,055 82 | 4,145,249 60 |
| Exchanges for clearing house | 1,882,040 83 | 757,809 27 | 461,820 69 | 1,483,825 90 | 1,413,561 36 |
| Cash in vault | 819,826 15 | 619,291 58 | 859,778 75 | 748,148 40 | 869,009 03 |
| Outside checks and other cash items | 33,866 51 | 30,217 19 | 2,126,422 18 | 1,366,095 81 | 28,821 89 |
| Furniture and fixtures | 78,195 74 | 78,195 74 | 72,958 75 | ..... | 70,000 00 |
| Banking house | 662,278 24 | 662,278 24 | 657,041 25 | 720,000 00 | 650,000 00 |
| Other real estate | 4,081 63 | 4,081 63 | 4,081 63 | 4,081 63 | 3,326 43 |
| Due from U. S. treasurer | 48,990 00 | 90,992 00 | 35,995 50 | 24,184 50 | 36,177 50 |
| Other assets | 131,210 55 | 4,447,569 31 | 268,221 36 | 1,291 52 | 2,115,862 27 |
| Totals | $29,350,163 81 | $28,405,850 34 | $35,874,142 94 | $34,669,463 86 | $44,350,843 07 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 | $1,000,000 00 |
| Surplus fund | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 | 1,000,000 00 |
| Undivided profits, net | 150,784 06 | 195,524 66 | 243,578 76 | 244,314 81 | 230,305 45 |
| Dividends unpaid | 20,064 00 | 296 00 | 491 00 | 25,213 50 | ..... |
| Reserved for taxes, interest, etc. | 80,169 71 | 79,827 38 | 136,304 90 | 135,995 79 | 122,503 82 |
| Commercial deposits subject to check | 19,618,491 88 | 15,067,021 75 | 23,760,366 43 | 21,266,093 12 | 25,992,825 01 |
| Demand certificates of deposit | 976,143 05 | 664,446 58 | ..... | 1,174,705 26 | 1,074,780 45 |
| Certified checks | 197,945 68 | 112,972 73 | 154,249 54 | 618,093 01 | 405,046 23 |
| Cashier's checks | 159,059 33 | 83,517 77 | 161,660 52 | 79,554 84 | 69,479 44 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 3,344,054 95 | 3,636,313 61 | 3,602,014 86 | 3,502,790 15 | 4,272,268 44 |
| State moneys on deposit | 219,080 72 | 395,885 18 | 333,033 93 | 662,156 01 | 265,523 55 |
| Postal savings deposits | 555,424 29 | 521,195 06 | 521,195 06 | 521,195 06 | 524,676 64 |
| U. S. government deposits | 205,242 24 | 53,554 73 | 1,153,554 73 | 50,000 00 | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 498,197 45 | 545,206 45 | 563,338 65 | 635,663 36 | 711,026 60 |
| Savings certificates of deposit | 315,694 37 | 113,694 37 | 1,855,853 91 | 685,072 53 | 248,083 88 |
| Circulation | 388,995 00 | 400,000 00 | 385,205 00 | 400,000 00 | 377,000 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | 2,065,000 00 |
| Bills payable | ..... | ..... | ..... | ..... | 1,628,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | ..... |
| Acceptances executed for customers | 538,461 50 | 225,000 00 | 220,094 38 | 381,352 48 | 621,033 72 |
| Customers' letters of credit | 33,525 21 | ..... | ..... | 17,575 20 | 32,395 01 |
| Other liabilities | 28,830 37 | 4,291,394 07 | 763,201 27 | 2,249,688 74 | 3,710,894 83 |
| Totals | $29,350,163 81 | $28,405,850 34 | $35,874,142 94 | $34,669,463 86 | $44,350,843 07 |

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No. 10073.

## DOWAGIAC NATIONAL BANK, DOWAGIAC.

GEO. B. PHILLIPS, *President;* CHARLES HEDDON, *Vice President;* C. F. PUGSLEY, *Cashier.*

DIRECTORS.—Geo. B. Phillips, Charles Heddon, Wm. F. Judd, Willis M. Farr, John Bedford, Frank Gilbert, Will Heddon.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $382,658 06 | $366,713 18 | $438,639 06 | $440,717 12 | $456,893 81 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 8,110 83 | 6,747 37 | 4,358 06 | 11,224 25 | 1,751 47 |
| U. S. bonds & certificates of indebt. on hand | 200,800 00 | 170,000 00 | 242,950 00 | 130,000 00 | 207,350 00 |
| U. S. bonds & certificates of indebt. pledged | | 84,200 00 | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,750 00 |
| Other bonds, securities and stocks | 33,500 00 | 30,977 50 | 190,000 00 | 305,737 50 | 216,660 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 30,420 42 | 35,420 42 | 45,420 42 | 45,420 42 | 48,418 99 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 19,402 35 | 59,612 89 | 62,539 57 | 61,500 00 | 113,586 17 |
| Due from other banks and bankers | 1,230 10 | 15,281 67 | 4,178 31 | 4,913 45 | 11,855 38 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 44,242 08 | 26,280 41 | 26,864 99 | 55,096 22 | 40,555 89 |
| Outside checks and other cash items | 9,956 19 | 11,491 36 | 8,397 58 | 8,460 20 | 13,017 63 |
| Furniture and fixtures | 5,853 00 | 6,099 48 | 6,255 96 | 5,750 00 | 5,854 32 |
| Banking house | 15,000 00 | 15,000 00 | 15,000 00 | 14,500 00 | 14,500 00 |
| Other real estate | | | | | |
| Due from U. S treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $755,273 03 | $831,924 28 | $1,048,703 95 | $1,087,419 16 | $1,134,693 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 5,000 00 | 8,000 00 | 8,000 00 |
| Undivided profits, net | 3,755 64 | 5,842 13 | 7,171 02 | 1,787 20 | 3,301 96 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 237,147 58 | 268,840 55 | 293,445 52 | 318,602 99 | 265,415 61 |
| Demand certificates of deposit | 4,479 21 | 3,609 94 | 143,244 94 | 133,244 94 | 132,506 94 |
| Certified checks | | | | | |
| Cashier's checks | 160 96 | 1,963 08 | 6,677 90 | 12,385 99 | 9,124 12 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 11,080 22 | 10,678 37 | 9,754 47 | 10,054 47 | 10,802 60 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 101,097 11 | 112,540 72 | 160,540 60 | 167,052 62 | 166,805 21 |
| Savings certificates of deposit | 292,552 31 | 323,449 49 | 322,869 50 | 336,290 25 | 438,737 22 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $755,273 03 | $831,924 28 | $1,048,703 95 | $1,087,419 16 | $1,134,693 66 |

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## No. 2367.

## FIRST NATIONAL BANK, EATON RAPIDS.

M. D. CRAWFORD, *President;* J. S. HAMLIN, *Vice President;*
ARTHUR C. KNOWLTON, *Assistant Cashier.*

DIRECTORS.—C. L. Evans, W. A. Horner, J. H. Gallery, M. D. Crawford, J. S. Hamlin, M. P. Stroud.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $253,790 10 | $245,669 18 | $250,971 28 | $245,564 87 | $254,099 93 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 256 87 | 785 52 | 164 40 | 58 78 | 260 01 |
| U. S. bonds & certificates of indebt. on hand | 121,150 00 | 156,550 00 | 94,200 00 | 137,198 25 | 90,010 66 |
| U. S. bonds & certificates of indebt. pledged | 20,000 00 | 20,000 00 | 18,500 00 | 15,000 00 | 40,000 00 |
| Mortgages | 62 608 85 | 63,041 55 | 64,604 07 | 69,260 42 | 69,144 00 |
| Stock of Federal Reserve Bank | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other bonds, securities and stocks | 36,091 25 | 22,636 25 | 35,136 25 | 19,000 00 | 39,267 50 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 18,425 00 | 19,939 33 | 17,810 97 | 18,877 05 | 20,997 17 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 10,691 92 | 19,533 75 | 32,832 13 | 750 74 | 21,444 90 |
| Due from other banks and bankers | 17,985 98 | 7,696 96 | 8,005 34 | 8,005 72 | 5,014 28 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 18,864 79 | 16,729 65 | 14,224 00 | 16,511 31 | 17,653 26 |
| Outside checks and other cash items | 422 65 | 2,154 94 | 1,271 73 | | 438 47 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Banking house | 15,500 00 | 15,500 00 | 15,500 00 | 15,000 00 | 15,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 625 00 | 625 00 | 625 00 | 625 00 | 625 00 |
| Other assets | | | | | |
| Totals | $583,312 41 | $597,762 13 | $560,745 17 | $552,752 14 | $580,855 18 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50 000 00 | $50 000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Undivided profits, net | 11,000 00 | 14,091 81 | 15,389 85 | 11,500 00 | 13,488 07 |
| Dividends unpaid | 3,063 02 | 275 67 | | 3,090 00 | |
| Reserved for taxes, interest, etc | 280 50 | 308 05 | 308 05 | 228 94 | 283 67 |
| Commercial deposits subject to check | 230,795 53 | 232,810 69 | 166,671 29 | 156,538 89 | 170,496 43 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | 802 50 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 1,098 29 | 1,098 29 | 794 23 | 505 77 | 505 77 |
| U. S. government deposits | 20,000 00 | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 90,095 96 | 146,825 15 | 199,430 49 | 211,327 85 | 237,275 33 |
| Savings certificates of deposit | 151,979 11 | 127,352 47 | 84,651 26 | 79,960 69 | 84,503 41 |
| Circulation | 12,500 00 | 12,500 00 | 12,500 00 | 12,100 00 | 11,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 18,500 00 | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $583,312 41 | $597,762 13 | $560,745 17 | $552,752 14 | $580,855 18 |

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No. 8496.

## THE ESCANABA NATIONAL BANK, ESCANABA.

J. K. STACK, *President;* J. C. KIRKPATRICK, *Vice President;* M. N. SMITH, *Cashier;* J. E. MOGAN, *Assistant Cashier.*

DIRECTORS.—J. K. Stack, J. C. Kirkpatrick, H. W. Reade, Geo. M. Mashek, C. W. Kates, M. N. Smith, J. O. Groos, G. T. Stephenson, Wm. Bonifas.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $944,524 38 | $1,027,431 33 | $1,122,800 34 | $1,065,606 25 | $1,082,852 80 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 1,174 38 | 1,971 10 | 753 43 | 2,756 89 | 806 12 |
| U. S. bonds & certificates of indebt. on hand | 110,000 00 | 274,300 00 | 25,350 00 | 128,500 00 | 34,362 24 |
| U S. bonds & certificates of indebt. pledged | 157,500 00 | | 240 000 00 | 65 000 00 | 125,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 46,650 00 | 17,500 00 | 17,500 00 | 17,500 00 | 42,375 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 55,281 63 | 57,588 44 | 60,749 74 | 70,041 16 | 64,619 68 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 72,498 15 | 50,542 33 | 23,911 51 | 132,136 79 | 82,125 64 |
| Due from other banks and bankers | 23,591 77 | 26,695 79 | 22,229 33 | 23 408 68 | 31,860 83 |
| Exchanges for clearing house | | 3,789 51 | 12,914 16 | 4,226 47 | 9,200 45 |
| Cash in vault | 144,842 85 | 42,444 20 | 60,656 53 | 44,239 28 | 58,444 08 |
| Outside checks and other cash items | | 6,748 17 | 7,882 43 | 41,145 93 | 21,990 89 |
| Furniture and fixtures | | | 3,100 00 | | 3,100 00 |
| Banking house | 70,000 00 | 70,000 00 | 70,000 00 | 73,100 00 | 70,000 00 |
| Other real estate | 5,000 00 | 5,000 00 | 3,500 00 | 3,500 00 | 3,500 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | 2,904 94 | 2,964 35 | 3,399 23 | 1,609 43 |
| Totals | $1,640,563 16 | $1,596,415 81 | $1,683,811 82 | $1,684,060 68 | $1,641,347 16 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 54,832 74 | 57,090 11 | 51,647 04 | 48,444 78 | 57,970 72 |
| Dividends unpaid | 801 00 | 60 00 | 174 00 | 3,060 00 | 105 00 |
| Reserved or taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 481,484 75 | 447,669 75 | 516,141 41 | 484,507 97 | 545,994 71 |
| Demand certificates of deposit | | | | | |
| Certified checks | 367 05 | 1,427 35 | 1,218 25 | 3,188 49 | 2,099 60 |
| Cashier's checks | 8,374 81 | 7,352 07 | 19,673 97 | 23,212 40 | 17,301 06 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 10,230 42 | 7,151 77 | 2,773 13 | 8,387 26 | 2 823 94 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 5,787 00 | 5,862 41 | 5,862 41 | 3,862 41 | 3,931 66 |
| U S. government deposits | | 48,500 00 | 2,550 00 | | 11,040 31 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 501,923 67 | 521,564 01 | 541,140 09 | 573,011 07 | 572,396 74 |
| Savings certificates of deposit | 181,161 72 | 174,763 36 | 172,615 62 | 171,378 43 | 162,760 86 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | 24,975 00 | 34,975 00 | 28,445 52 | 3,295 52 |
| Bills payable | 25,000 00 | 50,000 00 | 75,000 00 | 74,975 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 30,000 00 | | | | |
| Acceptances executed or customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 90,600 00 | | 10,040 90 | 11,587 35 | 11,627 04 |
| Totals | $1,640,563 16 | $1,596,415 81 | $1,683,811 82 | $1,684,060 68 | $1,641,347 16 |

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## No. 3761.

## FIRST NATIONAL BANK, ESCANABA.

F. H. VAN CLEVE, *President;* C. C. ROYCE, *Vice President;* LESLIE FRENCH, *Cashier;* E. G. ROYCE, MILES THOMAS, *Assistant Cashiers.*

DIRECTORS.—F. H. Van Cleve, C. C. Royce, A. Maitland, R. E. MacLean, M. K. Bissell.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,266,126 06 | $1,237,407 86 | $1,314,280 74 | $1,295,736 91 | $1,373,621 77 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,955 49 | 7,991 50 | 3,598 91 | 3,759 24 | 4,292 23 |
| U. S. bonds & certificates of indebt. on hand | 263,543 47 | 273,850 00 | 328,450 00 | 271,885 72 | 213,040 76 |
| U. S. bonds & certificates of indebt. pledged | | 5,000 00 | 5,000 00 | 5,000 00 | 105,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 328,073 97 | 327,573 97 | 332,573 97 | 329,073 97 | 328,387 03 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 78,815 29 | 74,917 44 | 88,375 06 | 82,873 81 | 84,376 03 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 235,795 67 | 261,779 98 | 191,717 59 | 268,591 70 | 167,930 56 |
| Due from other banks and bankers | 21,210 25 | 20,230 22 | 18,620 79 | 17,489 85 | 14,901 23 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 98,549 02 | 90,128 12 | 110,965 13 | 86,037 39 | 100,598 62 |
| Outside checks and other cash items | 13,584 38 | 8,159 71 | 14,575 48 | 3,833 19 | 9,392 43 |
| Furniture and fixtures | | | | | |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Other real estate | 1,826 87 | 1,826 87 | 14,826 87 | 14,826 87 | 14,826 87 |
| Due from U. S. treasurer | 4,950 00 | 4,950 00 | 4,950 00 | 4,950 00 | 4,950 00 |
| Other assets | | | | | |
| Totals | $2,345 430 47 | $2,344,815 67 | $2,458,934 54 | $2,415,058 65 | $2,452,317 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 9,405 57 | 13,963 57 | 20,076 81 | 16,987 92 | 24,735 64 |
| Dividends unpaid | | | 50 00 | | |
| Reserved for taxes, interest, etc | 62,832 45 | 69,489 51 | 72,239 60 | 63,042 60 | 66,945 17 |
| Commercial deposits sub ect to check | 510,854 54 | 462,669 87 | 546,077 70 | 476,644 03 | 480,113 63 |
| Demand certificates of deposit | | | | | |
| Certified checks | 139,42 | 139 42 | 984 41 | 984 41 | 8,359 41 |
| Cashier's checks | 23,148 44 | 5,591 85 | 14,767 09 | 12,819 39 | 12,146 38 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 22,101 39 | 22,879 66 | 7,315 37 | 35,295 07 | 10,915 27 |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Postal savings deposits | 3,358 28 | 3,606 85 | 2,636 85 | 4,616 85 | 5,060 87 |
| U. S. government deposits | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,169,571 13 | 1,219,138 12 | 1,243,848 14 | 1,257,096 43 | 1,301,107 70 |
| Savings certificates of deposit | 243,819 25 | 242,336 82 | 247,538 57 | 242,571 95 | 237,933 46 |
| Circulation | 99,200 00 | 99,000 00 | 97,400 00 | 99,000 00 | 99,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $2,345,430 47 | $2,344,815 67 | $2,458,934 54 | $2,415,058 65 | $2,452,317 53 |

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## FIRST NATIONAL BANK, FLINT.

A. G. BISHOP, *President;* JAMES MARTIN, *Vice President;* C. F. SPAETH, *Cashier;* MILES F. VINCENT, *Assistant Cashier;* GEO. MIDDLENUS, *Auditor.*

DIRECTORS.—A. G. Bishop, James Martin, John J. Carton, F. A. Aldrich, E. W. Atwood.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $937,546 52 | $973,270 06 | $1,098,587 37 | $1,111,451 58 | $1,309,745 17 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Over drafts, secured and unsecured | 3,315 50 | 6,696 27 | 466 06 | 3,815 09 | 12,415 05 |
| U. S. bonds & certificates of indebt. on hand | 798,600 00 | 1,088,100 00 | 1,001,150 00 | 1,062,050 00 | 1,046,900 00 |
| U. S. bonds & certificates of indebt. pledged | | | | 50,000 00 | 200,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 9,000 00 |
| Other bonds, securities and stocks | 1,130,479 38 | 1,106,448 65 | 1,071,784 44 | 1,123,060 65 | 1,261,226 81 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 132,709 81 | 156,874 41 | 148,745 96 | 154,271 20 | 183,047 99 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 146,195 16 | 197,821 71 | 56,898 20 | 105,443 55 | 95,152 15 |
| Due from other banks and bankers | 20,738 92 | 6,603 53 | 5,404 40 | 29,260 61 | 5,349 98 |
| Exchanges for clearing house | 66,313 54 | 10,928 37 | 26,403 98 | 20,045 04 | 13,743 25 |
| Cash in vault | 18,734 47 | | 113,966 12 | 106,412 93 | 101,712 99 |
| Outside checks and other cash items | 6,689 40 | 18,377 49 | 21,436 58 | 15,089 48 | 20,198 82 |
| Furniture and fixtures | | | | | |
| Banking house | 42,500 00 | 42,500 00 | 42,500 00 | 42,500 00 | 42,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | | | | | |
| Other assets | 316 24 | 367 14 | 239 63 | 208 42 | 294 25 |
| Totals | $3,311,638 94 | $3,615,487 63 | $3,595,082 74 | $3,831,108 55 | $4,301,286 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 48,213 01 | 53,706 59 | 68,382 06 | 17,878 18 | 39,311 05 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 170 18 | 10,272 48 | 19,976 40 | 5,664 00 | 11,753 98 |
| Commercial deposits subject to check | 1,029,756 63 | 1,238,567 50 | 1,234,698 74 | 1,230,440 55 | 1,556,362 56 |
| Demand certificates of deposit | 2,349 15 | 4,424 45 | 58,175 31 | 45,056 60 | 40,290 44 |
| Certified checks | 776 75 | 79 42 | 200 37 | 500 00 | 1,129 29 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 12,407 48 | 3,442 34 | 550 33 | | 44,362 66 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 4,123 69 | 4,968 83 | 4,991 15 | 5,890 10 | 6,411 30 |
| U. S. government deposits | 87,000 00 | 60,000 00 | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,541,291 13 | 1,653,389 74 | 1,680,082 13 | 1,782,736 95 | 1,875,950 40 |
| Savings certificates of deposit | 244,707 15 | 247,833 12 | 232,305 75 | 342,601 48 | 344,409 40 |
| Circulation | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | 50,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 90,843 77 | 88,803 16 | 45,720 50 | 50,340 69 | 81,305 38 |
| Totals | $3,311,638 94 | $3,615,487 63 | $3,595,082 74 | $3,831,108 55 | $4,301,286 46 |

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## THE FIRST NATIONAL BANK, GLADSTONE.

H. B. LAING, *President;* FREDERICK HUBER, *Vice President;* E. J. NOREUS, *Cashier.*

DIRECTORS.—H. B. Laing, Frederick Huber, Adam Schaible, A. E. Neff, Michael Gleason, Elof Hanson, E. J. Noreus.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $169,548 77 | $193,093 58 | $223,005 95 | $209,214 60 | $208,396 44 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 50 16 | 115 54 | 232 70 | 5 18 | 16 35 |
| U. S. bonds & certificates of indebt. on hand | 73,000 00 | 37,350 00 | 44,850 00 | 16,645 00 | 48,760 60 |
| U. S. bonds & certificates of indebt. pledged | 29,250 00 | 90,000 00 | 85,000 00 | 100,000 00 | 72,500 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other bonds, securities and stocks | 21,000 00 | 21,000 00 | 21,000 00 | 21,000 00 | 16,000 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 11,474 32 | 11,243 47 | 14,096 61 | 11,682 67 | 11,207 76 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 15,318 40 | 27,319 69 | 12,109 90 | 12,129 90 | 2,328 69 |
| Due from other banks and bankers | 1,144 53 | 1,419 67 | 435 44 | 610 68 | 183 65 |
| Exchanges for clearing house | | | | | 2 00 |
| Cash in vault | 10,040 53 | 14,712 28 | 13,877 12 | 11,137 83 | 10,938 80 |
| Outside checks and other cash items | 1,452 34 | 254 51 | 434 96 | 165 79 | 2,020 00 |
| Furniture and fixtures | 2,540 00 | 2,540 00 | 2,540 00 | 2,290 00 | 2,290 00 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 87 44 | 380 54 | | 2,024 23 | 1,846 97 |
| Totals | $339,156 49 | $403,679 28 | $421,832 68 | $391,155 88 | $380,740 66 |
| **Liabiltiies.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 7,500 00 |
| Undivided profits, net | 2,844 15 | 2,515 78 | 4,434 31 | 4,068 14 | 5,485 39 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 563 74 | | 840 16 | | |
| Commercial deposits subject to check | 54,413 54 | 104,538 44 | 118,239 13 | 80,638 84 | 76,820 90 |
| Demand certificates of deposit | 19,203 24 | | | | |
| Certified checks | | 12 74 | 12 74 | 12 74 | 115 24 |
| Cashier's checks | 5,130 56 | 1,117 14 | 2,249 80 | 4,377 20 | 3,412 55 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 1,810 68 | 1,230 18 | 344 05 | 4,861 65 | 1,937 83 |
| U. S. government deposits | 3,500 00 | 14,500 00 | 10,000 00 | 2,700 00 | 7,500 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 116,190 58 | 128,076 15 | 126,294 14 | 134,082 92 | 141,478 82 |
| Savings certificates of deposit | | 23,041 38 | 22,818 35 | 21,945 22 | 22,373 06 |
| Circulation | 50,000 00 | 50,000 00 | 49,100 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 28,000 00 | 15,000 00 | 20,000 00 | 20,000 00 | 8,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 1,147 47 | | 969 17 | 1,116 87 |
| Totals | $339,156 49 | $403,679 28 | $421,832 68 | $391,155 88 | $380,740 66 |

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## No. 2611.

## FOURTH NATIONAL BANK, GRAND RAPIDS.

WILLIAM H. ANDERSON, *President;* LAVANT Z. CAUKIN, *Vice President;* J. C. BISHOP, *Cashier;* A. T. EDISON, *Assistant Cashier.*

DIRECTORS.—William H. Anderson, Wm. H. Gay, Christian Bertsch, Sidney F. Stevens, James L. Hamilton, Robert E. Shanahan, Robert D. Graham, Lavant Z. Caukin, Edward G. Raymond, Samuel G. Braudy, Marshall M. Uhl.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,627,108 99 | $1,453,686 89 | $1,472,439 91 | $1,608,729 24 | $1,305,743 06 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 2,051 14 | 502 27 | 3,251 05 | 3,611 40 | 890 70 |
| U. S. bonds & certificates of indebt. on hand | 460,500 00 | 224,500 00 | 561,650 00 | 232,250 00 | 371,500 00 |
| U. S. bonds & certificates of indebt pledged | 440,542 50 | 365,542 50 | 365,542 50 | 365,542 50 | 365,542 50 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 17,250 00 | 17,250 00 | 17,250 00 | 17,250 00 | 17,250 00 |
| Other bonds, securities and stocks | 1,038,689 81 | 992,904 81 | 979,842 78 | 1,048,572 78 | 973,361 08 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 172,196 89 | 154,156 49 | 165,244 33 | 177,561 76 | 181,550 69 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 529,516 04 | 798,079 27 | 773,936 75 | 466,130 50 | 600,195 68 |
| Due from other banks and bankers | 15,588 35 | 14,871 82 | 19,384 01 | 14,799 16 | 16,017 93 |
| Exchanges for clearing house | 301,151 06 | 62,806 75 | 55,807 74 | 87,008 44 | 51,845 75 |
| Cash in vault | 194,617 57 | 164,500 13 | 187,957 53 | 203,903 62 | 167,006 86 |
| Outside checks and other cash items | 9,284 31 | 3,456 04 | 14,655 20 | 2,473 38 | 4,398 78 |
| Furniture and fixtures | | | | | |
| Banking house | 240,000 00 | 240,000 00 | 240,000 00 | 240,000 00 | 240,000 00 |
| Other real estate | 15,600 00 | 15,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Due from U. S. treasurer | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Other assets | | 25,116 62 | 10,020 66 | 371,092 77 | 13,458 20 |
| Expenses, interest and taxes paid exceeding earnings | | | | 2,105 41 | |
| Totals | $5,079,096 66 | $4,547,973 59 | $4,885,582 46 | $4,859,630 96 | $4,827,361 23 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 275,000 00 | 275,000 00 | 275,000 00 | 275,000 00 | 275,000 00 |
| Undivided profits, net | 6,939 56 | 5,049 02 | 15,515 40 | | 3,006 05 |
| Dividends unpaid | 2,009 79 | 1,091 93 | 436 38 | 2,659 00 | 261 00 |
| Reserved for taxes, interest, etc. | | | | 3,000 00 | 9,000 00 |
| Commercial deposits subject to check | 1,218,915 34 | 754,916 37 | 953,352 14 | 1,039,669 81 | 1,053,081 07 |
| Demand certificates of deposit | | | | | |
| Certified checks | | 876 20 | 3,930 93 | 3,954 95 | 6,997 44 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 521,298 03 | 654,972 81 | 678,849 20 | 496,581 07 | 666,625 52 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 11,475 36 | 11,475 36 | 11,475 36 | 11,617 62 | 10,717 62 |
| U. S. government deposits | 46,828 63 | 41,311 04 | 49,999 80 | 50,000 00 | 50,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,283,632 02 | 1,375,203 81 | 1,389,257 07 | 1,364,107 99 | 1,358,369 49 |
| Savings certificates of deposit | 784,413 78 | 798,035 89 | 783,469 06 | 756,685 82 | 732,944 81 |
| Circulation | 299,997 50 | 299,997 50 | 299,997 50 | 299,997 50 | 299,997 50 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 75,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 253,586 65 | 30,043 66 | 124,299 62 | 256,357 20 | 61,360 73 |
| Totals | $5,079,096 66 | $4,547,973 59 | $4,885,582 46 | $4,859,630 96 | $4,827,361 23 |

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No. 3293.

## GRAND RAPIDS NATIONAL CITY BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *President and Chairman of the Board;* CHARLES H. BENDER, ROBERT W. IRWIN, *Vice Presidents;* IRA B. DALRYMPLE, *Cashier;* ARTHUR T. SLAGHT, MAHLON A. SMITH, RUDOLPH M. BREMER, *Assistant Cashiers.*

DIRECTORS.—Dudley E. Waters, D. M. Amberg, Chas. H. Bender, Thos. Friant, P. C. Fuller, Claude Hamilton, Lee M. Hutchins, Wm. G. Herpolsheimer, Robt. W. Irwin, Francis Latellier, S. A. Morman, J. Boyd Pantlind, G. W. Perkins, Chas. R. Sligh, Chas. Trankla, J. J. Tucker, Walter C. Winchester, W. S. Winegar.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $6,721,673 51 | $5,814,992 78 | $5,474,096 67 | $6,188,446 41 | $6,355,831 49 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 3,970 40 | 13,280 58 | 2,414 76 | 8,928 95 | 3,045 15 |
| U. S. bonds & certificates of indebt. on hand | 330,705 67 | 321,350 00 | 350,310 00 | 368,387 83 | 703,106 75 |
| U. S. bonds & certificates of indebt. pledged | 2,645,880 00 | 3,666,540 03 | 4,177,300 00 | 3,243,350 00 | 1,365,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 |
| Other bonds, securities and stocks | 640,710 03 | 230,420 00 | 491,452 43 | 726,233 68 | 702,481 18 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 445,374 75 | 425,436 35 | 361,637 35 | 359,121 28 | 542,238 46 |
| Due from Federal Reserve Bank (not available as reserve) | 336,808 46 | 251,170 54 | 297,142 02 | 344,993 92 | 496,893 66 |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 537,015 97 | 517,142 86 | 409,717 02 | 343,137 78 | 478,000 09 |
| Exchanges for clearing house | 182,191 59 | 76,172 40 | 106,944 15 | 120,718 35 | 219,906 35 |
| Cash in vault | 700,909 65 | 681,283 83 | 1,170,166 45 | 739,173 98 | 809,650 39 |
| Outside checks and other cash items | 3,013 14 | 4,531 29 | 5,450 44 | 12,265 93 | 1,922 14 |
| Furniture and fixtures | 72,532 02 | 72,532 02 | 72,532 02 | 72,532 02 | 72,853 01 |
| Banking house | 594,445 17 | 594,445 17 | 596,021 17 | 596,321 17 | 596,321 17 |
| Other real estate | 30,861 63 | 30,861 63 | 30,861 63 | 30,861 63 | 30,861 63 |
| Due from U. S. treasurer | 66,900 00 | 75,600 00 | 59,200 00 | 57,650 00 | 65,600 50 |
| Other assets | | | | 1,129 79 | 337 43 |
| Totals | $13,348,991 99 | $12,811,759 48 | $13,641,246 11 | $13 249 252 72 | $12,480,049 40 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $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 | 200,000 00 |
| Undivided profits, net | 203,910 36 | 224,563 43 | 220,792 55 | 200,054 30 | 221,304 46 |
| Dividends unpaid | 25,516 75 | 356 63 | 549 03 | 25,426 53 | 284 07 |
| Reserved for taxes, interest, etc. | 29,588 78 | 41,989 74 | 52,280 64 | 46,306 77 | 50,875 16 |
| Commercial deposits subject to check | 4,509,797 97 | 3,230,287 24 | 2,922,175 79 | 3,227,385 27 | 4,689,122 26 |
| Demand certificates of deposit | 72,101 19 | 75,518 88 | 84,049 78 | 504,688 49 | 333,406 36 |
| Certified checks | 4,527 98 | 10,316 44 | 6,452 05 | 2,007 42 | 1,445 86 |
| Cashier's checks | 1,831 07 | 194 50 | 733 62 | 2,824 95 | 2,305 07 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 1,557,349 99 | 1,407,696 97 | 1,442,080 51 | 1,515,418 64 | 1,802,893 06 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 22,285 75 | 22,285 75 | 22,285 75 | 22,562 03 | 20,562 03 |
| U. S. government deposits | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 49,999 90 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,046,245 59 | 1,116,979 52 | 1,107,730 16 | 1,143,751 84 | 1,140,374 30 |
| Savings certificates of deposit | 838,256 56 | 1,207,590 38 | 1,443,066 23 | 972,026 48 | 880,126 87 |
| Circulation | 883,600 00 | 862,900 00 | 880,500 00 | 900,000 00 | 900,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 2,548,330 00 | 2,365,880 00 | 3,371,500 00 | 2,442,500 00 | 457,100 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 639,350 00 | 493,500 00 | 692,800 00 | 412,750 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | 155,650 00 | 155,850 00 | 143,550 00 | 101,500 00 | 117,500 00 |
| Other liabilities | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Totals | $13,348,991 99 | $12,811,759 48 | $13,641,246 11 | $13,249,252 72 | $12,480,049 90 |

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## No. 2890.

## OLD NATIONAL BANK, GRAND RAPIDS.

WILLARD BARNHART, *Chairman of Board;* CLAY H. HOLLISTER, *President;* WM. JUDSON, CARROLL F. SWEET, *Vice Presidents;* GEORGE F. MACKENZIE, *Vice President and Cashier;* HERBERT A. WOODRUFF, H. VAN AALDEREN, *Assistant Cashiers;* EUGENE RICHARDS, *Auditor.*

DIRECTORS.—Willard Barnhart, W. R. Shelby, L. H. Withey, Wm. Judson, W. D. Stevens, Clay H. Hollister, John C. Holt, Edward Lowe, James F. Barnett, Frank Jewell, Carroll F. Sweet, John Duffy, Wm. M. Wurzburg, George F. Mackenzie, John P. Homiller.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $8,141,120 06 | $7,168,949 44 | $6,631,375 03 | $7,380,105 06 | $7,539,768 07 |
| Customers' liability account of acceptance. | 3,000 00 | 3,000 00 | 53,000 00 | 53,000 00 | 3,000 00 |
| Customers' liability under letters of credit. | 2,146 00 | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 1 96 | 118 68 | 847 72 | 1,390 49 | 1,574 88 |
| U. S. bonds & certificates of indebt. on hand | 1,683,880 96 | 850,050 00 | 1,595,750 00 | 1,538,610 00 | 1,334,466 27 |
| U. S. bonds & certificates of indebt. pledged | 2,121,000 00 | 2,755,000 00 | 1,975,000 00 | 1,407,500 00 | 1,565,000 00 |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 42,000 00 | 42,000 00 | 42,000 00 | 42,000 00 | 42,000 00 |
| Other bonds, securities and stocks | 790,752 98 | 824,015 79 | 998,020 10 | 1,126,070 62 | 1,208,218 27 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 573,712 08 | 466,171 58 | 521,374 60 | 487,884 60 | 489,022 03 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 817,566 20 | 922,777 64 | 674,779 46 | 950,424 92 | 619,770 18 |
| Due from other banks and bankers | 393,606 97 | 350,183 52 | 336,468 80 | 258,609 93 | 541,997 67 |
| Exchanges for clearing house | 397,129 18 | 78,236 19 | 133,671 14 | 131,975 37 | 181,262 98 |
| Cash in vault | 299,120 75 | 303,825 35 | 369,838 76 | 375,660 21 | 337,975 23 |
| Outside checks and other cash items | 31,369 17 | 15,275 52 | 69,486 70 | 23,447 77 | 15,597 40 |
| Furniture and fixtures | 123,200 00 | ..... | 123,200 00 | 121,621 95 | 123,243 90 |
| Banking house | 376,800 00 | 500,000 00 | 376,800 00 | 375,000 00 | 375,000 00 |
| Other real estate | 1 00 | 1 00 | 1 00 | 1 00 | 1 00 |
| Due from U. S. treasurer | 83,900 00 | 90,200 00 | 74,300 00 | 75,200 00 | 87,600 00 |
| Other assets | 16,750 08 | ..... | ..... | 16,270 38 | 9,899 40 |
| Totals | $15,897,057 39 | $14,369,804 71 | $13,975,913 31 | $14,364,772 30 | $14,475,427 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $800,000 00 | $800,000 00 | $800,000 00 | $800,000 00 | $800,000 00 |
| Surplus fund | 600,000 00 | 600,000 00 | 600,000 00 | 600,000 00 | 600,000 00 |
| Undivided profits, net | 415,219 25 | 450,480 59 | 502,597 93 | 454,806 73 | 517,342 69 |
| Dividends unpaid | 32,028 00 | 64 00 | 16 00 | 32,016 00 | 108 00 |
| Reserved for taxes, interest, etc | 203,720 10 | 199,214 13 | 185,263 27 | 226,275 53 | 192,171 35 |
| Commercial deposits subject to check | 5,021,621 25 | 3,449,998 60 | 4,372,662 53 | 4,763,488 05 | 5,504,750 57 |
| Demand certificates of deposit | 192,497 43 | 140,926 77 | 231,826 81 | 263,429 67 | 201,654 36 |
| Certified checks | 40,248 90 | 39,229 33 | 31,125 47 | 4,517 60 | 18,572 97 |
| Cashier's checks | 956 66 | 127 72 | 56 89 | 11,853 11 | 236 11 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,117,333 88 | 1,046,502 05 | 1,106,571 69 | 1,314,336 31 | 1,334,247 49 |
| State moneys on deposit | 196,051 92 | 341,175 89 | 308,713 37 | 605,038 67 | 262,555 20 |
| Postal savings deposits | 35,487 62 | 32,621 32 | 32,987 34 | 25,348 57 | 29,153 41 |
| U. S. government deposits | 340,000 00 | 423,600 00 | 75,000 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 1,693,198 45 | 1,773,363 47 | 1,788,328 07 | 1,828,106 46 | 1,676,131 02 |
| Savings certificates of deposit | 1,639,130 06 | 1,699,248 18 | 1,706,463 94 | 1,675,055 60 | 1,835,504 11 |
| Circulation | 800,000 00 | 800,000 00 | 781,300 00 | 800,000 00 | 800,000 00 |
| Notes and bills rediscounted | 1,608,417 87 | 780,252 66 | ..... | ..... | ..... |
| Bills payable | 956,000 00 | 159,000 00 | 1,100,000 00 | 607,500 00 | 400,000 00 |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 200,000 00 | 200,000 00 | 300,000 00 | 300,000 00 | 300,000 00 |
| Acceptances executed for customers | 3,000 00 | 3,000 00 | 53,000 00 | 53,000 00 | 3,000 00 |
| Customers' letters of credit | 2,146 00 | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | ..... |
| Totals | $15,897,057 39 | $14,369,804 71 | $13,975,913 31 | $14,364,772 30 | $14,475,427 28 |

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## No. 11082.

## THE PEOPLE'S NATIONAL BANK, HAMTRAMCK.

MATHEW FINN, *President;* JOHN C. SCHULTHEIS, *Vice President;* L. A. PLAGENS, *Cashier.*

DIRECTORS.—Matthew Finn, George J. Haas, C. W. Markscheffel, Richard I. Lawson, John C. Schultheis, Charles A. Fields, Nels. L. Olson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $76,971 01 | $62,531 25 | $82,363 41 | $113,151 61 | $108,073 00 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | | | | |
| U. S. bonds & certificates of indebt. on hand | | 239,050 00 | 264,050 00 | 21,698 77 | 94,250 00 |
| U. S. bonds & certificates of indebt. pledged | 176,692 00 | | | 215,000 00 | 245,000 00 |
| Mortgages | 21,225 00 | 26,725 00 | 19,325 00 | 20,100 00 | 20,300 00 |
| Stock of Federal Reserve Bank | 2,850 00 | 2,850 00 | 2,850 00 | 2,850 00 | 2,850 00 |
| Other bonds, securities and stocks | 590,530 96 | 570,182 14 | 578,246 55 | 507,531 43 | 907,795 48 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 32,887 77 | 38,527 15 | 37,755 11 | 23,356 42 | 67,988 97 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 45,471 14 | 9,656 43 | 9,830 68 | 62,984 65 | 186,743 94 |
| Exchanges for clearing house | | 43 55 | | 67 12 | 336 61 |
| Cash in vault | 15,560 04 | 8,017 78 | 22,180 37 | 21,099 82 | 18,273 36 |
| Outside checks and other cash items | 1,578 39 | 848 47 | | 1,498 78 | 727 72 |
| Furniture and fixtures | | | | | |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | |
| Other assets | | 5,094 24 | 8,487 68 | | 7,349 49 |
| Totals | $968,766 31 | $968,526 01 | $1,030,088 80 | $994,338 60 | $1,659,688 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 4,997 69 | 4,997 69 | 4,997 69 | 14,386 03 | 14,001 88 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 47 01 | | | | |
| Commercial deposits subject to check | 431,429 11 | 370,762 32 | 313,886 89 | 234,674 97 | 765,911 39 |
| Demand certificates of deposit | | | | | |
| Certified checks | 5,275 44 | 3,571 76 | 5,783 62 | 820 01 | 71 51 |
| Cashier's checks | 3,451 27 | 11,360 07 | 10,679 66 | 10,432 88 | 5,780 26 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 10,000 00 | | 50,000 00 |
| Postal savings deposits | 101,085 00 | 104,969 71 | 104,231 23 | 106,986 33 | 130,431 66 |
| U. S. government deposits | 35,583 58 | | 78,000 37 | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 122,705 96 | 144,517 19 | 166,289 84 | 173,117 94 | 257,796 67 |
| Savings certificates of deposit | 15,050 00 | 17,350 00 | 36,155 42 | 35,455 42 | 34,655 42 |
| Circulation | 99,000 00 | 100,000 00 | 100,000 00 | 98,750 00 | 88,800 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 25,000 00 | 75,000 00 | 50,000 00 | 185,150 00 | 178,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Five per cent redemption fund | | | | | 1,200 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 141 25 | 10,997 27 | 25,064 08 | 9,565 02 | 8,039 78 |
| Totals | $968,766 31 | $968,526 01 | $1,030,088 80 | $994,338 60 | $1,659,688 57 |

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## No. 2143.

## FIRST NATIONAL BANK OF HANCOCK, HANCOCK.

W. R. THOMPSON, *President;* GEORGE H. NICHOLS, *Vice President;* JOHN C. CONDON, *Cashier;* M. M. SHEA, *Assistant Cashier.*

DIRECTORS.—George H. Nichols, C. D. Hanchette, William Kerredge, John H. Hicok, Edw. M. Lieblein, W. Frank James, W. R. Thompson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,626,190 44 | $1,482,266 75 | $1,755,606 42 | $1,499,293 00 | $1,449,536 12 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 598 11 | 339 42 | 758 90 | 64 98 | 756 31 |
| U. S. bonds & certificates of indebt. on hand | 492,600 00 | 680,100 00 | 490,100 00 | 400,100 00 | 250,100 00 |
| U. S. bonds & certificates of indebt. pledged | | | 50,000 00 | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 257,224 08 | 292,474 08 | 335,209 08 | 363,699 08 | 410,231 58 |
| Premiums | 50,000 00 | | | | 50,000 00 |
| Lawful reserve with Federal Reserve Bank | 128,818 11 | 119,452 55 | 117,781 67 | 112,023 21 | 150,181 66 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 322,690 53 | 427,332 72 | | | 451,754 75 |
| Due from other banks and bankers | 8,452 49 | 43,180 91 | 64,400 71 | 23,304 40 | 55,686 90 |
| Exchanges for clearing house | | | | | 7,302 88 |
| Cash in vault | 31,500 95 | | | 423,339 98 | |
| Outside checks and other cash items | 4,618 53 | 12,139 71 | 437,188 18 | 6,011 32 | 4,874 46 |
| Furniture and fixtures | | | | | |
| Banking house | 76,000 00 | 75,000 00 | 75,000 00 | 74,000 00 | 73,000 00 |
| Other real estate | 3,369 78 | 3,369 78 | | | |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 3,702 17 | 4,053 56 | 3,830 33 | | |
| Totals | $3,014,265 19 | $3,148,209 48 | $3,338,375 29 | $2,910,335 97 | $2,911,924 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100 000 00 | $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 | 100,000 00 |
| Undivided profits, net | 65,080 35 | 61,102 53 | 72,012 66 | 68,173 66 | 75,371 35 |
| Dividends unpaid | 291 00 | 3,051 00 | 60 00 | 321 00 | 1,341 00 |
| Reserved for taxes, interest, etc | | | | | 1,572 74 |
| Commercial deposits subject to check | 686,050 34 | 695,104 60 | 914,273 16 | 557,637 01 | 667,168 99 |
| Demand certificates of deposit | 4,215 27 | 5,396 90 | 9,188 89 | 7,554 52 | 13,300 12 |
| Certified checks | 189 46 | 69 6 5 | 8,041 79 | 8,927 50 | 851 99 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 3,287 68 | 612 05 | | 23,053 61 | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 8,126 31 | 7,626 11 | 7,626 11 | 7,175 70 | 8 045 70 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1 908,286 81 | 2,041,117 06 | 2,001,683 32 | 1,906,887 63 | 1,828.518 16 |
| Savings certificates of deposit | 88 737 97 | 79,835 60 | 71,604 28 | 76,284 45 | 65,754 61 |
| Circulation | 50,000 00 | 50,000 00 | 49,100 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other Liabilities | | 4,293 98 | 4,785 08 | 4,320 89 | |
| Totals | $3,014,265 19 | $3,148,209 48 | $3,338,375 29 | $2,910,335 97 | $2,911,924 66 |

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No. 9087.

## THE SUPERIOR NATIONAL BANK, HANCOCK.

HENRY L. BAER, *President;* CHAS. L. LAWTON, GORDON R. CAMPBELL, *Vice Presidents;* J. C. JEFFERY, *Cashier;* W. S. HENDRICKSEN, JOHN LEES, *Assistant Cashiers.*

DIRECTORS.—Gordon R. Campbell, Chas. L. Lawton, Henry L. Baer, Joseph Bosch, Joseph Ruppe, J. C. Jeffery, Ferdiannd Wieber.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $849,113 21 | $858,897 75 | $873,593 92 | $929,977 80 | $992,348 18 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,010 89 | 116 48 | 528 32 | 849 90 | 915 86 |
| U. S. bonds & certificates of indebt. on hand | 249,793 50 | 339,400 00 | 339,400 00 | 230,500 00 | 129,449 42 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 5,250 00 | 5,250 00 | 5,250 00 | 5,250 00 | 5,250 00 |
| Other bonds, securities and stocks | 259,830 14 | 248,778 03 | 238,725 66 | 229,720 13 | 203,254 48 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 57,314 92 | 65,203 47 | 62,809 05 | 49,448 12 | 79,705 16 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 88,602 11 | 129,762 33 | 92,642 14 | 35,833 22 | 119,476 74 |
| Due from other banks and bankers | 13,137 02 | 17,753 43 | 35,545 16 | 6,020 82 | 22,056 17 |
| Exchanges for clearing house | 2,065 13 | 1,894 73 | | | 967 24 |
| Cash in vault | 53,264 39 | 55,451 59 | 74,980 31 | 37 865 77 | 44,625 09 |
| Outside checks and other cash items | 4,774 75 | 5,331 16 | 5,359 95 | 11,612 37 | 7,602 41 |
| Furniture and fixtures | 2,950 00 | 2,950 00 | 2,950 00 | 2,950 00 | 2,950 00 |
| Banking house | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Other real estate | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 8,115 60 | 18,561 62 | 16,517 47 | 26,244 11 | 21,368 34 |
| Totals | $1,644,921 66 | $1,798,350 59 | $1,797,301 98 | $1,615,272 24 | $1,658,969 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 | 75,000 00 |
| Undivided profits, net | 30,345 83 | 39,099 54 | 47,391 57 | 34,827 20 | 42,665 15 |
| Dividends unpaid | 1,286 70 | 55 24 | 122 57 | 1,086 57 | 102 57 |
| Reserved for taxes, interest, etc. | | 3,100 00 | | 3,100 00 | 5,500 00 |
| Commercial deposits subject to check | 365,625 92 | 449,604 94 | 395,017 55 | 363,853 56 | 446,825 25 |
| Demand certificates of deposit | 13,260 35 | 12,273 92 | | 10,267 02 | 8,542 39 |
| Certified checks | | 159 30 | 186 42 | 780 00 | 169 13 |
| Cashier's checks | 646 66 | 130 07 | 201 80 | 254 69 | 245 13 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 14,388 13 | 19,545 62 | 8,039 09 | 5,908 65 | 12,623 43 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 6,421 48 | 6,421 48 | 6,421 48 | 5,700 92 | 4,950 92 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 882,916 32 | 938,530 20 | 947,501 51 | 861,259 70 | 809,713 03 |
| Savings certificates of deposit | 102,189 88 | 103,577 03 | 115,750 95 | 100,733 93 | 100,132 09 |
| Circulation | 47,600 00 | 48,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 5,240 39 | 2,853 25 | 51,669 04 | 2,500 00 | 2,500 00 |
| Totals | $1,644,921 66 | $1,798,350 59 | $1,797,301 98 | $1,615,272 24 | $1,658,969 09 |

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## No. 6727.

## THE FIRST NATIONAL BANK, HART.

FRED J. RUSSELL, *President*; C. L. FLOOD, *Vice President*; R. J. RANKIN, *Cashier*; M. E. BENNETT, *Assistant Cashier*.

DIRECTORS.—Fred J. Russell, C. L. Flood, W. R. Roach, J. K. Flood, J. H. Nicholson, J. C. Wallace, O. G. Wood.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $158,021 54 | $148,883 88 | $166,203 23 | $166,005 73 | $149,611 70 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 359 42 | 201 69 | 2,007 11 | 1,266 53 | 3,989 68 |
| U. S. bonds & certificates of indebt. on hand | 62,800 00 | 75,550 00 | 77,500 00 | 73,550 00 | 31,450 00 |
| U. S. bonds & certificates of indebt. pledged | | 87,000 00 | 87,000 00 | 10,000 00 | 10,000 00 |
| Mortgages | 19,632 95 | 19,632 95 | 19,325 00 | 19,325 00 | 22,575 00 |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other bonds, securities and stocks | 151,800 00 | 151,300 00 | 149,200 00 | 151,200 00 | 165,200 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 17,676 25 | 18,413 72 | 17,796 59 | 18,582 96 | 19,509 92 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 74,974 11 | 66,406 96 | 43,335 63 | 46,576 77 | 77,084 80 |
| Due from other banks and bankers | 10,905 00 | 322 50 | 925 00 | 1,805 50 | 5 50 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 27,013 59 | 33,176 37 | 29,931 96 | 31,683 20 | 33,844 39 |
| Outside checks and other cash items | 3,945 87 | 1,025 92 | 756 50 | 2,404 54 | 672 38 |
| Furniture and fixtures | 3,005 58 | 3,151 58 | 3,803 97 | 3,803 97 | 4,048 97 |
| Banking house | | | | | |
| Other real estate | 578 24 | 578 24 | 753 97 | 990 74 | 18,982 38 |
| Due from U. S. treasurer | 500 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Other assets | 76 50 | 38 52 | 111 87 | 154 96 | 12,159 30 |
| Totals | $532,789 05 | $607,682 33 | $600,650 83 | $529,349 90 | $551,134 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 9,939 74 | 14,207 46 | 16,656 37 | 14,968 05 | 19,054 82 |
| Dividends unpaid | 1,200 00 | 20 00 | | 1,500 00 | |
| Reserved for taxes, interest, etc | | 463 75 | 622 33 | | 1,006 07 |
| Commercial deposits subject to check | 120,542 02 | 106,636 34 | 119,127 18 | 133,480 83 | 135,264 45 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | 2 50 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | 2,498 39 | 2,498 39 | 2,193 09 | 1,875 53 | 1,875 53 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 197,045 83 | 198,145 47 | 204,480 16 | 211,910 41 | 234,911 07 |
| Savings certificates of deposit | 83,585 07 | 94,538 42 | 76,164 20 | 74,429 08 | 79,022 08 |
| Circulation | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 77,000 00 | 77,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 27,978 00 | 24,172 50 | 14,407 50 | 1,183 50 | |
| Totals | $532,789 05 | $607,682 33 | $600,650 83 | $529,349 90 | $551,134 02 |

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No. 9854.

## THE OLNEY NATIONAL BANK, HARTFORD.

J. OPPENHEIM, *President;* M. C. MORTIMER, *Vice President;* JAMES INGALLS, *Cashier.*

DIRECTORS.—J. Oppenheim, M. C. Mortimer, E. R. Smith, J. Ingalls, Edward Finley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $146,248 24 | $137,894 56 | $140,710 71 | $153,098 54 | $193,629 63 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | | 27 75 | 302 85 | 1,019 44 | 199 50 |
| U. S. bonds & certificates of indebt. on hand | 25,350 00 | 25,000 00 | 30,750 00 | 15,300 00 | 18,900 00 |
| U. S. bonds & certificates of indebt. pledged | | 12,500 00 | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 850 00 | 850 00 | 850 00 | 850 00 | 900 00 |
| Other bonds, securities and stocks | 217,734 90 | 226,377 90 | 231,177 90 | 231,102 90 | 201,108 02 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 12,237 69 | 14,042 09 | 15,211 24 | 17,509 05 | 21,574 16 |
| Due from Federal Reserve Bank (not available as reserve) | 3 843 40 | 1,150 00 | | 1,634 58 | |
| Due from banks in reserve cities | 15,757 81 | 9,816 95 | 9,591 64 | 20,426 21 | 46,226 08 |
| Due from other banks and bankers | 981 00 | 247 20 | | 9,920 59 | 12,835 71 |
| Exchanges for clearing house | | | | | |
| Cash in vault | | 4,842 30 | 8,411 71 | 6,292 94 | 8,935 40 |
| Outside checks and other cash items | 1,206 93 | 1,853 72 | 363 20 | 553 73 | 843 99 |
| Furniture and fixtures | 5,000 00 | 4,500 00 | 5,100 00 | 4,600 00 | 4,600 00 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 625 00 | 625 00 | 625 00 | 625 00 | 625 00 |
| Other assets | | | 7,202 81 | 5,834 10 | 6,247 07 |
| Totals | $429,834 97 | $439,727 47 | $450,297 06 | $468,767 08 | $516,624 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 3,500 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 12,691 58 | 10,401 94 | 12,453 31 | 11,084 33 | 12,396 39 |
| Dividends unpaid | | 10 00 | 10 00 | 1,260 00 | 50 00 |
| Reserved for taxes, interest, etc | 358 46 | 178 31 | | | |
| Commercial deposits subject to check | 58,343 32 | 62,586 42 | 78,398 85 | 84,614 67 | 121,806 08 |
| Demand certificates of deposit | 10,917 00 | 17,022 00 | 6,502 00 | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 516 61 | 719 83 | 419 83 | 286 79 | 292 52 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 58,284 09 | 55,596 17 | 55,752 56 | 57,410 30 | 65,215 13 |
| Savings certificates of deposit | 247,729 91 | 250,712 80 | 254,156 60 | 256,958 46 | 273,735 52 |
| Circulation | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Notes and bills rediscounted | | | | 14,500 00 | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 103 91 | 152 53 | 628 92 |
| Totals | $429,834 97 | $439,727 47 | $450,297 06 | $468,767 08 | $516,624 56 |

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## No. 1745.

## HASTINGS NATIONAL BANK, HASTINGS.

CLEMENT SMITH, *President;* JNO. F. GOODYEAR, *Vice President;* H. G. HAYES, *Cashier;* L. G. TOLHURST, *Assistant Cashier.*

DIRECTORS.—F. D. Pratt, H. G. Hayes, Clement Smith, J. F. Goodyear, W. H. Chase, A. N. Williams, D. S. Goodyear.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $465,032 39 | $497,206 78 | $513,530 06 | $531,798 86 | $594,967 35 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 275 49 | 179 64 | 473 43 | 324 96 | 265 53 |
| U. S. bonds & certificates of indebt. on hand | 73,000 00 | 79,050 00 | 71,800 00 | 76,900 00 | 55,550 00 |
| U. S. bonds & certificates of indebt. pledged | 79,550 00 | 76,000 00 | 91,000 00 | 96,500 00 | 78,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other bonds, securities and stocks | 96,489 01 | 86,207 01 | 81,457 01 | 82,683 31 | 81,878 58 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 28,812 15 | 29,489 08 | 33,383 63 | 29,915 97 | 31,602 00 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 34,999 53 | 31,912 19 | 17,549 92 | 20,833 44 | 32,134 46 |
| Due from other banks and bankers | 5,900 47 | 1,405 01 | 495 32 | 2,677 34 | |
| Exchanges for clearing house | | | 374 03 | | 2,430 74 |
| Cash in vault | 18,179 73 | 13,561 47 | 17,317 08 | 20,504 99 | 19,902 71 |
| Outside checks and other cash items | 1,291 78 | 481 67 | 495 32 | 2,415 04 | 326 03 |
| Furniture and fixtures | | | | | |
| Banking house | 16,000 00 | 16,000 00 | 16,000 00 | 16,000 00 | 14,400 00 |
| Other real estate | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $828,330 55 | $840,292 85 | $852,675 80 | $889,353 91 | $920,257 40 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 37,835 70 | 38,761 10 | 42,355 73 | 44,827 44 | 45,215 91 |
| Dividends unpaid | 1,510 00 | 85 00 | 10 00 | 1,500 00 | 45 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 205,753 67 | 200,326 87 | 202,520 64 | 203,755 76 | 212,327 49 |
| Demand certificates of deposit | 42,557 44 | 43,448 71 | 40,290 44 | 51,564 73 | 63,041 82 |
| Certified checks | | | | | 1,781 59 |
| Cashier's checks | 782 72 | 115 88 | 12 68 | 12 68 | 1 68 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 3,978 64 | 1,677 49 | 1,206 68 | 1,539 15 | 1,432 29 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 2,875 20 | 2,875 20 | 2,873 20 | 2,767 69 | 2,727 69 |
| U. S. government deposits | 20,250 00 | 11,000 00 | 10,000 00 | | 3,733 34 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 342,787 18 | 366,002 60 | 363,706 43 | 386,886 46 | 397,580 59 |
| Savings certificates of deposit | | | | | |
| Circulation | 50,000 00 | 50,000 00 | 48,700 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 20,000 00 | 26,000 00 | 41,000 00 | 46,500 00 | 28,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | 14,370 00 |
| Totals | $828,330 55 | $840,292 85 | $852,675 80 | $889,353 91 | $920,257 40 |

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## No. 168.

## FIRST NATIONAL BANK, HILLSDALE.

E. A. DIBBLE, *President;* B. F. GREEN, *Vice President;* E. T. PRIDEAUX, *Cashier;* O. F. FREED, *Assistant Cashier.*

DIRECTORS.—E. T. Prideaux, E. A. Dibble, F. O. Pinkham, Ford Foote, B. F. Green.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $572,293 51 | $579,878 03 | $610,819 02 | $611,235 28 | $661,859 72 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 258 36 | 723 60 | 515 71 | 1,607 82 | 922 72 |
| U. S. bonds & certificates of indebt. on hand | 47,850 00 | 2,850 00 | 7,000 00 | 3,000 00 | 25,500 00 |
| U. S bonds & certificates of indebt. pledged | 59,150 00 | 138,150 00 | 166,650 00 | 126,150 00 | 123,400 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,550 00 | 2,550 00 | 2,550 00 | 2,550 00 | 2,550 00 |
| Other bonds, securities and stocks | 35,543 00 | 31,543 00 | 29,543 00 | 32,293 00 | 33,182 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 33,870 72 | 42,875 14 | 44,471 03 | 37,950 93 | 29,546 71 |
| Due from Federal Reserve Bank (not available as reserve) | | 399 20 | 1,678 04 | | 477 07 |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 6,497 82 | 6,131 99 | 3,212 72 | 10,490 00 | 14,761 60 |
| Exchanges for clearing house | 1,392 50 | 8,412 46 | 3,474 79 | 2,820 84 | 955 70 |
| Cash in vault | 69,040 28 | 63,086 99 | 77,598 88 | 69,794 49 | 37,203 45 |
| Outside checks and other cash items | 253 99 | 168 03 | 175 06 | 234 21 | 314 99 |
| Furniture and fixtures | 14,000 00 | 14,000 00 | 14,867 00 | 14,867 00 | 15,090 00 |
| Banking house | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Other real estate | 5,800 00 | 5,700 00 | 5,700 00 | 5,700 00 | 5,700 00 |
| Due from U. S. treasurer | 687 50 | 687 50 | 687 50 | 687 50 | 1,800 00 |
| Other assets | 70,050 00 | 66,600 00 | 19,950 00 | 76,600 00 | 70,900 00 |
| Totals | $944,237 68 | $988,755 94 | $1,013,892 75 | $1,020,981 07 | $1,049,163 96 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $55,000 00 | $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 | 30,000 00 |
| Undivided profits, net | 5,003 85 | 1,704 02 | 2,884 52 | 6,967 76 | 2,163 38 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 4,578 31 | 5,753 78 | 2,210 00 | 1,675 11 | 2,839 20 |
| Commercial deposits subject to check | 398,866 28 | 366,457 87 | 349,385 84 | 329,283 68 | 329,073 06 |
| Demand certificates of deposit | 65,046 10 | 53,934 77 | 74,887 77 | 62,970 27 | 65,007 27 |
| Certified checks | | | | | |
| Cashier's checks | 12,821 14 | 219 67 | 2,997 77 | 1,911 08 | 3,595 05 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 1,139 42 | 1,171 09 | 4,240 91 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 8,308 69 | 7,316 59 | 7,844 99 | 7,674 99 | 7,624 58 |
| U. S. government deposits | | | | | 14,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 73,766 58 | 84,172 10 | 96,094 88 | 108,465 56 | 115,736 90 |
| Savings certificates of deposit | 284,146 73 | 310,447 14 | 308,197 56 | 307,111 53 | 319,883 61 |
| Circulation | 13,750 00 | 13,750 00 | 13,250 00 | 13,750 00 | 55,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 50,000 00 | 60,000 00 | 70,000 00 | 95,000 00 | 45,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Total, | $944,237 68 | $988,755 94 | $1,013,892 75 | $1,020,981 07 | $1,049,163 96 |

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## No. 5896.

## CITIZENS' NATIONAL BANK, HOUGHTON.

JAMES R. DEE, *President;* A. F. HEIDKAMP, A. M. SCHULTE, *Vice Presidents;* WM. WARMINGTON, *Cashier;* JNO. H. PAUL, *Assistant Cashier.*

DIRECTORS.—James R. Dee, C. V. Seeber, A. M. Schulte, A. F. Heidkamp, F. Wieber, Jr., W. R. Thompson, John D. Cuddihy, R. Skiff Sheldon, Frank Eilola.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $632,259 76 | $607,536 75 | $588,389 81 | $572,436 06 | $632,211 80 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 30 99 | 83 84 | 356 84 | 139 98 | 136 14 |
| U. S. bonds & certificates of indebt. on hand | 97,250 00 | 160,000 00 | 173,232 50 | 103,000 00 | |
| U S. bonds & certificates of indebt. pledged | 163,040 00 | 100,000 00 | 100,000 00 | 100,000 00 | 110,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 46,259 86 | 132,055 60 | 105,790 60 | 189,934 97 | 265,008 01 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 46,381 16 | 57,635 28 | 63,063 30 | 51,299 54 | 51,054 12 |
| Due from Federal Reserve Bank (not available as reserve) | 6,399 27 | | 29 75 | | 683 29 |
| Due from banks in reserve cities | 106,492 84 | 58,198 57 | 66,857 51 | 61,600 32 | 73,242 92 |
| Due from other banks and bankers | 7,408 05 | 21,538 88 | 10,148 67 | 10,154 08 | 11,164 12 |
| Exchanges for clearing house | | | | 4,014 34 | |
| Cash in vault | 33,788 94 | 24,470 17 | 25,413 35 | 19,955 61 | 28,732 13 |
| Outside checks and other cash items | 6,994 68 | 5,604 13 | 3,363 25 | 6,537 94 | 2,643 75 |
| Furniture and fixtures | 7,200 00 | 7,200 00 | 7,200 00 | 6,700 00 | 6,700 00 |
| Banking house | | | | | |
| Other real estate | 3,500 00 | 3,500 00 | 3,500 00 | 3,000 00 | 3,000 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 5,848 88 | 5,862 32 | 6,472 84 | 7,019 84 | 6,448 44 |
| Totals | $1,172,354 43 | $1,193,185 54 | $1,163,318 42 | $1,145,292 68 | $1,200,524 72 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 24,850 09 | 27,280 68 | 32,196 77 | 26,050 19 | 29,999 31 |
| Dividends unpaid | 5,868 00 | | | 5,000 00 | 30 00 |
| Reserved for taxes, interest, etc | 7,344 16 | 4,052 54 | 5,257 75 | 8,061 77 | 6,132 69 |
| Commercial deposits subject to check | 434,378 73 | 426,363 25 | 407,605 03 | 393,476 17 | 428,522 48 |
| Demand certificates of deposit | 9,890 30 | | 6,651 05 | 4,875 10 | 2,300 10 |
| Certified checks | 291 84 | 369 81 | 291 84 | 491 84 | 291 84 |
| Cashier's checks | | 300 00 | | 200 00 | 200 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 5,649 35 | 5,236 63 | 1,525 76 | 12,293 98 | 694 36 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | | |
| Postal savings deposits | 17,648 90 | 18,374 80 | 19,795 50 | 17,653 74 | 14,965 84 |
| U. S. Government deposits | | | | | 10,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 415,226 88 | 442,850 83 | 431,511 76 | 429,244 69 | 455,699 80 |
| Savings certificates of deposit | | 6,701 05 | | | |
| Circulation | 100,000 00 | 100,000 00 | 97,900 00 | 97,200 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 1,206 18 | 1,655 95 | 582 96 | 745 20 | 1,688 30 |
| Totals | $1,172,354 43 | $1,193,185 54 | $1,163,318 42 | $1,145,292 68 | $1,200,524 72 |

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## No. 7676.

## THE HOUGHTON NATIONAL BANK, HOUGHTON.

J. H. RICE, *President*; W. D. CALVERLEY, A. N. BAUDIN, *Vice Presidents*; C. H. FRIMODIG, *Cashier*; R. T. BENNALLACK, EDWARD ROMPF, FRED C. STOYLE, *Assistant Cashiers*.

DIRECTORS.—L. L. Hubbard, J. H. Rice, W. D. Calverley, A. F. Rees, W. H. Schacht, F. J. Bawden, E. W. Walker, A. N. Baudin, Theodore Dengler.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $2,140,832 54 | $2,315,938 15 | $2,203,070 34 | $2,231,251 95 | $2,302,493 53 |
| Customers' liability account of acceptance. | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 1,355 94 | 401 69 | 532 32 | 1,726 59 | 1,423 98 |
| U. S. bonds & certificates of indebt. on hand | 363,749 30 | 403,150 00 | 383,150 00 | 112,878 55 | 182,831 87 |
| U. S. bonds & certificates of indebt. pledged | 335,000 00 | 435,000 00 | 385,000 00 | 335,000 00 | 310,000 00 |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Other bonds, securities and stocks | 536,518 10 | 519,998 10 | 505,998 10 | 536,004 35 | 518,240 85 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 196,398 82 | 189,810 48 | 197,449 60 | 165,187 44 | 166,293 94 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | 13,184 40 | ..... |
| Due from banks in reserve cities | ..... | ..... | ..... | ..... | 762,764 41 |
| Due from other banks and bankers | 57,761 17 | 55,026 50 | 45,489 85 | 50,974 80 | 57,201 22 |
| Exchanges for clearing house | 12,015 23 | 9,944 88 | 6,013 75 | 4,652 30 | ..... |
| Cash in vault | 1,002,934 99 | 773,247 50 | 883,886 75 | 803,251 97 | 137,172 60 |
| Outside checks and other cash items | 18,724 19 | 9,623 37 | 76,955 18 | 64,705 84 | 90,541 90 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Banking house | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Other real estate | 4,900 00 | 4,900 00 | 3,300 00 | ..... | 500 00 |
| Due from U. S. treasurer | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other assets | ..... | ..... | ..... | ..... | 25,731 84 |
| Totals | $4,472,190 28 | $4,789,040 67 | $4,762,845 89 | $4,390,818 19 | $4,627,196 14 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 200,000 00 |
| Undivided profits, net | 267,262 03 | 293,490 14 | 311,765 33 | 279,291 92 | 294,915 17 |
| Dividends unpaid | 26,008 00 | 299 00 | 169 00 | 16,000 00 | 216 00 |
| Reserved for taxes, interest, etc | 7,891 92 | 12,105 23 | 8,404 58 | 21,768 32 | 13,000 00 |
| Commercial deposits subject to check | 1,649,794 27 | 1,621,049 43 | 1,707,880 75 | 1,431,706 53 | 1,645,376 29 |
| Demand certificates of deposit | 17,932 62 | 12,022 91 | 16,653 45 | 18,349 54 | 9,594 73 |
| Certified checks | 89 00 | 160 20 | 250 49 | 2,118 30 | 814 00 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 69,756 37 | 139,673 16 | 39,479 07 | 36,088 35 | 26,863 85 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 46,383 34 | 42,442 34 | 44,758 29 | 40,758 68 | 41,302 26 |
| U. S. government deposits | 117,736 14 | 116,964 46 | 100,923 67 | 14,928 46 | 66,754 33 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 1,944,836 59 | 1,950,833 80 | 1,937,861 26 | 1,936,808 09 | 1,922,599 93 |
| Savings certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Circulation | 194,500 00 | 200,000 00 | 194,700 00 | 193,000 00 | 193,900 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | ..... | ..... | ..... | 11,859 58 |
| Totals | $4,742,190 28 | $4,789,040 67 | $4,762,845 89 | $4,390,818 19 | $4,627,196 14 |

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## No. 9359.

## THE FIRST NATIONAL BANK, HUBBELL.

HENRY OPAL, *President;* D. K. MACDONALD, A. L. BURGAN, *Vice Presidents;*
R. E. ODGERS, *Cashier;* A. L. STANNARD, *Assistant Cashier.*

DIRECTORS.—Henry Opal, D. K. Macdonald, A. L. Burgan, Louis Thurmes, Samuel Eddy, R. E. Odgers, Henry Fisher, Exavier Gillet, George W. Orr, Ralph Hayden.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $212,000 26 | $260,665 11 | $291,233 99 | $302,891 15 | $323,103 88 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 9 68 | 2 16 | | 15 40 | 43 83 |
| U. S. bonds & certificates of indebt. on hand | 56,915 98 | 100,550 00 | 86,300 00 | | 76,500 00 |
| U. S. bonds & certificates of indebt. pledged | | | | 50,000 00 | |
| Mortgages | | 1,500 00 | 3,000 00 | | |
| Stock of Federal Reserve Bank | 1,500 00 | | | 3,000 00 | 3,000 00 |
| Other bonds, securities and stocks | 246,173 61 | 244,245 61 | 260 986 45 | 298 848 20 | 266 238 20 |
| Premiums | | | 1,000 00 | 1,000 00 | 750 00 |
| Lawful reserve with Federal Reserve Bank | 25,642 49 | 30,574 40 | 29,921 33 | 29,098 52 | 27,626 55 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 41,573 64 | 77,109 14 | 79,480 24 | 66,755 95 | 18,408 47 |
| Due from other banks and bankers | 2,642 54 | 1,626 07 | 245 21 | 459 80 | 155 48 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 25,662 73 | 29,485 26 | 19,561 13 | 31,771 10 | 41,557 44 |
| Outside checks and other cash items | 675 79 | 810 93 | 1,487 50 | 285 57 | 492 43 |
| Furniture and fixtures | 3,750 00 | 3,750 00 | 3,500 00 | 3,250 00 | 3,250 00 |
| Banking house | 12,700 00 | 12,700 00 | 12,700 00 | 12,700 00 | 12,700 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $630,496 72 | $764,268 68 | $791,915 85 | $802,575 69 | $776,326 28 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 25,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 19,095 17 | 11,660 62 | 10,520 87 | 12,144 41 | 14,246 51 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | 3,216 63 | | 1,838 80 |
| Commercial deposits subject to check | 192,783 51 | 264,927 89 | 254,042 03 | 224,359 12 | 231,679 95 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 1,195 75 | 10 75 | 2 75 | 2 75 | 2 75 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | 5,598 88 | 265 14 | 4,124 90 |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 315,571 64 | 332,303 54 | 343,462 91 | 340,547 05 | 318,483 39 |
| Savings certificates of deposit | 26,850 65 | 25,365 88 | 20,071 78 | 70,257 22 | 53,449 98 |
| Circulation | 25,000 00 | 25,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $630,496 72 | $764,268 68 | $791,915 85 | $802,575 69 | $776,326 28 |

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## No. 5789.

## THE NATIONAL BANK OF IONIA, IONIA.

FRED W. GREEN, *President;* H. B. WEBBER, ALEX. ROBERTSON, *Vice Presidents;* J. H. SMITH, *Cashier.*

DIRECTORS.—H. B. Webber, H. E. Powell, B. F. Hall, M. J. Allen, Geo. E. Nichols, Fred W. Green, Alex. Robertson, Chas. C. Eyster, Ed S. Yeomans.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $405,351 54 | $409,460 99 | $521,512 34 | $552,710 51 | $550,220 96 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 576 28 | 3,312 65 | 2,342 35 | 1,168 59 | 1,539 86 |
| U. S. bonds & cert ficates of indebt. on hand | 146,300 00 | 201,050 00 | 255,662 34 | 125,302 54 | 315,921 75 |
| U. S. bonds & certificates of indebt. pledged | | 1,000 00 | 61,000 00 | 161,000 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,950 00 | 1,950 00 | 3,600 00 | 3,600 00 | 3,750 00 |
| Other bonds, securities and stocks | 82,054 54 | 77,129 54 | 94,989 90 | 108,669 90 | 119,792 90 |
| Premiums | | | | | |
| Lawfu' reserve with Federal Reserve Bank | 27,404 73 | 37,536 65 | 43,942 37 | 44,105 76 | 45,680 81 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | 37,501 95 | | |
| Due from other banks and bankers | 3,193 93 | 18,892 48 | | 14,716 96 | 9,495 14 |
| Exchanges for clearing house | 1,056 72 | 1,014 43 | 773 65 | 3,906 49 | 333 33 |
| Cash in vault | 67,526 23 | 56,643 04 | 99,804 44 | 70,357 28 | 112,344 34 |
| Outside checks and other cash items | 4,197 69 | 849 68 | 2,602 47 | 5,247 85 | 845 98 |
| Furniture and fixtures | 2,350 00 | 2,350 00 | 2,350 00 | 2,850 00 | 3,022 50 |
| Banking house | 30,700 00 | 30,700 00 | 30,700 00 | 30,700 00 | 30,700 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 5,000 00 | 5,000 00 | |
| Other assets | 833 00 | 833 00 | 833 00 | | 5,000 00 |
| Totals | $775,994 66 | $845,222 46 | $1,162,614 81 | $1,129,335 88 | $1,198,647 57 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 20,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 449 97 | 2,110 10 | 13,922 99 | 1,332 62 | 2,995 56 |
| Dividends unpaid | 1,510 00 | 25 00 | 25 00 | 1,765 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 223,681 22 | 250,884 33 | 303,452 53 | 265,241 54 | 281,325 46 |
| Demand certificates of deposit | 13,805 33 | 12,189 17 | 11,164 17 | 10,976 67 | 8,995 06 |
| Certified checks | 153 47 | 142 06 | 517 53 | 17 53 | 1,485 89 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 20,000 00 | | |
| Postal savings deposits | 6,574 13 | 6,518 29 | 7,979 29 | 6,407 29 | 6,270 04 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 185,481 32 | 215,821 75 | 255,351 72 | 273,418 38 | 334,756 17 |
| Savings certificates of deposit | 201,357 22 | 242,531 76 | 282,451 58 | 295,426 85 | 287,869 39 |
| Circulation | 50,000 00 | 50,000 00 | 97,750 00 | 99,750 00 | 99,950 00 |
| Notes and bills rediscounted | 27,682 00 | | | | |
| Bills payable | | | 50,000 00 | 50,000 00 | 50,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $775,994 66 | $845,222 46 | $1,162,614 81 | $1,129,335 88 | $1,198,647 57 |

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## No. 3806.

## FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President;* J. C. KIMBERLY, W. J. CUDLIP, *Vice Presidents;*
F. J. OLIVER, *Cashier;* LEO. H. MORTENSEN, J. W. FRANSON, *Assistant Cashiers.*

DIRECTORS.—E. F. Brown, W. H. Scandling, J. C. Kimberly, A. Bjorkman, R. C. Browning, W. J. Cudlip, R. W. Pierce, Jr., G. P. Fugere, F. J. Oliver.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $827,650 15 | $770,119 39 | $722,130 38 | $795,582 13 | $915,416 60 |
| Customers' liability account of acceptance | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | ..... | ..... | ..... | ..... | ..... |
| U. S. bonds & certificates of indebt. on hand | 126,000 00 | 175,000 00 | 226,000 00 | 100,000 00 | 52,840 00 |
| U. S. bonds & certificates of indebt. pledged | ..... | 51,000 00 | ..... | ..... | 480,628 08 |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 412,462 43 | 454,361 18 | 443,086 18 | 481,667 58 | 1 00 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 53,405 62 | 56,444 39 | 58,208 95 | 57,960 68 | 56,670 37 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 123,250 27 | ..... | ..... | ..... | ..... |
| Due from other banks and bankers | 10,198 34 | 6,572 56 | 11,076 74 | 183,405 33 | 3,198 96 |
| Exchanges for clearing house | 1,379 93 | ..... | ..... | ..... | ..... |
| Cash in vault | 49,782 38 | 220,267 26 | 117,873 43 | ..... | 73,592 08 |
| Outside checks and other cash items | 3,789 17 | 2,976 25 | 4,672 64 | 4,300 50 | 14,121 22 |
| Furniture and fixtures | ..... | ..... | ..... | ..... | ..... |
| Banking house | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 | 28,000 00 |
| Other real estate | 1 00 | 1 00 | 1 00 | ..... | 1 00 |
| Due from U. S treasurer | 2,500 00 | 2,500 00 | ..... | 2,500 00 | 2,500 00 |
| Other assets | ..... | 8,777 41 | 12,745 03 | 8,508 76 | ..... |
| Totals | $1,642,919 29 | $1,781,519 44 | $1,628,294 35 | $1,666,424 98 | $1,631,469 31 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 49,600 70 | 18,555 11 | 31,501 71 | 35,327 17 | 49,820 41 |
| Dividends unpaid | ..... | 160 00 | 705 00 | ..... | ..... |
| Reserved for taxes, interest, etc | 11,917 34 | 38,765 91 | 35,048 98 | 21,804 63 | 30,658 06 |
| Commercial deposits subject to check | 337,386 92 | 365,495 37 | 368,619 77 | 370,097 14 | 319,790 27 |
| Demand certificates of deposit | 25,289 30 | 22,636 73 | 23,422 47 | 21,457 47 | 22,081 77 |
| Certified checks | 621 40 | 122 15 | 512 40 | 912 40 | 112 40 |
| Cashier's checks | 7,907 64 | 1,329 39 | 2,376 47 | 1,597 19 | 3,155 28 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 1,421 93 | 14,545 56 | 7,315 03 | 7,382 07 | 1,633 45 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 13,789 56 | 14,600 60 | 11,900 32 | 10,708 05 | 10,354 65 |
| U. S. government deposits | 85,239 86 | 46,000 00 | 1,000 00 | 1,000 00 | 6,969 21 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 900,547 14 | 916,859 24 | 938,494 70 | 979,100 18 | 980,296 31 |
| Savings certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Circulation | 49,197 50 | 49,997 50 | 47,397 50 | 47,597 50 | 46,597 50 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 125,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 10,000 00 | 17,451 88 | 10,000 00 | 19,441 18 | 10,000 00 |
| Totals | $1,642,919 29 | $1,781,519 44 | $1,628,294 35 | $1,666,424 98 | $1,631,469 31 |

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## No. 8545.

## THE FIRST NATIONAL BANK, IRON RIVER.

ELLSWORTH S. COE, *President;* CHARLES E. LAWRENCE, *Vice President;*
ALBERT J. POHLAND, *Cashier;* HARVEY L. VAN WAGNER, EDWIN RENBERG, *Assistant Cashiers.*

DIRECTORS.—Ellsworth S. Coe, Barney Krom, C. E. Lawrence, Nelson E. Fisher, Otto C. Davidson, Albert J. Pohland, Ira Adgers.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $538,374 06 | $617,366 31 | $549,951 07 | $515,745 46 | $612,254 22 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 228 69 | 304 95 | 1,797 34 | 1,968 82 | 4,153 79 |
| U. S. bonds & certificates of indebt. on hand | 20,750 00 | | | 47,400 00 | 25,966 20 |
| U. S. bonds & certificates of indebt. pledged | 142,000 00 | 162,000 00 | 162,000 00 | 87,000 00 | 94,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other bonds, securities and stocks | 354,970 17 | 364,412 85 | 385,779 25 | 387,761 24 | 374,902 27 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 48,054 97 | 34,355 55 | 52,615 49 | 43,185 27 | 43,588 29 |
| Due from Federal Reserve Bank (not available as reserve) | | 25,000 00 | | 5,000 00 | 8,000 00 |
| Due from banks in reserve cities | | 61,229 96 | 80,055 79 | 60,106 00 | |
| Due from other banks and bankers | 61,965 63 | | | 13,949 95 | 59,158 44 |
| Exchanges for clearing house | 744 46 | 1,026 18 | 498 70 | 875 78 | 2,863 50 |
| Cash in vault | 66,174 06 | 54,092 91 | 54,774 05 | 44,040 02 | 48,951 95 |
| Outside checks and other cash items | 461 68 | 1,099 05 | 2,488 86 | 11,403 70 | 643 00 |
| Furniture and fixtures | 10,527 29 | 8,027 29 | 8,259 52 | 11,046 02 | 11,231 02 |
| Banking house | 28,035 00 | 27,617 74 | 27,617 74 | 27,617 74 | 27,617 74 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other assets | 12,933 43 | 13,636 96 | 16,237 49 | 14,100 67 | 15,949 87 |
| Totals | $1,289,069 44 | $1,374,019 75 | $1,345,925 30 | $1,275,050 67 | $1,333,130 29 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 28,244 91 | 18,579 02 | 26,165 14 | 21,992 27 | 23,998 41 |
| Dividends unpaid | 80 00 | 160 00 | 140 00 | 140 00 | 250 00 |
| Reserved for taxes, interest, etc. | | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Commercial deposits subject to check | 319,637 51 | 397,055 90 | 391,472 89 | 319,284 44 | 388,744 74 |
| Demand certificates of deposit | | | | | |
| Certified checks | 277 07 | 2,299 32 | 470 55 | 578 20 | 2,259 81 |
| Cashier's checks | 9,185 96 | 8,101 76 | 5,904 80 | 6,464 89 | 4,525 85 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 4,800 78 | 5,194 95 | 3,696 38 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 48,132 77 | 43,517 03 | 42,312 83 | 41,431 48 | 39,476 08 |
| U. S. government deposits | 17,500 00 | 9,843 75 | | | 29,637 18 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 706,818 17 | 755,227 34 | 744,566 34 | 751,887 56 | 681,329 93 |
| Savings certificates of deposit | 23,027 48 | 25,554 32 | 24,341 15 | 28,566 15 | 25,052 03 |
| Circulation | 34,400 00 | 35,000 00 | 34,400 00 | 32,600 00 | 33,800 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 25,000 00 | | | | 30,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 1,964 79 | 1,986 36 | 955 22 | 605 68 | 2,556 26 |
| Totals | $1,289,069 44 | $1,374,019 75 | $1,345,925 30 | $1,275,050 67 | $1,333,130 29 |

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## No. 9517.

## THE GOGEBIC NATIONAL BANK, IRONWOOD.

D. E. SUTHERLAND, *President;* L. M. HARDENBURGH, O. C. DAVIDSON, *Vice Presidents;* G. E. O'CONNOR, *Cashier;* F. A. JACQUART, *Assistant Cashier.*

DIRECTORS.—D. E. Sutherland, John M. Bush, J. H. McLean, E. H. Madajesky, O. C. Davidson, J. J. Gorrilla, L. M. Hardenburgh, J. W. Best, R. A. Douglas.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $407,800 34 | $507,002 93 | $503,635 69 | $441,284 32 | ..... |
| Customers' liability account of acceptance | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 3,345 93 | 3,164 34 | 1,898 07 | 8,714 04 | ..... |
| U. S. bonds & certificates of indebt. on hand | 45,000 00 | 252,450 00 | 286,150 00 | ..... | ..... |
| U S. bonds & certificates of indebt. pledged | ..... | ..... | ..... | ..... | ..... |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | ..... |
| Other bonds, securities and stocks | 719,039 46 | 637,400 06 | 653,550 06 | 1,001,197 62 | ..... |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 79,644 33 | 101,077 28 | 109,811 12 | 84,296 70 | ..... |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 91,398 47 | 194,860 99 | 71,383 36 | 154,228 08 | ..... |
| Due from other banks and bankers | 39,856 49 | 91,867 86 | 34,899 06 | 10,026 15 | ..... |
| Exchanges for clearing house | ..... | ..... | ..... | ..... | ..... |
| Cash in vault | 152,685 78 | 96,337 97 | 209,203 38 | 121,346 10 | ..... |
| Outside checks and other cash items | 1,138 00 | 1,167 00 | 400 00 | 3,334 08 | ..... |
| Furniture and fixtures | 7,550 38 | 7,540 38 | 7,540 38 | 7,000 00 | ..... |
| Banking house | 62,400 00 | 62,400 00 | 62,400 00 | 62,000 00 | ..... |
| Other real estate | 1,526 64 | 1,526 64 | 1,526 64 | 1,526 64 | ..... |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | ..... |
| Other assets | 8,505 32 | 269 98 | 8,411 02 | 2,981 66 | ..... |
| Totals | $1,624,891 14 | $1,962,065 43 | $1,955,808 78 | $1,902,935 39 | ..... |
| **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, net | 38,142 00 | 46,986 98 | 50,790 92 | 43,539 54 | ..... |
| Dividends unpaid | 2,720 00 | 50 00 | 50 00 | 5,050 00 | ..... |
| Reserved for taxes, interest, etc. | ..... | 6,000 00 | ..... | 2,500 00 | ..... |
| Commercial deposits subject to check | 532,768 22 | 766,056 61 | 725,078 50 | 658,511 86 | ..... |
| Demand certificates of deposit | ..... | 18,000 00 | ..... | ..... | ..... |
| Certified checks | 121 25 | ..... | 1,923 48 | 860 99 | ..... |
| Cashier's checks | 609 92 | 20,530 78 | 334 40 | 300 44 | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 3,277 61 | ..... | 5,002 80 | 1,765 14 | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 224,500 00 | 237,750 00 | 271,208 27 | 288,153 04 | ..... |
| U. S. Government deposits | 20,000 00 | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 509,024 02 | 588,495 70 | 609,936 24 | 627,351 38 | ..... |
| Savings certificates of deposit | 131,228 12 | 128,895 36 | 129,884 17 | 119,803 00 | ..... |
| Circulation | 25,000 00 | 24,300 00 | 23,100 00 | 22,100 00 | ..... |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 12,500 00 | ..... | 13,500 00 | 8,000 00 | ..... |
| Totals | $1,624,891 14 | $1,962,065 43 | $1,955,808 78 | $1,902,935 39 | ..... |

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## No. 5668.

## THE MINERS' NATIONAL BANK, ISHPEMING.

M. M. DUNCAN, *President;* JAMES CLANCEY, *Vice President;* C. H. MOSS, *Cashier;* O. G. AAS, GEO. HATHAWAY, *Assistant Cashiers.*

DIRECTORS.—Alex. Maitland, W. H. Johnston, M. M. Duncan, James Clancey, Henry Holm, T. A. Felch, Frank A. Bell, Ole Walseth, F. E. Keese.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $825,003 64 | $834,683 64 | $879,197 62 | $942,405 25 | $1,137,240 15 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 2,996 12 | 28 56 | 193 04 | 209 92 | 120 39 |
| U. S. bonds & certificates of indebt. on hand | | 400,000 00 | 350,000 00 | | 98,900 00 |
| U. S. bonds & certificates of indebt. pledged | 400,000 00 | 197,800 00 | 198,000 00 | 254,500 00 | 214,100 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 478,439 17 | 390,016 00 | 386,416 00 | 482,966 00 | 288,549 89 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 62,525 74 | 86,236 22 | 95,888 75 | 72,159 86 | 83,912 29 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 91,706 12 | 242,108 31 | 285,723 96 | 139,627 24 | 249,563 50 |
| Due from other banks and bankers | 22,162 63 | 25,094 95 | 20,888 61 | 29,731 31 | 19,791 27 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 69,393 30 | 44,190 25 | 73,172 83 | 62,263 08 | 33,734 92 |
| Outside checks and other cash items | 2,147 11 | 3,433 96 | 1,913 89 | 3,168 86 | 2,542 70 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Banking house | 32,000 49 | 32,000 00 | 32,000 00 | 32,000 00 | 32,000 00 |
| Other real estate | 10,250 00 | 10,200 00 | 10,100 00 | 10,100 00 | 8,000 00 |
| Due from U. S. treasurer | 4,950 00 | 4,950 00 | 4,950 00 | 4,950 00 | 4,950 00 |
| Other assets | | | | | |
| Totals | $2,012,574 32 | $2,281,741 89 | $2,349,444 70 | $2,045,081 52 | $2,184,405 11 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 21,240 91 | 24,401 59 | 23,656 10 | 31,189 73 | 35,597 77 |
| Dividends unpaid | 4,140 00 | 140 00 | 156 00 | 4,140 00 | 144 00 |
| Reserved for taxes, interest, etc. | 3,616 38 | 3,202 50 | 3,959 34 | 4,959 34 | 5,986 15 |
| Commercial deposits subject to check | 426,092 44 | 733,691 00 | 809,652 40 | 498,681 23 | 650,716 29 |
| Demand certificates of deposit | | | | | |
| Certified checks | 195 06 | 1,555 06 | 35 06 | 366 10 | 128 95 |
| Cashier's checks | 1,500 00 | 57 72 | 5 00 | 163 42 | 650 00 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 20,921 63 | 4,237 41 | 17,573 07 | 3,736 58 | 4,636 52 |
| State moneys on deposit | | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits | 28,208 66 | 27,003 99 | 21,017 55 | 22,565 75 | 19,092 65 |
| U. S. government deposits | 175,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,008,348 33 | 1,064,705 72 | 1,054,107 11 | 1,068,689 19 | 1,078,033 19 |
| Savings certificates of deposit | 27,910 91 | 33,746 90 | 30,283 07 | 23,790 18 | 25,419 59 |
| Circulation | 95,400 00 | 99,000 00 | 99,000 00 | 96,800 00 | 99,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $2,012,574 32 | $2,281,741 89 | $2,349,444 70 | $2,045,081 52 | $2,184,405 11 |

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## No. 9654.

## COMMERCIAL NATIONAL BANK, ITHACA.

JOHN C. HICKS, *President;* J. B. CRAWFORD, *Vice President;* C. A. PRICE, *Cashier;* R. A. BARBER, FLOYD J. GIBBS, *Cashiers.*

DIRECTORS.—John C. Hicks, J. B. Crawford, W. M. Weller, H. E. Lewis, M. R. Salter, I. N. Monfort, Chas. P. Yost, C. E. Webster, J. N. McCall.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $148,176 22 | $153,380 70 | $185,086 32 | $152,029 69 | $147,708 48 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 115 89 | 123 20 | 70 25 | 69 18 | 444 68 |
| U. S. bonds & certificates of indebt. on hand | 101,050 00 | 109,900 00 | 70,450 00 | 73,200 00 | 48,300 00 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 | 1,600 00 |
| Other bonds, securities and stocks | | | | | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 17,187 43 | 18,666 11 | 16,930 08 | 19,064 88 | 27,316 44 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 41,416 10 | 60,282 63 | 52,453 61 | 6,884 19 | 24,661 10 |
| Due from other banks and bankers | 800 00 | 2,700 33 | 2,483 72 | 48,999 24 | 42,770 03 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 13,091 51 | 10,477 42 | 14,864 31 | 6,162 37 | 11,438 43 |
| Outside checks and other cash items | 23,286 23 | 1,862 81 | 898 11 | 2,142 83 | 1,988 72 |
| Furniture and fixtures | | | | | |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Other assets | 8,026 00 | 1,914 72 | 1,914 72 | 1,894 72 | 1,894 72 |
| Totals | $354,749 38 | $362,657 92 | $348,501 12 | $313,797 10 | $309,872 60 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 | $35,000 00 |
| Surplus fund | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 | 17,500 00 |
| Undivided profits, net | 5,654 11 | 3,897 27 | 4,367 60 | 5,217 06 | 2,542 36 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 161,337 75 | 161,696 32 | 174,384 97 | 144,348 74 | 155,908 82 |
| Demand certificates of deposit | 43,529 52 | 53,559 33 | 52,233 30 | 53,011 30 | 62,546 42 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 6,300 00 | 4,000 00 | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | | | | | |
| Savings certificates of deposit | | | | | |
| Circulation | 35,000 00 | 35,000 00 | 33,900 00 | 35,000 00 | 35,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 56,728 00 | 49,705 00 | 27,115 25 | 23,720 00 | 1,375 00 |
| Totals | $354,749 38 | $362,657 92 | $348,501 12 | $313,797 10 | $309,872 60 |

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## No. 6485.

## ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President;* HENRY MCCORMACK, O. G. TUTTLE, *Vice Presidents;* W. A. STAHL, *Cashier;* MAUDE B. WILTSE, M. J. HALEY, *Assistant Cashiers.*

DIRECTORS.—Isaac S. Seaver, J. P. Whitman, Samuel Lewis, O. G. Tuttle, Henry McCormack, Jotham Allen, J. L. Barden, A. I. Ewen, F. L. Convis.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $375,525 17 | $384,339 36 | $415,160 98 | $423,034 74 | $459,559 93 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 322 71 | 238 61 | 152 63 | 359 49 | 139 69 |
| U. S. bonds & certificates of indebt. on hand | 169,296 00 | 164,900 00 | 101,200 00 | 149,808 47 | 218,760 00 |
| U. S. bonds & certificates of indebt. pledged | 25,000 00 | 50,000 00 | 25,000 00 | 25,000 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,150 00 | 1,150 00 | 1,150 00 | 1,150 00 | 1,250 00 |
| Other bonds, securities and stocks | | | | | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 36,189 93 | 29,435 51 | 21,459 82 | 24,262 27 | 23,029 87 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 50,968 16 | 41,829 91 | 28,912 98 | 32,196 69 | 38,218 34 |
| Due from other banks and bankers | 722 83 | 565 00 | 516 96 | 10 00 | 92 50 |
| Exchanges for clearing house | 562 25 | 1,654 17 | 116 69 | 193 52 | 2,636 43 |
| Cash in vault | 24,079 15 | 22,076 20 | 19,068 92 | 26,877 60 | 26,971 95 |
| Outside checks and other cash items | 18 73 | 1,439 22 | 65 70 | 520 77 | 1,706 99 |
| Furniture and fixtures | | | | | |
| Banking house | 6,700 00 | 6,700 00 | 6,700 00 | 6,400 00 | 6,400 00 |
| Other real estate | | | | | |
| Due from U. S treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | | 1,427 23 | 1,672 45 | | |
| Totals | $691,784 93 | $707,005 21 | $622,427 13 | $691,063 55 | $780,015 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 14,000 00 | 14,000 00 | 14,000 00 | 16,000 00 | 16,000 00 |
| Undivided profits, net | 800 03 | 3,498 41 | 3,203 90 | 105 41 | 2,763 50 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 1,000 00 | 2,000 00 | 5,000 00 | 1,500 00 | 1,500 00 |
| Commercial deposits subject to check | 197,806 72 | 197,077 11 | 154,578 75 | 139,083 39 | 176,607 06 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 187,614 65 | 198,264 49 | 198,153 73 | 212,800 23 | 240,083 22 |
| Savings certificates of deposit | 240,563 53 | 227,165 20 | 198,490 75 | 203,174 52 | 211,061 92 |
| Circulation | 25,000 00 | 25,000 00 | 24,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 15,000 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | 68,400 00 | 82,000 00 |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $691,784 93 | $707,005 21 | $622,427 13 | $691,063 55 | $780,015 70 |

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## No. 1533.

## PEOPLE'S NATIONAL BANK, JACKSON.

B. M. DeLAMATER, *President;* H. C. BLACKMAN, H. S. REYNOLDS, *Vice Presidents;* J. F. CLARK, *Cashier;* C. H. EDGAR, A. J. WHITNEY, *Assistant Cashiers.*

DIRECTORS.—B. M. DeLamater, W. R. Reynolds, E. B. Clarkson, Wm. Sparks, H. E. Edwards, E. W. Barber, L. B. Cowley, H. S. Reynolds, Watson R. Smith, H. C. Blackman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,962,185 18 | $1,876,511 55 | $1,911,449 12 | $1,996,803 67 | $1,952,692 13 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 42 07 | 60 75 | | 326 76 | 81 57 |
| U. S. bonds & certificates of indebt. on hand | 445,475 63 | 621,500 00 | 508,952 76 | 544,444 38 | 513,347 82 |
| U. S. bonds & certificates of indebt. pledged | 470,000 00 | 377,000 00 | 650,000 00 | 540,310 44 | 345,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 | 7,200 00 |
| Other bonds, securities and stocks | 469,127 16 | 438,627 16 | 530,286 67 | 480,811 67 | 527,309 63 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 129,091 92 | 170,568 37 | 176,343 48 | 124,683 66 | 141,805 31 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 15,454 00 | 560 62 | 15,622 57 | 24,068 63 | 6,122 02 |
| Exchanges for clearing house | 101,569 32 | 39,237 03 | 23,055 70 | 31,630 87 | 12,630 76 |
| Cash in vault | 413,544 18 | 263,968 33 | 279,704 83 | 357,624 32 | 281,796 94 |
| Outside checks and other cash items | 6,964 27 | 3,294 31 | 2,949 89 | 5,469 57 | 2,841 65 |
| Furniture and fixtures | 41,945 77 | 43,360 97 | 43,360 97 | 43,360 97 | 43,360 97 |
| Banking house | 156,856 39 | 157,215 02 | 157,077 44 | 156,827 44 | 156,577 44 |
| Other real estate | 47,224 52 | 44,495 18 | 19,575 00 | 18,579 00 | 18,579 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | | | | |
| Totals | $4,271,680 41 | $4,048,599 29 | $4,330,578 43 | $4,337,141 38 | $4,014,345 24 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 140,000 00 | 140,000 00 | 140,000 00 | 140,000 00 | 140,000 00 |
| Undivided profits, net | 11,058 81 | 9,941 96 | 13,191 90 | 13,210 23 | 15,682 84 |
| Dividends unpaid | 978 00 | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 1,479,269 66 | 1,334,665 53 | 1,306,320 60 | 1,396,196 84 | 1,207,818 79 |
| Demand certificates of deposit | 599 50 | 599 50 | 599 50 | 599 50 | 50,599 50 |
| Certified checks | 1,046 69 | 2,611 23 | 1,505 99 | 16,819 65 | 1,395 63 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 17,008 67 | 106,901 20 | 95,331 74 | 189,966 60 | 228,992 90 |
| State moneys on deposit | | 100,000 00 | 100,000 00 | 100,000 00 | |
| Postal savings deposits | 16,817 18 | 15,658 56 | 10,541 12 | 11,173 62 | 10,091 98 |
| U. S. government deposits | 116,166 00 | 125,970 26 | 225,799 24 | 52,422 61 | 49,159 42 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,446,158 11 | 1,511,482 74 | 1,510,442 18 | 1,558,129 47 | 1,684,225 93 |
| Savings certificates of deposit | 364,177 79 | 381,568 31 | 336,846 16 | 331,822 86 | 306,278 25 |
| Circulation | 98,400 00 | 94,200 00 | 100,000 00 | 96,800 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 480,000 00 | 125,000 00 | 390,000 00 | 330,000 00 | 50,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 70,100 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $4,272,680 41 | $4,048,599 29 | $4,330,578 43 | $4,337,141 38 | $4,014,345 24 |

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## No. 191.

## THE FIRST NATIONAL BANK, KALAMAZOO.

C. S. CAMPBELL, *President;* J. H. DEWING, F. S. PARSONS, *Vice Presidents;* E. H. SHEPHERD, *Cashier;* S. A. PRATT, R. G. RYE, *Assistant Cashiers;* H. F. HAINES, *Auditor.*

DIRECTORS.—G. W. Ritchie, A. L. Pratt, Edward Ames, Walter R. Taylor, Jas. H. Dewing, C. S. Campbell, A. E. Curtenius, F. M. Hodge, H. S. Humphrey, Woodbury Ransom, Felix Pagenstecher, Clare H. Stearns, B. C. Dickinson, F. S. Parsons.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $2,483,278 81 | $2,583,411 26 | $2,637,062 10 | $2,737,568 54 | $3,160,873 30 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,123 66 | 1,219 82 | 1,821 75 | 330 98 | 1,119 68 |
| U. S. bonds & certificates of indebt. on hand | | 692,000 00 | 171,250 00 | 350,000 00 | |
| U. S. bonds & certificates of indebt. pledged | 658,842 00 | 167,493 00 | 759,000 00 | 393,920 00 | 606,796 66 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 12,000 00 | 12,000 00 | 9,000 00 | 12,000 00 | 12,000 00 |
| Other bonds, securities and stocks | 549,136 56 | 605,686 56 | 151,900 00 | 561,799 06 | 534,589 06 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 160,766 67 | 180,057 50 | 157,614 44 | 170,586 70 | 223,330 27 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | 191,651 61 | | |
| Due from other banks and bankers | 125,759 49 | 191,841 02 | 52,782 76 | 124,952 96 | 214,074 57 |
| Exchanges for clearing house | 88,894 13 | 56,380 45 | 27,780 47 | 31,116 45 | 47,289 59 |
| Cash in vault | 332,392 22 | 267,357 39 | 99,978 75 | 263,787 35 | 240,488 53 |
| Outside checks and other cash items | 20,433 43 | 4,126 03 | 5,499 25 | 8,810 63 | 16,435 55 |
| Furniture and fixtures | 50,465 68 | 50,465 68 | 38,500 00 | 49,465 68 | 48,465 68 |
| Banking house | 275,000 00 | 275,000 00 | 175,000 00 | 275,000 00 | 275,000 00 |
| Other real estate | | | 40,186 67 | | |
| Due from U. S. treasurer | 11,900 00 | 10,000 00 | 4,500 00 | 8,500 00 | 6,050 00 |
| Other assets | 1,691 54 | 220 99 | 60,042 22 | 53 66 | |
| Totals | $4,771,684 19 | $5,097,259 70 | $4,583,570 02 | $4,987,892 01 | $5,386,512 89 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $300,000 00 | $300,000 00 | $500,000 00 | $300,000 00 | $300,000 00 |
| Surplus fund | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 200,000 00 |
| Undivided profits, net | 117,321 77 | | 63,362 89 | 130,520 75 | 37,915 70 |
| Dividends unpaid | 40 00 | 52 50 | 182 00 | 50 50 | 215 50 |
| Reserved for taxes, interest, etc. | 13,665 35 | 137,425 72 | 12,500 00 | 8,806 80 | 9,952 96 |
| Commercial deposits subject to check | 1,385,543 16 | 1,496,505 01 | 1,110,613 61 | 1,584,306 18 | 1,792,143 07 |
| Demand certificates of deposit | 888,556 18 | | 12,648 24 | 910,638 90 | |
| Certified checks | | | 307 95 | 1,700 00 | 1,109 75 |
| Cashier's checks | | | 78 49 | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 79,153 62 | 109,459 03 | 126,087 61 | 40,537 74 | 119,956 74 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 57,714 01 | 56,513 08 | 48,814 67 | 55,900 96 | 56,103 13 |
| U. S. government deposits | 12,569 24 | 176,748 07 | 126,000 00 | 13,405 17 | 14,183 22 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,400,120 86 | 1,492,228 57 | 1,236,090 50 | 1,542,025 01 | 1,584,251 44 |
| Savings certificates of deposit | | 921,327 72 | 812,756 08 | | 980,681 38 |
| Circulation | 50,000 00 | 50,000 00 | 87,697 50 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | 135,755 92 | | |
| Bills payable | 342,000 00 | 232,000 00 | 50,000 00 | 225,000 00 | 215,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 25,000 00 | 25,000 00 | 160,674 56 | 25,000 00 | 25,000 00 |
| Totals | $4,771,684 19 | $5,097,259 70 | $4,583,570 02 | $4,987,892 01 | $5,386,512 89 |

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## No. 3211.

## KALAMAZOO NATIONAL BANK, KALAMAZOO.

E. J. PHELPS, *President;* W. L. OTIS, M. J. BIGELOW, *Vice President;* F. R. EATON, *Cashier;* L. M. PHELPS, GEO. B. ROGERS, CLAIRE GIBSON, *Assistant Cashiers.*

DIRECTORS.—E. J. Phelps, M. J. Bigelow, E. B. Desenberg, W. B. Milham, H. A. Crawford, H. F. Severens, W. L. Otis, Harry den Bleyker, W. E. Upjohn, H. L. Vander Horst, F. H. Milham.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $2,335,875 33 | $2,453,725 02 | $2,608,528 41 | $2,935,911 54 | $2,957,158 35 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 481 87 | 2,062 77 | 411 38 | 1,956 07 | 1,874 47 |
| U. S. bonds & certificates of indebt. on hand | 37,950 00 | 100,200 00 | 750,000 00 | 276,600 00 | 209,504 20 |
| U. S. bonds & certificates of indebt. pledged | 544,000 00 | 774,000 00 | 156,823 00 | 564,000 00 | 574,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 9,000 00 | 9,000 00 | 12,000 00 | 18,000 00 | 18,000 00 |
| Other bonds, securities and stocks | 180,000 00 | 179,500 00 | 601,061 56 | 151,900 00 | 151,644 23 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 140,245 95 | 137,548 86 | 180,181 36 | 146,222 47 | 155,914 50 |
| Due from Federal Reserve Bank (not available as reserve) | 49,169 42 | 64,277 93 | | | |
| Due from banks in reserve cities | 109,200 48 | 70,004 24 | | 210,156 56 | 264,677 76 |
| Due from other banks and bankers | 33,249 58 | 48,860 48 | 100,964 66 | 57,645 18 | 30,358 57 |
| Exchanges for clearing house | 22,971 60 | 33,203 54 | 30,365 70 | 25,527 47 | 31,388 95 |
| Cash in vault | 113,825 33 | 92,715 06 | 274,833 77 | 115,068 29 | 102,488 19 |
| Outside checks and other cash items | 1,872 83 | 5,166 49 | 4,967 66 | 5,174 98 | 1,395 77 |
| Furniture and fixtures | 41,508 22 | 37,400 00 | 49,465 68 | 38,100 00 | 37,700 00 |
| Banking house | 175,000 00 | 175,000 00 | 275,000 00 | 175,000 00 | 175,000 00 |
| Other real estate | 38,070 14 | 38,070 14 | | 37,972 64 | 37,272 64 |
| Due from U. S. treasurer | 4,500 00 | 4,500 00 | 8,775 00 | 4,500 00 | 4,500 00 |
| Other assets | 274,806 00 | 11,663 70 | 56 19 | | 166,300 00 |
| Totals | $4,111,726 75 | $4,236,898 23 | $5,053,434 37 | $4,763,735 20 | $4,919,177 63 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $300,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 21,852 09 | 17,597 58 | 118,097 98 | 72,283 47 | 86,763 43 |
| Dividends unpaid | 4,000 00 | 122 00 | 110 50 | 10,010 00 | 80 00 |
| Reserved for taxes, interest, etc | 2,500 00 | 7,500 00 | 20,548 66 | 2,500 00 | 7,500 00 |
| Commercial deposits subject to check | 1,003,556 17 | 1,089,505 54 | 1,653,208 83 | 1,239,840 35 | 1,218,811 42 |
| Demand certificates of deposit | 18,658 54 | 16,502 70 | | 12,516 24 | 8,034 70 |
| Certified checks | 1,106 54 | 310 96 | | 2,412 50 | 9,974 98 |
| Cashier's checks | 2,464 26 | 787 89 | | 12,592 64 | 3,807 43 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 118,877 82 | 125,331 54 | 66,886 85 | 83,491 96 | 151,144 96 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 50,811 27 | 47,952 77 | 56,744 80 | 49,314 56 | 48,657 22 |
| U. S. government deposits | 36,025 86 | 89,015 53 | 15,334 83 | 1,000 00 | 33,000 00 |
| Time commercial certificates of deposit | 775,691 74 | 854,836 86 | 847,839 43 | | |
| Savings deposits (book accounts) | 1,165,459 96 | 1,245,985 84 | 1,524,662 49 | 1,256,103 39 | 1,304,432 23 |
| Sayings certificates of deposit | | | | 836,789 21 | 927,197 12 |
| Circulation | 89,997 50 | 89,997 50 | 50,000 00 | 89,997 50 | 89,997 50 |
| Notes and bills rediscounted | 43,500 00 | 86,832 81 | | 114,883 38 | 79,700 64 |
| Bills payable | 300,000 00 | 300,000 00 | 275,000 00 | 380,000 00 | 250,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 227,225 00 | 14,618 71 | 25,000 00 | | 100,076 00 |
| Totals | $4,111,726 75 | $4,236,898 23 | $5,053,434 37 | $4,763,735 20 | $4,919,177 63 |

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## No. 3948.

## THE FIRST NATIONAL BANK OF LAKE LINDEN, LAKE LINDEN.

JOSEPH BOSCH, *President;* THOS. W. ARMSTRONG, *Vice President;* CHAS. MACINTYRE, *Cashier;* ARCHIE MACKERROLL, *Assistant Cashier.*

DIRECTORS.—Joseph Bosch, J. H. Wilson, Thos. W. Armstrong, George Millar, Chas. MacIntyre, Jas. Hoar, Fred Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $569,767 58 | $574,517 50 | $580,230 30 | $568,176 93 | $598,929 21 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 226 80 | 277 22 | 1,249 53 | 61 86 | 716 04 |
| U. S. bonds & certificates of indebt. on hand | 168,348 00 | 205,925 00 | 168,998 50 | 105,000 00 | 155,188 83 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 204,921 05 | 201,684 39 | 181,583 05 | 241,020 89 | 180,404 55 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 36,699 39 | 36,645 34 | 36,646 08 | 36,826 08 | 36,779 51 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 87,374 46 | 59,486 88 | 78,123 40 | 89,348 46 | 72,745 07 |
| Due from other banks and bankers | 7,460 30 | 23,838 30 | 16,895 00 | 14,684 48 | 4,818 17 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 25,241 88 | 42,101 37 | 18,391 02 | 11,537 28 | 23,055 73 |
| Outside checks and other cash items | 140 09 | 112 63 | 204 20 | 91 21 | 184 59 |
| Furniture and fixtures | | | | | |
| Banking house | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other real estate | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | | 14,291 34 | | |
| Totals | $1,128,679 55 | $1,173,088 63 | $1,125,112 42 | $1,095,247 19 | $1,101,321 70 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 53,821 90 | 55,633 87 | 52,508 93 | 54,238 37 | 55,402 71 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 259,111 46 | 285,507 97 | 263,832 39 | 225,752 46 | 240,848 87 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 11,390 73 | 2,336 54 | 11,667 65 | 2,162 45 | 5,156 34 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 489,576 06 | 512,280 85 | 489,774 05 | 500,764 51 | 487,584 38 |
| Savings certificates of deposit | 17,329 40 | 17,329 40 | 7,329 40 | 12,329 40 | 12,329 40 |
| Circulation | 97,450 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,128,679 55 | $1,173,088 63 | $1,125,112 42 | $1,095,247 19 | $1,101,321 70 |

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## No. 9509.

## THE BARAGA COUNTY NATIONAL BANK, L'ANSE.

JOHN O. MAXEY, *President;* F. W. HEBARD, *Vice President;* THOS. D. TRACY, *Cashier;* E. S. LE DUC, *Assistant Cashier.*

DIRECTORS.—Octave Sicotte, August Paulson, E. O. Alter.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | | $122,753 64 | | $165,921 04 | $157,583 70 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Over drafts, secured and unsecured | | | | | 62 97 |
| U. S. bonds & certificates of indebt. on hand | | 11,000 00 | | 6,250 00 | 6,000 00 |
| U. S. bonds & certificates of indebt. pledged | | | | 6,000 00 | 6,250 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | | 1,050 01 | | 1,050 01 | 1,150 01 |
| Other bonds, securities and stocks | | 54,684 31 | | 25,434 31 | 25,434 31 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | | 40,400 69 | | 15,051 78 | 41,790 62 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | | 65,549 53 | | 62,197 33 | 48,519 00 |
| Exchanges for clearing house | | | | | |
| Cash in vault | | 6,389 49 | | 6,243 70 | 12,373 94 |
| Outside checks and other cash items | | | | 1,848 10 | 4,177 39 |
| Furniture and fixtures | | 2,369 25 | | 2,449 25 | 2,724 71 |
| Banking house | | 9,410 60 | | 9,410 60 | 9,410 60 |
| Other real estate | | | | | |
| Due from U. S. treasurer | | 312 50 | | 312 50 | 312 50 |
| Other assets | | | | | |
| Totals | | $313,920 02 | | $302,168 62 | $315,789 75 |
| **Liabilities** | | | | | |
| Capital stock paid in | | $25,000 00 | | $25,000 00 | $25,000 00 |
| Surplus fund | | 12,500 00 | | 15,000 00 | 15,000 00 |
| Undivided profits, net | | 1,446 39 | | 1,048 39 | 1,146 72 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | | 178,213 14 | | 165,094 58 | 178,801 99 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 118 78 | | | |
| State moneys on deposit | | 10,000 00 | | 10,000 00 | |
| Postal savings deposits | | 325 02 | | 329 05 | 329 05 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | | 79,040 03 | | 76,071 94 | 83,687 33 |
| Savings certificates of deposit | | 1,026 66 | | 3,374 66 | 5,574 66 |
| Circulation | | 6,250 00 | | 6,250 00 | 6,250 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Total | | $313,920 02 | | $302,168 62 | $315,789 75 |

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## No. 8148.

## CAPITOL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President;* ARTHUR C. STEBBINS, R. H. SCOTT, A. R. HARDY, *Vice Persidents;* ROBERT Y. SPEIR, *Cashier;* HARRY D. BENNETT, *Assistant Cashier;* FRED C. WHERRETT, *Auditor.*

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, Smith G. Young, Richard H. Scott, C. J. Rouser, N. P. Hull, A. E. Richardson, F. W. Shumway, Robert Y. Speir, Ray Potter, F. N. Arbaugh, A. R. Hardy.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,325,348 08 | $1,260,964 97 | $1,513,040 11 | $1,664,825 15 | $1,888,041 93 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 27 33 | 682 43 | 122 60 | 437 31 | 231 99 |
| U. S. bonds & certificates of indebt. on hand | 293,950 00 | 502,550 00 | 436,650 00 | 234,550 00 | 460,336 27 |
| U. S. bonds & certificates of indebt. pledged | 237,000 00 | 202,000 00 | 604,000 00 | 309,000 00 | 282,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 325,567 41 | 364,204 66 | 556,711 49 | 640,138 99 | 715 776 54 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 125,354 66 | 117,124 84 | 173,541 49 | 71,225 16 | 180,440 79 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 41,053 10 | 123,911 54 | 98,135 95 | 66,646 57 | 71,949 53 |
| Due from other banks and bankers | 38,777 37 | 15,552 79 | 72,966 71 | 37,129 26 | 182,645 30 |
| Exchanges for clearing house | 78,565 44 | 18,130 71 | 48,128 35 | 58,924 52 | 74,437 75 |
| Cash in vault | 120,662 43 | 83,536 01 | 129,715 39 | 118,949 31 | 117,025 52 |
| Outside checks and other cash items | 5,810 16 | 3,372 14 | 8,147 99 | 10,802 90 | 4,260 31 |
| Furniture and fixtures | 30,000 00 | 30,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Banking house | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Other real estate | 5,275 49 | 5,240 84 | 5,217 18 | 5,183 25 | 5,146 81 |
| Due from U. S. treasurer | 5,000 00 | | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 9,357 55 | 14,802 06 | 10,459 92 | 9,861 65 | 9,153 52 |
| Totals | $2,847,749 02 | $2,948,072 99 | $3,887,837 18 | $3,458,674 07 | $4,222,416 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 20,459 48 | 36,660 99 | 32,449 56 | 29,061 23 | 34,668 44 |
| Dividends unpaid | 3,025 00 | 55 00 | 37 00 | 3,037 00 | 37 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 1,245,608 03 | 1,283,780 34 | 1,507,009 13 | 1,490,026 57 | 1,801,949 26 |
| Demand certificates of deposit | | | 207,607 50 | | |
| Certified checks | 29,814 05 | 3,650 59 | 8,515 50 | 13,840 85 | 64,235 05 |
| Cashier's checks | 5,652 22 | 4,931 17 | 16,168 70 | 51,471 84 | 10,908 40 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 58,987 62 | 95,324 29 | 55,207 12 | 60,834 80 | 101,084 65 |
| State moneys on deposit | 27,512 94 | 32,483 81 | 52,875 97 | 51,759 36 | 49,783 08 |
| Postal savings deposits | 19,292 22 | 19,493 20 | 18,177 70 | 18,412 85 | 18,412 85 |
| U. S. Government deposits | 53,402 35 | 86,000 00 | 101,500 00 | 10,000 00 | 10,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 539,062 67 | 629,000 05 | 680,703 50 | 751,394 88 | 1,105,505 04 |
| Savings certificates of deposit | 346,785 54 | 408,853 81 | 507,637 43 | 510,480 45 | 466,593 81 |
| Circulation | 95,495 00 | 94,895 00 | 97,395 00 | 99,995 00 | 96,295 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 200,000 00 | 50,000 00 | 397,000 00 | 150,000 00 | 125,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 3,251 90 | 2,944 74 | 5,553 07 | 18,359 24 | 137,943 68 |
| Totals | $2,847,749 02 | $2,948,072 99 | $3,887,837 18 | $3,458,674 07 | $4,222,416 26 |

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## No. 3513.

## CITY NATIONAL BANK, LANSING.

B. F. DAVIS, *President;* E. F. COOLEY, *Vice President;* J. W. HAARER, *Vice President and Cashier;* H. S. TERWILLIGER, *Assistant Cashier.*

DIRECTORS.—B. F. Davis, E. F. Cooley, Jacob Stahl, H. C. Klocksiem, Arthur D. Baker, H. E. Moore, H. M. Lee, James H. Seager, J. W. Haarer, B. S. Gier, Joseph Gerson, J. W. Knapp.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,371,492 82 | $1,495,150 15 | $1,507,022 35 | $1,730,302 40 | $2,106,483 67 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 403 42 | 1,172 42 | 1,087 27 | 972 34 | 397 28 |
| U. S. bonds & certificates of indebt. on hand | 395,000 00 | 763,750 00 | 902,600 00 | 961,100 00 | 647,046 00 |
| U. S. bonds & certificates of indebt. pledged | 110,000 00 | | | 110,000 00 | 110,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 677,959 54 | 625,759 54 | 697,333 23 | 777,766 04 | 911,109 30 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 157,050 76 | 179,706 41 | 202,626 99 | 203,717 48 | 242,996 10 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | 70,000 00 |
| Due from banks in reserve cities | 646,449 28 | 675,277 38 | 954,621 42 | 865,112 90 | 963,241 60 |
| Due from other banks and bankers | 106,247 05 | 237,235 63 | 76,017 83 | 192,621 63 | 240,797 64 |
| Exchanges for clearing house | 55,580 19 | 42,071 66 | 40,433 95 | 62,390 68 | 44,764 77 |
| Cash in vault | 152,934 33 | 100,483 58 | 134,995 58 | 112,837 05 | 184,559 85 |
| Outside checks and other cash items | 17,259 18 | 8,426 82 | 9,497 16 | 28,663 84 | 6,246 54 |
| Furniture and fixtures | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Banking house | 63,000 00 | 63,000 00 | 63,000 00 | 63,000 00 | 63,000 00 |
| Other real estate | 16,790 00 | 16,790 00 | 16,790 00 | 17,390 00 | 17,390 00 |
| Due from U. S. treasurer | 5,000 00 | 12,300 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 2,556 17 | 2,660 91 | 1,060 67 | 2,057 10 | 855 23 |
| Totals | $3,793,722 74 | $4,239,784 50 | $4,628,086 45 | $5,148,931 46 | $5,629,887 98 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 128,932 19 | 122,318 46 | 138,842 93 | 135,584 75 | 150,725 84 |
| Dividends unpaid | 10,155 00 | 170 00 | 120 00 | 10,120 00 | 120 00 |
| Reserved for taxes, interest, etc | | 6,000 00 | 12,000 00 | | 6,000 00 |
| Commercial deposits subject to check | 1,484,312 03 | 1,610,969 57 | 1,800,438 12 | 1,932,234 76 | 2,457,047 23 |
| Demand certificates of deposit | | | | | |
| Certified checks | 2,692 01 | 9,039 93 | 8,921 18 | 180,871 19 | 19,128 55 |
| Cashier's checks | 1,743 35 | 4,070 26 | 4,975 75 | 5,215 76 | 4,015 82 |
| Due to Federal Reserve Bank | | 12,395 77 | | | |
| Due to other banks and bankers | 408,829 39 | 406,344 46 | 373,343 11 | 357,488 01 | 300,331 84 |
| State moneys on deposit | 33,052 33 | 90,120 72 | 73,912 22 | 73,221 75 | 70,551 97 |
| Postal savings deposits | 20,476 47 | 18,510 60 | 15,416 14 | 12,716 70 | 11,502 87 |
| U. S. government deposits | 9,755 48 | 5,000 00 | 10,806 86 | 1,000 00 | 9,500 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,075,425 92 | 1,145,635 18 | 1,256,223 49 | 1,333,282 52 | 1,654,751 47 |
| Savings certificates of deposit | 311,503 88 | 482,511 28 | 512,086 14 | 610,298 73 | 610,740 81 |
| Circulation | 97,800 00 | 100,000 00 | 97,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 9,044 69 | 26,698 27 | 124,000 51 | 196,897 29 | 35,471 58 |
| Totals | $3,793,722 74 | $4,239,784 50 | $4,628,086 45 | $5,148,931 46 | $5,629,887 98 |

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## No. 1731.

## FIRST NATIONAL BANK, LAPEER.

CHESTER G. WHITE, *President;* EDMUND BROWNELL, *Vice President;* J. R. JOHNSON, *Cashier;* KIRK WHITE, *Assistant Cashier.*

DIRECTORS.—Edmund Brownell, Chester G. White, Kirk White, Ripley White, Geo. W. Rood, Wm. B. Williams, Chas. H. Rood.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $500,109 66 | $465,853 80 | $494,371 26 | $529,231 15 | $548,081 70 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,201 64 | 2,253 27 | 821 90 | 967 09 | 766 21 |
| U. S. bonds & certificates of indebt. on hand | 171,520 00 | 211,300 00 | 192,050 00 | 154,935 00 | 195,260 00 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 25,000 00 | 41,500 00 | 80,000 00 | 80,000 00 | 80,000 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 46,947 87 | 60,589 60 | 59,404 30 | 41,146 30 | 57,964 52 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 55,899 86 | 117,384 96 | 40,877 91 | 65,063 64 | 99,776 50 |
| Due from other banks and bankers | | | | | |
| Exchanges for clearing house | | 208 58 | | | |
| Cash in vault | 18,971 27 | 35,335 73 | 30,692 34 | 12,334 60 | 24,874 56 |
| Outside checks and other cash items | 30,781 13 | 34,484 95 | 58,613 85 | 37,058 24 | 51,478 57 |
| Furniture and fixtures | | | | | |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other real estate | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Due from U. S. treasurer | 1,275 00 | 1,275 00 | 1,275 00 | 1,275 00 | 1,275 00 |
| Other assets | 9,864 47 | 14,665 02 | 20,573 20 | 25,005 15 | 32,062 31 |
| Totals | $896,970 90 | $1,020,250 91 | $1,014,079 76 | $982,416 17 | $1,126,939 37 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $75,000 00 | $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 | 75,000 00 |
| Undivided profits, net | 38,408 91 | 28,865 60 | 35,951 27 | 43,984 74 | 45,452 00 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 268,485 08 | 417,344 72 | 362,250 15 | 384,966 69 | 464,588 31 |
| Demand certificates of deposit | 374,393 82 | 384,897 80 | 377,685 32 | 371,930 91 | 403,705 03 |
| Certified checks | | 576 40 | 13 00 | 13 00 | 20 00 |
| Cashier's checks | 6,603 59 | 6,361 83 | 13,771 40 | 5,523 64 | 12,309 85 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 33,394 91 | 6,519 97 | 11,761 73 | 900 30 | 25,164 85 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 184 59 | 184 59 | 196 89 | 196 89 | 199 33 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | | | | | |
| Savings certificates of deposit | | | | | |
| Circulation | 25,500 00 | 25,500 00 | 24,700 00 | 24,900 00 | 25,500 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | 37,750 00 | | |
| Other liabilities | | | | | |
| Totals | $896,970 90 | $1,020,250 91 | $1,014,079 76 | $982,416 17 | $1,126,939 37 |

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## No. 8598.

## FIRST NATIONAL BANK, LAURIUM.

WILLIAM J. REYNOLDS, *President;* FRANK H. HALLER, ALEX. LEVIN, *Vice Presidents;* J. B. PATON, *Cashier;* J. ELOF SMITH, LOUIS J. FURNO, *Assistant Cashiers.*

DIRECTORS.—Alex. Levin, Richard C. Blight, C. E. L. Thomas, William J. Reynolds, Vincent Vairo, Peter J. McClelland, Frank H. Haller, Thomas E. Bawden, J. B. Paton, Paul Tinetti, H. E. Lean.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $579,007 03 | $604,948 03 | $619,457 56 | $603,100 13 | $573,443 99 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 422 96 | 497 74 | 1,771 35 | 1,288 96 | 407 01 |
| U. S. bonds & certificates of indebt. on hand | 127,224 17 | 133,381 34 | 147,448 88 | 105,000 00 | 170,170 88 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other bonds, securities and stocks | 135,130 50 | 136,705 50 | 134,373 00 | 195,941 29 | 118,873 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 39,015 61 | 45,340 13 | 53,795 44 | 43,593 18 | 43,340 81 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 79,389 24 | | 196,188 36 | | |
| Due from other banks and bankers | 74,012 04 | 71,041 16 | 11,137 05 | 9,280 87 | 4,530 75 |
| Exchanges for clearing house | | | 1,056 70 | | |
| Cash in vault | 58,172 34 | 166,747 66 | 73,175 01 | 255,633 73 | 238,513 15 |
| Outside checks and other cash items | 9,582 90 | 6,629 58 | | 11,215 89 | 1,574 24 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Banking house | 72,000 00 | 72,000 00 | 71,500 00 | 71,000 00 | 71,000 00 |
| Other real estate | 3,197 74 | 3,288 12 | 3,000 00 | 3,000 00 | 3,000 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | 298 07 | 232 20 | 4,229 55 | 1,904 50 |
| Totals | $1,188,904 53 | $1,252,627 33 | $1,324,885 55 | $1,315,033 60 | $1,238,508 33 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 29,510 11 | 32,291 83 | 37,858 58 | 28,264 36 | 33,789 76 |
| Dividends unpaid | 442 07 | 63 87 | 39 87 | 362 79 | |
| Reserved for taxes, interest, etc | 4,000 00 | 4,000 00 | 4,500 00 | 5,000 00 | 5,000 00 |
| Commercial deposits subject to check | 282,530 20 | 304,947 22 | 345,366 28 | 321,229 18 | 292,387 97 |
| Demand certificates of deposit | 65,829 92 | | | | |
| Certified checks | 10 00 | 6 80 | 386 38 | 1,211 50 | 228 60 |
| Cashier's checks | 1,897 42 | 737 00 | 19,930 77 | 4,055 05 | 2,053 67 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,386 74 | 3,713 31 | 4,065 50 | 24,374 36 | 8,840 20 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 2,084 60 | 2,336 30 | 2,234 00 | 2,073 48 | 1,705 15 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 577,213 47 | 615,090 98 | 622,613 56 | 623,217 09 | 608,204 66 |
| Savings certificates of deposit | | 64,440 02 | 64,690 61 | 57,745 79 | 61,298 32 |
| Circulation | 98,000 00 | 100,000 00 | 98,200 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 22,500 00 | |
| Totals | $1,188,904 53 | $1,252,627 33 | $1,324,885 55 | $1,315,033 60 | $1,238,508 33 |

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## No. 2773.

## FIRST NATIONAL BANK, LUDINGTON.

J. S. STEARNS, *President;* JAS. FOLEY, H. V. HUSTON, *Vice Presidents;* W. L. HAMMOND, *Cashier;* H. T. STOTBERG, A. R. VESTLING, *Assistant Cashiers.*

DIRECTORS.—J. S. Stearns, W. L. Hammond, Jas. Foley, H. V. Huston, S. M. Snow, Jerome Harmon, Geo. A. Drach.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $514,411 59 | $429,553 77 | $459,049 65 | $484,333 63 | $397,041 48 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 265 35 | 378 88 | 300 99 | 301 85 | 476 93 |
| U. S. bonds & certificates of indebt. on hand | 176,350 00 | 175,000 00 | 150,600 00 | 43,930 00 | 169,000 00 |
| U. S. bonds & certificates of indebt. pledged | | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,900 00 | | | | 3,900 00 |
| Other bonds, securities and stocks | 153,534 90 | 204,710 90 | 161,648 40 | 154,148 40 | 155,148 40 |
| Premiums | 313 50 | | | | |
| Lawful reserve with Federal Reserve Bank | 35,256 28 | 38,402 51 | 37,956 89 | 30,301 46 | 37,084 46 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 43,339 25 | 39,593 51 | 80,777 69 | | 112,786 15 |
| Due from other banks and bankers | 7,120 14 | 1,585 01 | 3,754 96 | | 3,529 13 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 40,670 99 | | | 85,140 09 | 34,159 20 |
| Outside checks and other cash items | 2,522 45 | 6,572 26 | 6,463 34 | 3,252 86 | 2,062 09 |
| Furniture and fixtures | 5,000 00 | | | | 5,000 00 |
| Banking house | 60,467 63 | 65,467 63 | 65,467 63 | 65,467 63 | 60,467 63 |
| Other real estate | 13,038 04 | 13,253 35 | 13,253 35 | 13,253 35 | 13,280 65 |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | | 2,364 00 | 2,496 00 | | 2,040 00 |
| Totals | $1,057,440 12 | $1,003,131 82 | $1,008,018 90 | $906,379 27 | $1,022,226 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 25,000 00 | 25,000 00 |
| Undivided profits, net | 3,703 97 | 8,906 53 | 7,964 49 | 5,063 61 | 6,570 65 |
| Dividends unpaid | 5,000 00 | 145 00 | 145 00 | 5,145 00 | 145 00 |
| Reserved for taxes, interest, etc | | 566 00 | 624 00 | 1,044 00 | |
| Commercial deposits subject to check | 218,864 14 | 321,212 49 | 312,130 80 | 564,543 46 | 316,825 19 |
| Demand certificates of deposit | 293 48 | | | | 254 18 |
| Certified checks | | | | 6 60 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 4,469 51 | 3,943 48 | 2,753 68 | 1,986 16 | 290 47 |
| State moneys on deposit | | | | | 5,000 00 |
| Postal savings deposits | 5,540 36 | 5,540 36 | 5,520 36 | 5,017 13 | 4,713 69 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 315,946 84 | 230,150 00 | 225,300 00 | 173,573 31 | 355,065 02 |
| Savings certificates of deposit | 223,621 82 | 227,667 96 | 198,580 57 | | 183,021 92 |
| Circulation | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 125,000 00 | 50,000 00 | 100,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | 340 00 |
| Totals | $1,057,440 12 | $1,003,131 82 | $1,008,018 90 | $906,379 27 | $1,022,226 12 |

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## No. 2539.

## FIRST NATIONAL BANK, MANISTEE.

GEO. A. DUNHAM, *President;* GUS KITZINGER, *Vice President;* JOHN N. JUNGE, *Cashier;* JOE BAUR, *Assistant Cashier.*

DIRECTORS.—Geo. A. Dunham, Geo. A. Hart, Gus Kitzinger, John Seymour, Robert R. Ramsdell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $465,585 50 | $445,635 68 | $475,333 24 | $481,382 98 | $510,330 63 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,189 60 | 636 63 | 487 63 | 1,389 14 | 1,224 25 |
| U. S bonds & certificates of indebt. on hand | 54,150 00 | 157,850 00 | 148,700 00 | 76,783 80 | 51,933 80 |
| U. S. bonds & certificates of indebt. pledged | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other bonds, securities and stocks | 46,253 75 | 46,253 75 | 44,253 75 | 44,253 75 | 41,170 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 35,680 08 | 41,916 34 | 40,393 47 | 68,164 44 | 43,021 44 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 4,207 80 | 3,071 36 | 4,032 75 | 3,237 08 | 2,496 65 |
| Exchanges for clearing house | 5,406 32 | 10,338 97 | 1,708 22 | 5,962 09 | 3,461 01 |
| Cash in vault | 129,315 83 | 102,808 63 | 80,656 64 | 109,024 36 | 152,694 31 |
| Outside checks and other cash items | 683 80 | 683 80 | 683 80 | 100 00 | 100 00 |
| Furniture and fixtures | 15,502 08 | 15,502 08 | 15,502 08 | 15,502 08 | 15,502 08 |
| Banking house | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 | 36,000 00 |
| Other real estate | 5,348 16 | 5,348 16 | 5,348 16 | 4,000 00 | 1,000 00 |
| Due from U. S. treasurer | 550 00 | 1,250 00 | 650 00 | 1,250 00 | 1,250 00 |
| Other assets | | | | | |
| Totals | $828,622 92 | $896,045 40 | $882,499 74 | $875,799 72 | $888,934 17 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 14,100 00 | 14,100 00 | 5,500 00 | 5,500 00 | |
| Undivided profits, net | 3,690 36 | 1,336 32 | 10,868 38 | 3,503 36 | 2,210 16 |
| Dividends unpaid | 250 25 | 190 25 | 190 25 | 190 25 | 190 25 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 260,541 55 | 309,030 57 | 285,860 57 | 292,656 72 | 291,574 88 |
| Demand certificates of deposit | 103,947 24 | 104,324 22 | 86,961 72 | 82,762 75 | 98,901 31 |
| Certified checks | 5 70 | | | 50 00 | 1,654 80 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 6,180 33 | 3,622 43 | 11,795 59 | 1,747 93 | 15,441 72 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 10,405 07 | 9,769 53 | 8,737 45 | 7,941 45 | 9,421 42 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 305,202 42 | 319,977 22 | 301,927 89 | 310,279 76 | 344,539 63 |
| Savings certificates of deposit | | 8,694 86 | 46,257 89 | 46,167 50 | |
| Circulation | 24,300 00 | 25,000 00 | 24,400 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $828,622 92 | $896,045 40 | $882,499 74 | $875,799 72 | $888,934 17 |

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## No. 5348.

## FIRST NATIONAL BANK, MANISTIQUE.

A. S. PUTNAM, *President;* WM. B. THOMAS, *Vice President;* WM. S. CROWE, *Cashier;* PAUL R. BALDWIN, *Assistant Cashier.*

DIRECTORS.—A. S. Putnam, Wm. S. Crowe, Wm. B. Thomas, V. I. Hixson, Jno. A. Falk.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $205,979 57 | $193,563 29 | $243,641 37 | $236,181 59 | $266,344 90 |
| Customers' liability account of acceptance. | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 160 74 | 1,392 49 | 75 16 | 136 62 | 1,496 52 |
| U. S. bonds & certificates of indebt. on hand | 147,727 01 | 62,590 70 | 75,000 00 | 69,237 51 | ..... |
| U. S. bonds & certificates of indebt. pledged | 10,000 00 | 73,000 00 | 52,895 24 | 78,000 00 | 118,305 30 |
| Mortgages | ..... | 26,776 70 | ..... | 22,850 49 | ..... |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other bonds, securities and stocks | 122,437 51 | 114,547 51 | 101,125 26 | 112,346 01 | 107,886 89 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 16,446 95 | 23,694 08 | 22,581 68 | 18,512 79 | 16,104 77 |
| Due from Federal Reserve Bank (not available as reserve) | 15,743 83 | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | ..... | 26,913 14 | ..... | 3,691 80 | ..... |
| Due from other banks and bankers | 16,357 53 | 18,949 75 | ..... | 9,355 16 | 9,325 19 |
| Exchanges for clearing house | ..... | ..... | 10,819 18 | 2,840 60 | ..... |
| Cash in vault | 21,498 30 | 13,563 31 | 44,084 38 | 13,805 83 | 13,431 99 |
| Outside checks and other cash items | 8,134 29 | 9,839 49 | 7,822 06 | 601 83 | 467 74 |
| Furniture and fixtures | 3,000 00 | 3,000 00 | 2,999 00 | 2,999 00 | 2,999 00 |
| Banking house | 22,723 25 | 23,527 95 | 23,916 45 | 24,216 45 | 24,232 15 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from U. S. treasurer | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other assets | 4,936 62 | 5,817 11 | 4,759 62 | ..... | ..... |
| Items in transit | ..... | ..... | ..... | 4,536 20 | 5,263 48 |
| Totals | $600,545 60 | $602,515 52 | $595,119 40 | $604,711 88 | $571,257 93 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 603 08 | 1,128 71 | 4,008 93 | 1,412 18 | 2,282 21 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 1,411 62 | ..... | 2,056 23 | 2,408 85 | 2,135 45 |
| Commercial deposits subject to check | 159,662 25 | 172,107 03 | 163,851 39 | 149,154 12 | 120,622 70 |
| Demand certificates of deposit | 6,791 56 | 2,015 70 | ..... | 2,134 70 | 3,308 42 |
| Certified checks | ..... | ..... | 21 99 | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 4,378 31 | 9,894 58 | 5,603 00 | 1,178 62 | 7,215 79 |
| State moneys on deposit | ..... | 5,000 00 | ..... | 5,000 00 | ..... |
| Postal savings deposits | 4,557 62 | 4,260 84 | ..... | 2,997 89 | 4,329 17 |
| U. S. government deposits | ..... | 9,822 23 | 10,000 00 | 10,000 00 | 26,589 35 |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 216,013 80 | 220,695 28 | 260,677 86 | 232,852 09 | 233,637 80 |
| Savings certificates of deposit | 36,656 58 | 35,854 94 | ..... | 35,181 91 | 31,137 04 |
| Circulation | 58,800 00 | 60,000 00 | 58,900 00 | 60,000 00 | 60,000 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | 5,596 75 | ..... |
| Bills payable | 15,000 00 | ..... | 10,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | 7,700 00 | ..... | ..... | 16,650 00 | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 8,940 68 | 1,736 21 | ..... | 144 76 | ..... |
| Totals | $600,545 60 | $602,515 52 | $595,119 40 | $604,711 88 | $571,257 93 |

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## LIBERTY NATIONAL BANK, MARINE CITY.

SYDNEY C. MCLOUTH, *President;* AARON B. ARMSBURY, *Vice President;*

W. A. BLINN BUSHAW, *Cashier;* L. A. BUSHAW AND HENRY G. BELL, *Assistant Cashiers.*

DIRECTORS.—Sydney C. McLouth, Will J. Scott, Gordon W. Kingsbury, Arthur J. Scott, Ira H. McKinney, John H. McDonald, Aaron B. Armsbury, Henry H. Townsend, L. A. Bushaw, Andrew Friederichs, Orvil M. Quick, W. A. Blinn Bushaw.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $6,180 82 | $28,443 37 | $71,503 04 | $66,750 03 | $77,636 70 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | | 486 67 | 284 64 | |
| U. S. bonds & certificates of indebt. on hand | 1,600 00 | 55,350 00 | 84,150 00 | 73,500 00 | 111,850 00 |
| U. S. bonds & certificates of indebt. pledged | | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Mortgages | | 17,600 00 | 22,700 00 | 25,150 00 | 43,900 00 |
| Stock of Federal Reserve Bank | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 | 1,900 00 |
| Other bonds, securities and stocks | | 45,169 00 | 45,169 00 | 67,963 30 | 74,524 80 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 7,592 57 | 9,790 42 | 11,514 87 | 10,391 22 | 14,553 64 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 126,888 89 | 21,864 81 | 25,027 50 | 30,220 71 | 27,622 74 |
| Due from other banks and bankers | 3,700 00 | 9,491 18 | 1,650 00 | | 10,881 33 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 19,725 43 | 33,993 96 | 21,210 73 | 14,671 38 | 17,298 22 |
| Outside checks and other cash items | 314 66 | 25 00 | | | 602 25 |
| Furniture and fixtures | 5,393 63 | 6,647 85 | 8,262 35 | 8,362 35 | 8,842 35 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S treasurer | | | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | | | 1,925 38 | | |
| Expenses, interest and taxes paid, exceeding earnings | 2,368 44 | 3,654 75 | 2,107 19 | 1,077 63 | 307 98 |
| Totals | $175,664 44 | $235,930 34 | $300,856 73 | $303,521 26 | $393,170 01 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Undivided profits, net | | | | | |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | 41 40 | 48 00 | 45 00 |
| Commercial deposits subject to check | 84,402 97 | 81,276 11 | 83,656 48 | 65,256 70 | 104,666 06 |
| Demand certificates of deposit | | 349 68 | 430 00 | | |
| Certified checks | | | | | 83 00 |
| Cashier's checks | 130 92 | 90 55 | 272 73 | 671 45 | 6,415 76 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | 457 22 | 487 22 | 367 07 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 28,480 55 | 71,714 00 | 115,263 90 | 148,147 89 | 184,923 53 |
| Savings certificates of deposit | 150 00 | | | 1,410 00 | 1,519 59 |
| Circulation | | 20,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | 7,650 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 13,235 00 | | |
| Totals | $175,664 44 | $235,930 34 | $300,856 73 | $303,521 26 | $393,170 01 |

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## No. 390.

## FIRST NATIONAL BANK, MARQUETTE.

LOUIS G. KAUFMAN, *President;* EDW. S. BICE, *Vice President;* C. L. BRAINERD, *Cashier;* W. O. JOHNASON, O. M. OLSEN, *Assistant Cashiers.*

DIRECTORS.—S. R. Kaufman, Louis G. Kaufman, A. O. Jopling, Edw. S. Bice, C. L. Brainerd.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,659,647 71 | $1,560,703 70 | $1,545,995 89 | $1,675,407 10 | $1,759,539 46 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 8,179 93 | 531 46 | 3,476 04 | 818 88 | 1,093 60 |
| U. S. bonds & certificates of indebt. on hand | 243,550 00 | 550,850 00 | 661,850 00 | 45,638 97 | 481,487 31 |
| U. S. bonds & certificates of indebt. pledged | 150,000 00 | 150,000 00 | 150,000 00 | 647,000 00 | 175,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 7,500 00 | 7,500 00 |
| Other bonds, securities and stocks | 611,895 95 | 568,934 73 | 667,834 73 | 628,165 79 | 651,165 79 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 108,747 71 | 113,763 85 | 117,011 76 | 139,219 89 | 127,305 71 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 66,761 62 | 87,580 37 | 78,298 32 | 73,930 91 | 128,104 15 |
| Exchanges for clearing house | 4,854 72 | 7,052 90 | 7,554 12 | 12,558 90 | 10,341 10 |
| Cash in vault | 343,371 20 | 235,612 35 | 318,814 98 | 434,023 58 | 362,077 57 |
| Outside checks and other cash items | 6,193 16 | 20,434 00 | 18,281 23 | 8,224 35 | 1,365 77 |
| Furniture and fixtures | | | | | |
| Banking house | 39,000 00 | 39,000 00 | 39,000 00 | 27,000 00 | 27,000 00 |
| Other real estate | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Due from U. S. treasurer | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other assets | | 2,331 06 | 2,331 06 | | |
| Totals | $3,259,702 00 | $3,354,294 42 | $3,627,948 13 | $3,710,988 37 | $3,743 480 46 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 15,420 15 | 64,380 49 | 66,318 75 | 34,769 04 | 48,499 66 |
| Dividends unpaid | 1,332 00 | | | 2,103 00 | |
| Reserved for taxes, interest, etc | 47,061 97 | 11,246 30 | 19,606 68 | 30,967 16 | 16,471 21 |
| Commercial deposits subject to check | 956,392 51 | 784,321 09 | 876,009 91 | 1,000,558 74 | 1,186,182 49 |
| Demand certificates of deposit | | | | 95,147 98 | 117,649 77 |
| Certified checks | 1,225 00 | 225 00 | 364 04 | 1,109 14 | 225 00 |
| Cashier's checks | 9,551 24 | 14,921 58 | 9,886 77 | 24,871 59 | 7,883 17 |
| Due to Federal Reserve Bank | 8,740 13 | | | | |
| Due to other banks and bankers | 41,008 14 | 125,453 38 | 114,786 41 | 111,702 91 | 93,615 38 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 5,257 01 | 5,101 01 | 3,998 01 | 4,065 24 | 3,577 24 |
| U. S. government deposits | 86,269 01 | | 123,358 29 | 213,568 94 | 23,142 75 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,690,944 84 | 109,748 58 | 1,775,410 81 | 1,797,124 63 | 1,855,633 79 |
| Savings certificates of deposit | | 1,814,704 17 | 98,852 14 | | |
| Circulation | 146,500 00 | 147,250 00 | 146,250 00 | 145,000 00 | 140,600 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 26,942 82 | 138,550 00 | | |
| Totals | $3,259,702 00 | $3,354,294 42 | $3,627,948 13 | $3,710,988 37 | $3,743,480 46 |

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## No. 6003.

## MARQUETTE NATIONAL BANK, MARQUETTE.

J. M. LONGYEAR, *President;* D. W. POWELL, CHAS. H. SCHAFFER, *Vice Presidents;* F. J. JENNISON, *Cashier;* H. R. FOX, E. A. BROWN, *Assistant Cashiers.*

DIRECTORS.—J. M. Longyear, F. J. Jennison, J. G. Reynolds, A. T. Roberts, Chas. H. Schaffer, D. W. Powell, Austin Farrell, R. P. Bronson, James E. Sherman, E. L. Pearce.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,049,555 52 | $1,160,902 54 | $1,215,210 42 | $1,353,043 87 | $1,689,189 59 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 799 47 | 98 69 | 85 36 | 907 57 | 223 40 |
| U. S. bonds & certificates of indebt. on hand | 290,825 00 | 202,050 00 | 178,450 00 | 156,507 29 | 135,100 00 |
| U. S. bonds & certificates of indebt. pledged | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 174,284 27 | 159,284 55 | 144,244 55 | 143,636 46 | 162,736 46 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 103,885 92 | 95,825 50 | 100,449 08 | 84,726 50 | 113,667 93 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 22,769 84 | 36,636 69 | | | |
| Due from other banks and bankers | 7,831 59 | 32,209 97 | 8,686 07 | 24,864 54 | 21,415 12 |
| Exchanges for clearing house | 5,741 66 | 4,439 78 | 6,097 99 | 6,751 57 | 3,281 61 |
| Cash in vault | 434,283 77 | 319,360 99 | 436,675 49 | 183,977 71 | 200,424 23 |
| Outside checks and other cash items | 3,476 16 | 228 00 | 9,975 61 | 4,265 74 | 2,406 25 |
| Furniture and fixtures | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Banking house | 55,000 00 | 55,000 00 | 55,000 00 | 55,000 00 | 55,000 00 |
| Other real estate | 3,136 97 | 3,136 97 | 3,176 97 | 3,131 97 | 3,132 67 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 9,181 94 | 5,000 00 | 5,000 00 |
| Other assets | | | 5,215 45 | | |
| Totals | $2,268,590 17 | $2,186,173 68 | $2,284,448 93 | $2,133,813 22 | $2,503,577 26 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 35,306 80 | 40,269 91 | 44,818 49 | 41,591 12 | 53,020 48 |
| Dividends unpaid | 1,830 00 | 100 00 | 100 00 | 3,710 00 | 10 00 |
| Reserved for taxes, interest, etc | 10,670 15 | 1,743 11 | 7,543 11 | 22,473 67 | 15,867 81 |
| Commercial deposits subject to check | 1,092,902 09 | 869,380 17 | 894,077 12 | 826,052 74 | 1,159,306 40 |
| Demand certificates of deposit | 34,674 66 | 107,319 06 | 156,792 88 | 42,703 45 | 44,773 96 |
| Certified checks | 221 10 | 159 32 | 2,569 84 | 1,090 87 | 1,990 00 |
| Cashier's checks | 1,841 82 | 1,540 00 | 1,657 99 | 220 63 | 2,916 42 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 30,984 53 | 52,752 47 | 19,418 19 | 21,138 12 | 17,634 32 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | 17,500 00 | | 25,000 00 | 25,000 00 | 19,316 45 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 778,765 78 | 854,302 85 | 878,302 41 | 899,832 62 | 938,741 42 |
| Savings certificates of deposit | | | | | |
| Circulation | 100,000 00 | 100,000 00 | 97,200 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 13,893 24 | 8,606 79 | 6,968 90 | | |
| Totals | $2,268,590 17 | $2,186,173 68 | $2,284,448 93 | $2,133,813 22 | $2,503,577 26 |

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## No. 1515.

## FIRST NATIONAL BANK, MARSHALL.

C. E. GORHAM, *President;* F. A. STUART, *Vice President;* C. H. BILLINGS, *Cashier;* G. E. GRANT, *Assistant Cashier.*

DIRECTORS.—C. E. Gorham, F. A. Stuart, C. H. Billings, C. E. Gauss, C. C. Miller, G. W. Leedle, H. G. Kelser.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $464,902 38 | $432,603 77 | $459,271 53 | $473,384 96 | $483,552 94 |
| Customers liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 2,824 06 | 3,471 68 | 1,675 20 | 1,555 38 | 581 76 |
| U. S. bonds & certificates of indebt. on hand | 224,950 00 | 325,829 00 | 295,374 00 | 205,894 00 | 148,319 00 |
| U. S. bonds & certificates of indebt pledged | 100,000 00 | 105,000 00 | 105,000 00 | 110,000 00 | 125,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other bonds, securities and stocks | 296,171 64 | 301,049 60 | 316,399 60 | 323,699 60 | 322,326 44 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 52,082 98 | 55,013 39 | 64,235 93 | 44,226 72 | 44,444 66 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 56,901 02 | 108,759 51 | 57,691 46 | 23,834 73 | 61,635 75 |
| Due from other banks and bankers | 21,618 85 | 12,024 72 | 11,412 70 | 9,527 75 | 5,408 49 |
| Exchanges for clearing house | | | | | 144 79 |
| Cash in vault | 23,068 66 | 14,541 23 | 20,795 06 | 25,028 35 | |
| Outside checks and other cash items | 3,708 67 | 7,642 03 | 3,078 92 | 7,189 19 | |
| Furniture and fixtures | 6,447 70 | 6,447 70 | 6,447 70 | 6,447 70 | 6,447 70 |
| Banking house | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Other real estate | 1,032 23 | 1,054 03 | 958 03 | 958 03 | 958 03 |
| Due from U. S. treasurer | 5,000 00 | 4,959 96 | 5,000 00 | 2,400 00 | 5,000 00 |
| Other assets | 1,051 97 | | | | 1,876 45 |
| Totals | $1,271,510 16 | $1,390,146 62 | $1,359,090 13 | $1,245,896 41 | $1,217,446 01 |
| **Liabilities** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 50,300 31 | 50,826 28 | 56,476 28 | 52,520 27 | 54,899 88 |
| Dividends unpaid | 5,000 00 | | | 5,000 00 | |
| Reserved for taxes, interest, etc. | 95 73 | | | | |
| Commercial deposits subject to check | 399,896 42 | 489,799 03 | 475,465 39 | 439,566 51 | 420,262 00 |
| Demand certificates of deposit | 99,350 48 | 24,376 92 | 19,876 83 | 15,814 82 | 8,932 00 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 2,837 21 | 2,874 48 | 2,874 48 | 2,874 48 | 2,910 12 |
| U. S. government deposits | 2,715 85 | 2,816 21 | 1,785 58 | 2,432 48 | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 423,661 16 | 421,986 04 | 412,920 04 | 419,738 85 | 407,631 52 |
| Savings certificates of deposit | | 123,717 66 | 82,042 78 | 88,149 00 | 82,810 49 |
| Circulation | 95,700 00 | 90,900 00 | 88,100 00 | 94,800 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 30,000 00 | | 15,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 66,953 00 | 57,850 00 | 64,548 75 | | |
| Totals | $1,271,510 16 | $1,390,146 62 | $1,359,090 13 | $1,245,896 41 | $1,217,446 01 |

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## No. 3256.

## FIRST NATIONAL BANK, MENOMINEE.

G. A. BLESCH, *President;* JOHN HENES, *Vice President;* CLINTON W. GRAM, *Cashier;* ALFRED J. KLUMB, *Assistant Cashier.*

DIRECTORS.—G. A. Blesch, John Henes, C. I. Cook, Edward Daniell, Clinton W. Gram, R. W. S. Hoskin, Peter Wheaton, A. W. Blom, Fred M. Prescott.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $684,201 00 | $664,919 00 | $573,426 99 | $679,593 85 | $586,144 18 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 109 28 | 41 25 | 70 03 | 143 48 | 418 47 |
| U. S. bonds & certificates of indebt. on hand | 140,769 75 | 21,033 27 | 43,140 16 | 110,538 67 | 203,427 65 |
| U. S. bonds & certificates of indebt. pledged | 220,000 00 | 460,000 00 | 500,000 00 | 390,000 00 | 665,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other bonds, securities and stocks | 336,433 60 | 305,083 60 | 327,782 21 | 328,782 21 | 323,632 21 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 56,844 33 | 53,862 39 | 54,106 45 | 58,128 62 | 62,437 42 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 179,387 33 | | | | |
| Due from other banks and bankers | 21,165 71 | 313,047 88 | 299,988 84 | 185,862 92 | 215,776 04 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 23,675 81 | 15,722 20 | 22,104 73 | 15,535 43 | 14,616 24 |
| Outside checks and other cash items | 12,474 92 | 3,016 21 | 8,941 88 | 11,013 58 | 19,101 09 |
| Furniture and fixtures | 14,250 00 | 14,250 00 | 14,250 00 | 14,250 00 | 14,250 00 |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other assets | 27 89 | | | 111 82 | |
| Totals | $1,736,839 62 | $1,898,475 80 | $1,891,311 29 | $1,841,460 58 | $2,152,303 30 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $200,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 3,837 26 | 4,634 33 | 4,203 84 | 1,504 15 | 4,595 51 |
| Dividends unpaid | 8,000 00 | | 52 00 | 4,000 00 | 20 00 |
| Reserved for taxes, interest, etc | 8,169 64 | 4,666 66 | 12,200 32 | 4,997 89 | 7,616 50 |
| Commercial deposits subject to check | 431,805 88 | 363,658 08 | 429,654 72 | 415,100 96 | 455,950 17 |
| Demand certificates of deposit | 16,012 92 | 82,981 96 | 30,569 30 | 21,458 11 | 49,625 02 |
| Certified checks | 134 40 | 75 32 | 100 00 | 272 37 | 4,209 25 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 4,356 67 | 8,853 44 | 9,902 39 | 6,354 66 | 2,061 96 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 1,990 44 | 1,564 54 | 1,564 54 | 3,588 56 | 3,579 60 |
| U. S. government deposits | 15,000 00 | 143,887 50 | 115,000 00 | 79,800 00 | 296,330 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 609,239 28 | 639,899 49 | 646,433 47 | 661,582 36 | 693,466 07 |
| Savings certificates of deposit | 178,293 13 | 174,929 88 | 171,630 71 | 169,403 56 | 166,789 58 |
| Circulation | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 | 200,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 10,000 00 | 13,324 60 | 10,000 00 | 13,397 96 | 13,059 64 |
| Totals | $1,736,839 62 | $1,898,475 80 | $1,891,311 29 | $1,841,460 58 | $2,152,303 30 |

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## No. 4454.

## THE LUMBERMEN'S NATIONAL BANK, MENOMINEE.

W. S. CARPENTER, *President;* A. B. STRYKER, *Vice President;* WM. WEBB HARMON, *Cashier;* D. G. WILSON, *Assistant Cashier.*

DIRECTORS.—W. S. Carpenter, Peter Sibenaler, A. B. Stryker, Wm. S. Carpenter, A. C. Wells, Wm. Webb Harmon, John S. Coman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $580,019 34 | $522,482 19 | $571,301 06 | $555,134 72 | $570,380 69 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 193 84 | 148 58 | | 257 29 | 256 44 |
| U. S. bonds & certificates of indebt. on hand | 100,000 00 | 130,000 00 | 140,000 00 | 187,400 00 | 170,000 00 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Other bonds, securities and stocks | 78,061 00 | 99,986 00 | 103,354 75 | 67,129 75 | 154,827 25 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 34,681 07 | 39,097 99 | 41,057 53 | 26,227 95 | 49,020 70 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 22,532 99 | 163,052 38 | 16,710 89 | 9,493 93 | 103,068 14 |
| Due from other banks and bankers | 51,431 21 | 75,345 76 | 63,061 12 | 41,005 57 | 74,038 31 |
| Exchanges for clearing house | 9,364 69 | 1,922 96 | 6,074 45 | 3,448 73 | |
| Cash in vault | 14,026 26 | 13,716 69 | 14,852 14 | 14,770 55 | 21,291 97 |
| Outside checks and other cash items | 5,949 47 | 12,825 62 | 4,362 97 | | |
| Furniture and fixtures | | | | | |
| Banking house | 12,400 00 | 12,400 00 | 12,400 00 | 12,400 00 | 12,400 00 |
| Other real estate | 548 86 | 548 86 | 548 86 | 548 86 | 548 86 |
| Due from U. S. treasurer | 5,002 50 | 5,002 50 | 5,002 50 | 5,002 50 | 5,002 50 |
| Other assets | 1,637 75 | 1,394 35 | 1,198 30 | 1,187 48 | 1,140 16 |
| Totals | $920,348 98 | $1,082,423 88 | $984,424 57 | $928,507 33 | $1,166,475 02 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 9,305 51 | 4,968 38 | 5,806 79 | 8,641 43 | 11,434 02 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 347,763 51 | 494,232 57 | 328,902 35 | 310,347 79 | 542,674 20 |
| Demand certificates of deposit | 3,280 61 | 2,295 11 | 23,040 36 | 9,418 36 | 25,943 36 |
| Certified checks | | | 2,183 25 | 100 00 | 25 00 |
| Cashier's checks | 18 19 | 274 60 | 114 23 | 818 51 | 400 11 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 399 28 | 6,252 30 | 4,701 57 | 4,630 04 | 3,222 18 |
| State moneys on deposit | | | | 10,000 00 | |
| Postal savings deposits | | | | 5,415 21 | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 224,314 93 | 238,844 14 | 226,768 61 | 229,273 51 | 237,125 39 |
| Savings certificates of deposit | 84,390 44 | 84,048 41 | 85,236 94 | 81,513 56 | 91,351 76 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 55,000 00 | 15,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 876 51 | 1,508 37 | 2,670 47 | 3,348 92 | 4,299 00 |
| Totals | $920,348 98 | $1,082,423 88 | $984,424 57 | $928,507 33 | $1,166,475 02 |

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## No. 1587.

## FIRST NATIONAL BANK, MONROE.

E. C. RAUCH, *President;* J. E. LANDON, *Vice President;* WM. G. GUTMANN, *Cashier;* FRED J. SILL, SOPHIA WARNER, *Assistant Cashiers.*

DIRECTORS.—J. E. Landon, Fred J. Sill, Wm. G. Gutmann, E. C. Rauch, Chas. T. Southworth, H. D. Hoffman, Thornton Dixon, W. C. Sterling, Jr.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $424,799 65 | $483,132 81 | $428,377 31 | $449,628 02 | $457,070 10 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdarfts, secured and unsecured | 169 69 | 64 65 | 125 53 | 189 33 | 62 02 |
| U. S. bonds & certificates of indebt. on hand | 216,300 25 | 353,938 00 | 443,353 00 | 358,850 00 | 221,489 26 |
| U. S. bonds & certificates of indebt. pledged | 50,000 00 | 40,000 00 | 50,000 00 | 125,000 00 | 150,000 00 |
| Mortgages | 43,785 00 | 39,903 56 | 38,454 60 | 39,209 60 | 36,535 00 |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other bo nds, securities and stocks | 634,781 65 | 679,883 41 | 731,476 85 | 786,885 68 | 790,109 22 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 72,735 75 | 73,018 05 | 142,900 31 | 94,539 00 | 69,327 64 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 30,976 97 | 125,323 25 | 92,644 44 | 33,521 65 | 95,836 52 |
| Due from other banks and bankers | 25,215 25 | 61,131 10 | 44,755 55 | 17,613 27 | 14,882 51 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 47,821 90 | 37,603 32 | 47,436 47 | 58,895 82 | 49,530 85 |
| Outside checks and other cash items | 4,243 38 | 1,193 45 | 5,025 67 | 6,138 56 | 5,001 13 |
| Furniture and fixtures | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 26,000 00 | 26,000 00 |
| Other real estate | 12,750 00 | 12,750 00 | 12,750 00 | 12,750 00 | 12,750 00 |
| Due from U. S. treasurer | 2,500 00 | 4,100 00 | 2,500 00 | 2,500 00 | 4,700 00 |
| Other assets | | | | | |
| Totals | $1,604,329 49 | $1,950,291 60 | $2,078,049 73 | $2,019 970 93 | $1,941,544 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 37,039 12 | 40,242 06 | 48,861 54 | 37,188 66 | 45,693 74 |
| Dividends unpaid | 5,050 00 | 30 00 | 30 00 | 6,000 00 | 41 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 749,029 09 | 827,361 46 | 885,062 11 | 663,430 03 | 493,813 73 |
| Demand certificates of deposit | 131,802 87 | 26,136 91 | 29,480 42 | 17,985 96 | 12,605 64 |
| Certified checks | | 1,000 00 | 2,560 00 | 2,500 00 | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | 23,153 61 | |
| Postal savings deposits | 4,756 78 | 3,949 59 | 3,824 59 | 2,554 59 | 2,033 68 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 167,899 80 | 431,617 35 | 467,460 28 | 495,348 79 | 534,533 84 |
| Savings certificates of deposit | 308,751 83 | 419,954 23 | 420,770 79 | 476,809 29 | 532,822 62 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 30,000 00 | 30,000 00 | 50,000 00 | 125,000 00 | 150,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,604,329 49 | $1,950,291 60 | $2,078,049 73 | $2,019,970 93 | $1,941,544 25 |

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## No. 5669.

## FIRST NATIONAL BANK, MORENCI.

GEO. H. RORICK, *President;* C. M. RORICK, *Vice President;* A. A. THOMPSON, *Cashier.*

DIRECTORS.—Geo. H. Rorick, A. V. Foster, O. Onweller, Henry L. Kennedy, A. A. Kennedy, C. M. Rorick, A. A. Thompson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $295,291 17 | $268,526 32 | $295,061 94 | $305,387 81 | $322,760 71 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 541 55 | 935 79 | 1,365 63 | 528 12 | 57 52 |
| U. S. bonds & certificates of indebt. on hand | 85,756 25 | 62,800 00 | 85,800 00 | 86,200 00 | 64,450 00 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,300 00 | 1,300 00 | 1,300 00 | 1,300 00 | 1,500 00 |
| Other bonds, securities and stocks | | 49,056 25 | 25,056 25 | 25,056 25 | 75,918 75 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 16,102 25 | 16,916 63 | 16,107 33 | 19,992 47 | 20,378 40 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 16,988 32 | 17,825 41 | 19,001 75 | 62,592 70 | 6,078 10 |
| Due from other banks and bankers | 12,397 60 | 3,548 25 | | 3,772 86 | 3,235 09 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 11,546 07 | 11,458 01 | 7,228 28 | 7,820 67 | 13,387 61 |
| Outside checks and other cash items | 413 35 | 1,612 97 | 453 01 | 2,573 25 | 2,883 87 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,000 00 | 1,000 00 |
| Banking house | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 | 7,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | 5,078 30 | 3,266 33 | 3,100 00 | 3,300 00 | |
| Totals | $455,164 86 | $446,995 96 | $464,224 19 | $527,774 13 | $519,900 05 |
| **Liabilities** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 9,211 83 | 4,630 45 | 9,556 11 | 6,535 63 | 9,269 20 |
| Dividends unpaid | 1,750 00 | | | 1,500 00 | |
| Reserved for taxes, interest, etc | | 6,000 00 | 4,000 00 | | |
| Commercial deposits subject to check | 115,442 04 | 146,482 19 | 133,132 48 | 170,677 66 | 148,066 91 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 5,000 00 | | 5,000 00 | |
| Postal savings deposits | 1 99 | | | | |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 205,989 97 | 199,778 78 | 205,666 11 | 201,877 52 | 239,748 53 |
| Savings certificates of deposit | 9,963 38 | 9,604 54 | 15,979 49 | 31,078 32 | 47,815 41 |
| Circulation | 25,000 00 | 25,000 00 | 24,200 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | 17,045 65 | | | | |
| Bills payable | | 500 00 | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' lettres of credit | | | | | |
| Other liabilities | 20,760 00 | | 21,680 00 | 36,105 00 | |
| Totals | $455,164 86 | $446,995 96 | $464,224 19 | $527,774 13 | $519,900 05 |

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No. 9000.

## THE FIRST NATIONAL BANK OF ALGER COUNTY, MUNISING.

WM. G. MATHER, *President;* G. SHERMAN COLLINS, *Vice President and Cashier;* JOHN N. KORPELA, *Assistant Cashier.*

DIRECTORS.—Wm. J. Mather, C. V. R. Townsend, G. Sherman Collins, M. A. Doty, H. R. Harris.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $573,344 46 | $518,694 12 | $555,058 24 | $646,864 95 | $779,712 83 |
| Customers' liability account of acceptance. | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 754 93 | 649 85 | 2,541 56 | 545 85 | 416 60 |
| U. S. bonds & certificates of indebt. on hand | 20,000 00 | 176,095 81 | 120,021 57 | 168,842 62 | 118,277 42 |
| U. S. bonds & certificates of indebt. pledged | 60,000 00 | ..... | 75,000 00 | ..... | 60,000 00 |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,300 00 | 3,300 00 | 3,300 00 |
| Other bonds, securities and stocks | 225,671 18 | 211,210 88 | 205,295 88 | 219,776 59 | 231,669 55 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 85,936 87 | 50,696 90 | 50,192 17 | 81,756 64 | 72,059 85 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 77,527 27 | 85,421 51 | 70,932 17 | 52,290 63 | 151,421 99 |
| Due from other banks and bankers | 38,424 15 | 32,167 72 | 22,123 02 | 30,744 78 | 45,426 79 |
| Exchanges for clearing house | 221 71 | 488 38 | 27 00 | 117 02 | 529 71 |
| Cash in vault | 37,887 00 | 42,445 34 | 56,446 93 | 30,395 62 | 44,683 08 |
| Outside checks and other cash items | 1,519 94 | 774 86 | 1,089 67 | 3,228 89 | 1,425 98 |
| Furniture and fixtures | ..... | 76 50 | 76 50 | 76 50 | 208 89 |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from U. S. treasurer | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other assets | 7,969 38 | 6,652 32 | 4,875 24 | 6,437 84 | 6,705 20 |
| Totals | $1,155,256 89 | $1,151,374 19 | $1,189,979 95 | $1,267,377 93 | $1,538,837 89 |
| **Liabilities** | | | | | |
| Capital stock paid in | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 | $60,000 00 |
| Surplus fund | 40,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Undivided profits, net | 20,576 06 | 13,722 09 | 16,146 33 | 18,433 21 | 24,142 45 |
| Dividends unpaid | 1,874 00 | 6 00 | 18 00 | 1,080 00 | 6 00 |
| Reserved for taxes, interest, etc | 6,706 39 | 9,606 39 | 12,706 39 | 10,353 79 | 13,653 79 |
| Commercial deposits subject to check | 544,063 97 | 518,008 59 | 489,510 89 | 557,543 91 | 826,696 21 |
| Demand certificates of deposit | ..... | ..... | 13,158 00 | ..... | ..... |
| Certified checks | 14 75 | 45 20 | 35 45 | 42 14 | 641 50 |
| Cashier's checks | 3,714 62 | 535 10 | 3,267 99 | 863 13 | 1,724 62 |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 3,156 65 | 1,268 04 | ..... | 104 11 | 231 71 |
| State moneys on deposit | ..... | ..... | 20,000 00 | 20,000 00 | 10,000 00 |
| Postal savings deposits | 4,380 32 | 3,760 32 | 2,740 32 | 3,267 30 | 3,267 30 |
| U. S. government deposits | ..... | ..... | 2,550 00 | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 388,322 38 | 413,909 57 | 442,008 70 | 462,125 37 | 466,915 32 |
| Savings certificates of deposit | 19,702 91 | 16,533 14 | 16,560 65 | 18,650 69 | 16,125 62 |
| Circulation | 59,997 50 | 59,997 50 | 58,197 50 | 59,997 50 | 59,997 50 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 2,747 34 | 3,982 25 | 3,079 73 | 4,916 78 | 5,435 87 |
| Totals | $1,155,256 89 | $1,151,374 19 | $1,189,979 95 | $1,267,377 93 | $1,538,837 89 |

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## No. 4398.

## HACKLEY NATIONAL BANK, MUSKEGON.

THOMAS HUME, *Chairman of the Board;* WILLIAM MUNROE, *President;* GEO. A. ABBOTT, L. C. WALKER, OTTO G. MEESKE, *Vice Presidents;* H. C. WAGNER, *Cashier;* E. W. THAYER, GUSTAV H. DIETRICK, *Assistant Cashiers.*

DIRECTORS.—Thomas Hume, William Munroe, John Vander Laan, Otto G. Meeske, L. C. Walker, Wallace Foote, Henry A. Bauknecht, Gustav H. Neumeister, W. R. Angell.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $742,139 71 | $666,114 05 | $651,827 00 | $717,375 40 | $933,065 64 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 177 60 | 1,397 76 | 858 69 | 208 92 | 1,395 71 |
| U. S. bonds & certificates of indebt. on hand | 431,000 00 | 610,250 00 | 760,050 00 | 607,551 20 | 662,641 20 |
| U. S. bonds & certificates of indebt. pledged | 75,000 00 | 74,000 00 | 74,000 00 | 75,000 00 | 75,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 686,705 80 | 680,705 80 | 680,705 80 | 653,805 80 | 631,484 55 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 123,048 40 | 101,396 29 | 129,881 29 | 121,029 43 | 141,554 39 |
| Due from Federal Reserve Bank (not available as reserve) | | | | 50,000 00 | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 1,332 01 | 6,409 93 | 4,394 89 | 2,546 43 | 71 57 |
| Exchanges for clearing house | | 14,174 65 | 22,068 47 | 41,961 83 | 34,068 15 |
| Cash in vault | 597,519 68 | 579,627 58 | 528,460 86 | 553,632 81 | 598,024 34 |
| Outside checks and other cash items | 35,235 14 | 7,947 65 | 3,113 43 | 2,350 35 | 337 11 |
| Furniture and fixtures | 10,002 12 | 10,002 12 | 10,002 12 | | 265 00 |
| Banking house | 63,624 41 | 67,698 43 | 74,264 02 | 100,000 00 | 100,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 | 3,700 00 |
| Other assets | 451 20 | 5,511 14 | | | |
| Totals | $2,775,936 07 | $2,834,935 40 | $2,949,326 57 | $2,935,162 17 | $3,187,607 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 56,865 14 | 62,379 67 | 72,892 18 | 55,228 07 | 66,274 63 |
| Dividends unpaid | 5,020 00 | 45 00 | 45 00 | 5,020 00 | 70 00 |
| Reserved for taxes, interest, etc | 7,000 00 | 7,000 00 | 7,000 00 | 32,067 27 | 21,898 75 |
| Commercial deposits subject to check | 1,053,414 53 | 1,031,316 85 | 1,170,181 94 | 1,115,630 73 | 1,235,540 32 |
| Demand certificates of deposit | 5,844 44 | 5,794 44 | | 5,794 44 | 5,794 44 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 3,424 80 | 6,184 07 | | 25,527 63 | 23,340 25 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 21,810 20 | 23,613 00 | 24,899 74 | 25,196 77 | 23,196 77 |
| U. S. government deposits | 1,000 00 | | 1,000 00 | 1,000 00 | 1,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 678,486 66 | 671,207 84 | 768,873 57 | 771,564 60 | 889,468 43 |
| Savings certificates of deposit | 669,070 30 | 744,664 11 | 633,234 14 | 623,444 26 | 647,024 07 |
| Circulation | 74,000 00 | 74,000 00 | 71,200 00 | 74,000 00 | 74,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 8,730 42 | | 688 40 | |
| Totals | $2,775,936 07 | $2,834,935 40 | $2,949,326 57 | $2,935,162 17 | $3,187,607 66 |

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## No. 4840.

## NATIONAL LUMBERMAN'S BANK, MUSKEGON.

C. C. BILLINGHURST, *President;* J. G. EMERY, JR., W. H. MANN, H. E. LANGELAND, C. D. STEVENS, *Vice Presidents;* J. A. BILLINGHURST, *Cashier;* E. W. BOYER, ERWIN A. LARSEN, *Assistant Cashiers.*

DIRECTORS.—C. C. Billinghurst, J. G. Emery, Jr., Thomas H. Hume, C. D. Stevens, J. George Dratz, P. R. Beardsley, W. H. Mann, H. E. Langeland, G. B. M. Towner.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $716,944 31 | $703,013 34 | $723,832 52 | $758,512 78 | $890,874 78 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 211 77 | 596 47 | 499 74 | 739 43 | 397 76 |
| U. S. bonds & certificates of indebt. on hand | 754,275 00 | 709,800 00 | 717,500 00 | 758,600 00 | 664,850 00 |
| U. S. bonds & certificates of indebt. pledged | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 5,250 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 680,031 83 | 642,304 43 | 599,734 95 | 679,734 95 | 723,234 95 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 102,732 04 | 102,932 75 | 93,730 04 | 103,344 24 | 113,544 08 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 6,064 59 | 13,872 55 | 7,661 71 | 11,223 39 | 7,074 83 |
| Exchanges for clearing house | 39,058 30 | 6,667 47 | 34,099 42 | 16,308 43 | 31,362 67 |
| Cash in vault | 412,402 57 | 340,052 61 | 451,175 00 | 469,729 00 | 359,416 87 |
| Outside checks and other cash items | 11,436,34 | 15,718 98 | 23,244 29 | 20,770 21 | 9,390 93 |
| Furniture and fixtures | 5,000 00 | 7,206 40 | 7,206 40 | 7,206 40 | 7,206 40 |
| Banking house | 20,000 00 | 20,000 00 | 20,000 00 | 20,000 00 | 55,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 5,000 00 | 7,200 00 | 7,700 00 | 6,500 00 | 8,150 00 |
| Other assets | | 10,325 55 | 10,136 34 | | 550 06 |
| Totals | $2,858,406 75 | $2,685,690 55 | $2,802,520 41 | $2,958,668 83 | $2,977,053 33 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 19,302 00 | 28,826 74 | 27,649 20 | 28,070 63 | 43,645 81 |
| Dividends unpaid | 4,004 00 | 12 00 | 12 00 | 5,004 00 | 59 00 |
| Reserved for taxes, interest, etc. | 10,000 00 | 10,000 00 | 10,000 00 | 11,055 40 | 11,055 40 |
| Commercial deposits subject to check | 526,581 54 | 532,033 75 | 572,088 24 | 862,975 79 | 755,344 75 |
| Demand certificates of deposit | 4,860 18 | 3,105 18 | 355 18 | 355 18 | 35,951 93 |
| Certified checks | 397 62 | 5,075 95 | 51 10 | 649 50 | 161 64 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 140 45 | 1,718 33 | | 367 68 | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 22,242 93 | 22,242 93 | 23,891 73 | 25,607 04 | 23,107 04 |
| U. S. Government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,187,885 87 | 980,751 73 | 976,197 20 | 969,898 87 | 1,003,726 86 |
| Savings certificates of deposit | 770,854 68 | 789,625 87 | 813,581 29 | 749,126 80 | 797,780 46 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 94,500 00 | 94,900 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 12,137 48 | 12,298 07 | 78,694 47 | 11,057 94 | 11,320 44 |
| Totals | $2,858,406 75 | $2,685,690 55 | $2,802,520 41 | $2,958,668 83 | $2,977,053 33 |

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## No. 4125.

## UNION NATIONAL BANK, MUSKEGON.

LOUIS KANITZ, *Chairman of the Board;* JOHN Q. ROSS, *President;* GUSTAV MEESKE, GEO. L. LEFEVRE, P. P. SCHNORBACH, W. H. WILSON, GEO. W. ZINKY, *Vice President;* JOHN W. WILSON, *Cashier;* NORMAN T. THOMSON, *Assistant Cashier.*

DIRECTORS.—William J. Brinen, Geo. L. LeFevre, Philip P. Schnorbach, C. C. Moulton, Louis Kanitz, Gustav Meeske, John Q. Ross, Ira A. Wyant, C. B. W. Cunningham, Richard H. Harry I. Sanford, George W. Zinky, Chas. W. Marsh, W. H. Wilson, Wm. E. Jeannot.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $608,183 94 | $601,925 50 | $619,633 80 | $845,346 40 | $1,119,184 48 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 223 23 | 1,375 44 | 665 87 | 210 37 | 361 28 |
| U. S. bonds & certificates of indebt. on hand | 454,411 00 | 531,450 00 | 335,568 00 | 327,403 00 | 342,068 00 |
| U. S. bonds & certificates of indebt. pledged | 50,000 00 | 53,000 00 | 178,000 00 | 53,000 00 | 103,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 18,000 00 |
| Other bonds, securities and stocks | 268,005 75 | 260,005 75 | 252,555 75 | 264,534 75 | 304,128 08 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 76,971 71 | 72,348 13 | 75,420 87 | 95,621 91 | 85,152 82 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 78,167 64 | 24,891 81 | 93,538 25 | 168,958 43 | 116,246 30 |
| Due from other banks and bankers | 5,936 92 | 2,208 98 | 5,439 89 | 33,151 02 | 5,730 60 |
| Exchanges for clearing house | 21,159 00 | 15,225 94 | 14,639 92 | 21,056 37 | 17,435 05 |
| Cash in vault | 73,876 76 | 64,270 13 | 88,671 29 | 102,854 55 | 78,913 78 |
| Outside checks and other cash items | 6,112 46 | 4,682 88 | 4,937 59 | 8,609 90 | 4,329 63 |
| Furniture and fixtures | 10,903 70 | 15,318 74 | 27,052 97 | 30,872 62 | 33,648 38 |
| Banking house | 175,000 00 | 195,000 00 | 235,000 00 | 275,000 00 | 315,000 00 |
| Other real estate | 1,567 26 | 1,567 26 | 1,567 26 | 1,567 26 | 1,567 26 |
| Due from U. S. treasurer | 5,963 00 | 5,000 00 | 5,000 00 | 5,000 00 | 8,055 00 |
| Other assets | 4,029 48 | 6,033 70 | 4,827 59 | | |
| Totals | $1,845,011 85 | $1,858,804 26 | $1,947,019 05 | $2,237,686 58 | $2,552,820 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $400,000 00 |
| Surplus fund | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 200,000 00 |
| Undivided profits, net | 20,791 33 | 22,372 22 | 22,249 34 | 18,894 55 | 9,498 41 |
| Dividends unpaid | 3,027 00 | 27 00 | 27 00 | 3,027 00 | 27 00 |
| Reserved for taxes, interest, etc. | 5,000 00 | 5,000 00 | 5,000 00 | 5,397 24 | 3,067 66 |
| Commercial deposits subject to check | 743,426 48 | 547,502 69 | 656,090 92 | 817,140 46 | 789,128 01 |
| Demand certificates of deposit | 964 55 | 964 55 | 964 55 | 964 55 | 2,424 21 |
| Certified checks | 709 25 | 593 94 | 550 00 | 11,314 32 | 2,100 00 |
| Cashier's checks | | | | | 128 16 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits | 24,769 12 | 27,019 77 | 23,554 95 | 23,737 41 | 22,433 99 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 489,050 65 | 759,774 67 | 588,969 75 | 617,539 95 | 685,531 15 |
| Savings certificates of deposit | 160,142 86 | 174,739 22 | 199,749 66 | 205,566 89 | 233,287 07 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 125,000 00 | | 50,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 97,130 61 | 20,810 20 | 24,862 88 | 234,104 21 | 30,195 00 |
| Totals | $1,845,011 85 | $1,858,804 26 | $1,947,019 05 | $2,237,686 58 | $2,552,820 66 |

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## No. 3717.

## FIRST NATIONAL BANK, NEGAUNEE.

A. MAITLAND, *President;* JOS. H. WINTER, *Vice President;* T. C. YATES, *Cashier;* JOHN J. BELDO, M. G. DEGABRIELE, *Assistant Cashiers.*

DIRECTORS.—A. Maitland, E. C. Anthony, Jos. H. Winter, T. C. Yates, Chas. Johnson.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $927,273 08 | $873,866 33 | $912,628 44 | $884,706 99 | $882,884 83 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 273 58 | 196 52 | 103 13 | 2,133 73 | 764 75 |
| U. S. bonds & certificates of indebt. on hand | 58,950 00 | 375,089 32 | 550,350 00 | 381,000 00 | 190,531 42 |
| U. S. bonds & certificates of indebt. pledged | 241,000 00 | 101,000 00 | | 85,100 00 | 111,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 133,519 92 | 150,307 42 | 153,027 42 | 148,224 70 | 215,079 42 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 65,321 46 | 79,224 94 | 82,507 56 | 152,119 12 | 81,600 37 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | 412,640 00 | | | |
| Due from other banks and bankers | 12,753 85 | 56,000 00 | | 72,500 00 | 50,348 90 |
| Exchanges for clearing house | | | 85,682 65 | 6,922 73 | |
| Cash in vault | 258,646 71 | 45,362 72 | 377,927 81 | 277,976 40 | 398,903 56 |
| Outside checks and other cash items | 2,463 68 | 4,303 92 | 2,968 92 | 698 59 | 9,901 66 |
| Furniture and fixtures | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 | 8,000 00 |
| Banking house | 33,000 00 | 33,000 00 | 33,000 00 | 33,000 00 | 33,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 4,997 50 | 4,997 50 | 4,997 50 | 4,997 50 | 4,997 50 |
| Other assets | 2,500 00 | 2,500 00 | 3,000 00 | 3,242 10 | 2,000 00 |
| Totals | $1,754,699 78 | $2,152,488 67 | $2,220,193 43 | $2,066,621 86 | $1,995,012 41 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 30,656 07 | 30,765 27 | 34,475 53 | 33,960 19 | 39,646 12 |
| Dividends unpaid | 3,124 00 | | | | |
| Reserved for taxes, interest, etc. | 3,441 02 | 11,134 63 | 13,017 35 | 3,639 83 | 11,084 70 |
| Commercial deposits subject to check | 344,371 97 | 611,133 10 | 679,826 41 | 583,880 04 | 496,516 94 |
| Demand certificates of deposit | | | 16,533 23 | | |
| Certified checks | 25 00 | 25 00 | 232 50 | 25 00 | 175 00 |
| Cashier's checks | 5,091 22 | 522 95 | 1,201 75 | 1,426 75 | 317 05 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,817 29 | 6,769 96 | 12,691 47 | 3,580 72 | 17,568 98 |
| State moneys on deposit | | | | 4,000 00 | |
| Postal savings deposits | 6,576 82 | 6,540 22 | 3,955 72 | 4,783 42 | 3,476 03 |
| U. S. government deposits | 29,000 00 | 81,000 00 | 1,000 00 | 1,000 00 | 22,334 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,014,963 12 | 1,092,064 31 | 1,119,259 47 | 1,118,692 68 | 1,089,065 02 |
| Savings certificates of deposit | 14,633 27 | 12,533 23 | | 15,533 23 | 14,528 57 |
| Circulation | 100,000 00 | 100,000 00 | 97,300 00 | 95,700 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | 40,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 700 00 | 400 00 | 300 00 |
| Totals | $1,754,699 78 | $2,152,488 67 | $2,220,193 43 | $2,066,621 86 | $1,995,012 41 |

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## No. 9556.

## NEGAUNEE NATIONAL BANK, NEGAUNEE.

E. N. BREITUNG, *President;* CLEO MEILLEUR, *Vice President and Cashier;* PHILIP LEVINE, *Vice President;* J. H. ANDERSON, *Assistant Cashier.*

DIRECTORS.—E. N. Breitung, C. Meilleur, John P. Miller, Philip Levine, Thos. L. Collins.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $333,288 44 | $379,598 77 | $338,517 82 | $366,033 01 | $350,457 63 |
| Cu tomers' liability account of acceptance. | | | | | |
| Cus[t]omers' liability under letters of credit. | | | | | |
| Ov rdrafts, secured and unsecured | | 960 64 | | | |
| U. S. bonds & certificates of indebt. on hand | 98,700 00 | 240,447 67 | 82,200 00 | 135,800 00 | 240,250 00 |
| U. S. bonds & certificates of indebt. pledged | 107,000 00 | | 183,000 00 | 173,200 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other bonds, securities and stocks | 174,170 00 | 213,630 50 | 213,630 50 | 212,630 50 | 212,630 50 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 22,934 96 | 30,495 28 | 23,862 25 | 32,862 04 | 26,811 89 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 7,224 06 | | | 1,622 00 | |
| Exchanges for clearing house | | | 425 54 | | |
| Cash in vault | 47,455 91 | 32,693 34 | 78,209 68 | 78,629 48 | 38,629 56 |
| Outside checks and other cash items | 2,619 66 | 2,788 44 | 2,462 59 | 2,516 48 | 8,063 54 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Banking house | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 4,993 16 | 4,500 00 | 2,747 67 | 2,747 67 | 2,500 00 |
| Totals | $852,136 19 | $958,864 64 | $978,806 05 | $1,059,791 18 | $933,093 12 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 3,073 91 | 5,077 35 | 2,368 42 | 1,210 87 | 20,128 23 |
| Dividends unpaid | 5,011 00 | 56 00 | 6 00 | 5,006 00 | 31 00 |
| Reserved for taxes, interest, etc | 19,793 81 | 18,067 01 | 18,171 62 | 20,228 40 | 2,500 00 |
| Commercial deposits subject to check | 152,539 89 | 214,261 75 | 251,224 78 | 286,428 28 | 228,725 47 |
| Demand certificates of deposit | 13,571 89 | 14,181 81 | | | |
| Certified checks | 119 90 | 50 00 | 50 00 | | |
| Cashier's checks | 944 63 | 2,699 32 | 1,124 10 | 5,941 43 | 957 45 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 5,080 92 | 31,164 69 | 39,328 44 | 33,520 73 | 27,397 82 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | | 5,000 00 |
| Postal savings deposits | 12,943 88 | 13,130 47 | 13,130 47 | 11,130 47 | 11,292 56 |
| U. S. government deposits | 5,000 00 | 52,500 00 | 5,000 00 | 5,000 00 | |
| Time commercial certificates of deposit | | | 18,071 81 | | |
| Savings deposits (book accounts) | 317,749 85 | 331,676 24 | 316,830 41 | 370,470 19 | 323,720 18 |
| Savings certificates of deposit | | | | 27,154 81 | 21,140 41 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 96,100 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 89,000 00 | 32,500 00 | 42,500 00 | 25,000 00 | 20,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 8,500 00 | 33,500 00 | 41,200 00 | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 2,306 51 | | 2,500 00 | 2,500 00 | 51,100 00 |
| Totals | $852,136 19 | $958,864 64 | $978,806 05 | $1,059,791 18 | $933,093 12 |

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## No. 6863.

## FIRST NATIONAL BANK, NORWAY.

F. A. JANSON, *President;* WILLIAM BOND, *Vice President;* D. A. STEWART, *Cashier;* V. S. NYSTROM, *Assistant Cashier.*

DIRECTORS.—F. A. Janson, E. A. Hellberg, G. A. Blesch, William Bond, D. A. Stewart, John Eva, Arvid E. Asp.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $323,827 94 | $399,703 89 | $473,565 60 | $451,946 63 | $407,803 40 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 21 15 | 425 91 | 60 95 | 14 97 | |
| U. S. bonds & certificates of indebt. on hand | 60,000 00 | 150,000 00 | 165,000 00 | | 52,046 75 |
| U. S. bonds & certificates of indebt. pledged | 50,000 00 | | | 165,000 00 | 195,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 |
| Other bonds, securities and stocks | 195,648 67 | 193,812 50 | 193,812 50 | 194,515 75 | 140,812 50 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 33,343 34 | 36,958 85 | 48,755 11 | 41,665 00 | 38,934 81 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 70,980 11 | 94,404 61 | 55,389 64 | 50,192 40 | 37,692 78 |
| Due from other banks and bankers | 5,634 95 | 9,265 84 | 1,851 07 | 4,081 75 | 10,654 01 |
| Exchanges for clearing house | 253 66 | | | | |
| Cash in vault | 56,013 75 | 47,218 66 | 54,843 53 | 52,796 71 | 52,447 57 |
| Outside checks and other cash items | | 659 88 | | | 201 58 |
| Furniture and fixtures | | | | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | 5,457 35 | 5,457 35 | 5,457 35 | 2,204 15 | 297 99 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 6,146 02 | 5,989 25 | 6,067 92 | | |
| Totals | $822,226 94 | $958,796 74 | $1,019,703 67 | $977,317 36 | $950,791 39 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 40,000 00 |
| Undivided profits, net | 17,235 65 | 18,734 81 | 19,446 34 | 17,739 30 | 10,295 20 |
| Dividends unpaid | 2,170 00 | 700 00 | 751 00 | 2,239 00 | 778 00 |
| Reserved for taxes, interest, etc | 879 90 | 3,285 32 | 6,922 87 | 6,463 79 | 8,788 89 |
| Commercial deposits subject to check | 172,656 71 | 724,441 54 | 287,622 90 | 222,974 60 | 688,767 53 |
| Demand certificates of deposit | 9,895 08 | 9,419 08 | 9,036 53 | 3,386 95 | 1,779 45 |
| Certified checks | | 175 00 | 2 00 | 1,002 00 | 639 36 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 1 64 | 492 88 | 239 59 | 13,803 50 | 3,293 05 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 66,298 85 | 71,696 45 | 72,497 45 | 71,198 01 | 69,182 41 |
| U. S. government deposits | | | | | 35,470 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 423,045 45 | | 490,735 20 | 513,112 71 | |
| Savings certificates of deposit | | | | | |
| Circulation | 47,900 00 | 45,497 50 | 47,897 50 | 45,397 50 | 41,797 50 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 2,143 66 | 4,354 16 | 4,552 29 | | |
| Totals | $822,226 94 | $958,796 74 | $1,019,703 67 | $977,317 36 | $950,791 39 |

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## No. 6820.

## FIRST NATIONAL BANK, ONTONAGON.

ANDREW HALTER, *President;* C. F. EICHEN, *Vice President;* B. F. BARZE, *Cashier;* KATE SHEA, *Assistant Cashier.*

DIRECTORS.—Andrew Halter, C. F. Eichen, R. J. Kneebone, Wm. Heard, Edward Rousseau, R. E. Anderson, C. D. Riley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $150,039 51 | $166,023 88 | $179,026 71 | $177,700 37 | $163,104 63 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | | 3 75 | | |
| U. S. bonds & certificates of indebt. on hand | 47,300 00 | 46,400 00 | 88,000 00 | 88,350 00 | 78,131 01 |
| U. S. bonds & certificates of indebt. pledged | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 | 60,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 |
| Other bonds, securities and stocks | 52,727 36 | 52,727 36 | 45,727 36 | 45,727 36 | 43,727 36 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 39,094 54 | | 21,351 78 | 18,596 02 | 16,525 35 |
| Due from Federal Reserve Bank (not available as reserve) | | 22,238 33 | | | |
| Due from banks in reserve cities | 61,199 88 | 95,998 51 | 62,459 30 | 52,806 40 | 57,208 38 |
| Due from other banks and bankers | 6,963 53 | 5,465 54 | 12,845 99 | 3,995 30 | 3,193 07 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 26,870 50 | 28,048 18 | 36,972 32 | 32,839 48 | 27,761 68 |
| Outside checks and other cash items | 1,502 82 | 339 30 | 795 94 | 1,283 43 | 7,435 26 |
| Furniture and fixtures | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 | 2,700 00 |
| Banking house | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 | 6,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | 31 01 | 31 01 | 31 01 | 31 01 | |
| Totals | $457,379 15 | $488,922 11 | $518,864 16 | $492,979 37 | $468,736 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 |
| Undivided profits, net | 3,970 47 | 5,908 93 | 4,977 88 | 4,034 17 | 6,251 37 |
| Dividends unpaid | 986 50 | 115 00 | 134 00 | 486 50 | 111 50 |
| Reserved for taxes, in erest, etc | 1,450 00 | 324 72 | 950 00 | 200 00 | 790 00 |
| Commercial deposits subject to check | 172,336 44 | 189,407 70 | 224,739 15 | 194,913 79 | 175,281 70 |
| Dem and certificates of deposit | | | | | |
| Certified checks | | | 1,066 62 | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | 3,232 30 | | | | |
| Due to other banks and bankers | | 3,023 17 | 439 38 | 4,969 40 | 4,303 17 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 9,750 29 | 9,845 23 | 11,195 23 | 9,726 59 | 9,880 05 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 141,460 68 | 155,133 55 | 151,095 84 | 155,417 86 | 150,703 72 |
| Savings certificates of deposit | 59,192 47 | 60,163 81 | 60,466 06 | 58,231 06 | 57,515 23 |
| Circulation | 25,000 00 | 25,000 00 | 23,800 00 | 25,000 00 | 23,900 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $457,379 15 | $488,922 11 | $518,864 16 | $492,979 37 | $468,736 74 |

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## No. 1521.

## FIRST NATIONAL BANK, PAW PAW.

E. F. PARKS, *President;* T. J. CAVANAUGH, *Vice President;* W. H. LONGWELL, *Cashier,* G. F. WARNER, *Assistant Cashier.*

DIRECTORS.—E. F. Parks, T. J. Cavanaugh, W. H. Longwell, J. C. Maxwell, E. H. Davis.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $303,488 98 | $305,233 57 | $316,208 49 | $331,792 08 | $311,605 31 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 12 54 | 406 03 | 8 06 | 217 91 | 389 83 |
| U. S. bonds & certificates of indebt. on hand | 52,050 00 | 35,000 00 | 52,650 00 | 14,186 00 | 95,186 00 |
| U. S. bonds & certificates of indebt. pledged | 25,000 00 | 40,000 00 | 25,000 00 | 105,000 00 | 25,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other bonds, securities and stocks | 333,069 25 | 346,232 72 | 322,196 72 | 316,196 72 | 322,117 92 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 14,161 28 | 24,727 58 | 23,366 44 | 25,842 30 | 34,612 73 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 789 62 | 92 35 | | 4,276 54 | 4,710 52 |
| Exchanges for clearing house | 309 91 | | 210 52 | 501 95 | |
| Cash in vault | 25,565 90 | 22,417 75 | 29,089 44 | 30,659 91 | 31,858 39 |
| Outside checks and other cash items | 1,145 80 | 373 89 | 1,678 23 | 690 61 | 784 82 |
| Furniture and fixtures | | | | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | 6,706 22 | 6,800 74 | 6,953 85 | 6,986 40 | 7,034 57 |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | | | | | |
| Totals | $777,149 50 | $796,134 63 | $792,211 75 | $851,200 42 | $848,150 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 7,915 73 | 10,385 11 | 11,020 15 | 7,182 31 | 13,122 56 |
| Dividends unpaid | 5,390 00 | 440 00 | 390 00 | 5,390 00 | 465 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 85,509 89 | 78,418 81 | 107,537 75 | 90,050 00 | 93,081 17 |
| Demand certificates of deposit | 53,629 55 | 56,041 35 | 58,588 65 | 61,574 82 | 58,502 93 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | 10,000 00 | | | | |
| Due to other banks and bankers | 44,384 17 | 47,304 51 | 23,783 46 | 39,956 91 | 26,317 05 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 410,320 16 | 408,544 85 | 405,891 74 | 411,848 46 | 431,661 38 |
| Savings certificates of deposit | | | | | |
| Circulation | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 15,000 00 | 50,000 00 | 40,000 00 | 90,197 92 | 80,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $777,149 50 | $796,134 63 | $792,211 75 | $851,200 42 | $848,150 09 |

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## No. 5607.

## FIRST NATIONAL BANK, PETOSKEY.

CHALMERS CURTIS, *President;* C. F. HANKEY, *Vice President;* F. H. CLEMENTS, *Cashier;* W. B. LAWTON, F. C. KRUSSEL, *Assistant Cashiers.*

DIRECTORS.—C. F. Hankey, Morgan Curtis, Chalmers Curtis, Heber W. Curtis, M. H. Curtis.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $511,592 71 | $485,610 59 | $532,741 71 | $533,704 29 | $665,357 16 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 433 19 | 218 14 | 496 81 | 1,339 05 | 1,200 34 |
| U. S. bonds & certificates of indebt. on hand | 55,550 00 | 114,900 00 | 248,550 00 | 35,000 00 | 115,820 00 |
| U. S. bonds & certificates of indebt. pledged | 135,000 00 | 135,500 00 | 22,500 00 | 100,000 00 | 100,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 | 3,600 00 |
| Other bonds, securities and stocks | 245,268 50 | 247,348 01 | 262,671 86 | 262,421 86 | 335,516 51 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 41,668 16 | 49,004 91 | 17,445 94 | 51,134 37 | 53,825 80 |
| Due from Federal Reserve Bank (not available as reserve) | 1,866 68 | 1,958 91 | 3,194 30 | | 9,875 57 |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 26,544 67 | 63,059 94 | 697 60 | 63,282 08 | 117,518 96 |
| Exchanges for clearing house | | | 846 48 | | 3,923 01 |
| Cash in vault | 38,350 04 | 33,956 17 | 81,234 79 | 47,295 41 | 46,597 30 |
| Outside checks and other cash items | 4,026 21 | 1,432 56 | 1,571 80 | 2,908 13 | 521 69 |
| Furniture and fixtures | | | | | |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 8,000 00 | 8,500 00 | 5,000 00 | 8,800 00 | 5,000 00 |
| Other assets | | | | 92,950 00 | |
| Totals | $1,101,900 16 | $1,175,089 23 | $1,210,551 29 | $1,232,435 19 | $1,488,756 34 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 11,213 21 | 9,787 05 | 13,869 29 | 14,784 85 | 17,213 99 |
| Dividends unpaid | | 10,000 00 | | | 200 00 |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 266,174 87 | 310,467 23 | 380,676 57 | 346,717 22 | 598,535 19 |
| Demand certificates of deposit | | | | | |
| Certified checks | | 25 75 | | | |
| Cashier's checks | 1,591 16 | 3,820 30 | 7,168 11 | 2,399 11 | 2,332 73 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 19,417 46 | 18,120 30 | 23,276 99 | 20,421 27 | 17,937 01 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | | 5,000 00 |
| Postal savings deposits | 6,669 78 | 6,578 22 | 6,778 22 | 6,178 22 | 6,337 22 |
| U. S. government deposits | 11,550 00 | 33,600 00 | 7,500 00 | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 262,663 00 | 281,856 67 | 262,494 85 | 296,065 81 | 321,434 97 |
| Savings certificates of deposit | 268,282 68 | 269,663 71 | 281,487 26 | 267,793 71 | 299,765 23 |
| Circulation | 100,000 00 | 100,000 00 | 97,300 00 | 100,000 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 15,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 19,338 00 | 1,170 00 | | 58,075 00 | |
| Totals | $1,101,900 16 | $1,175,089 23 | $1,210,551 29 | $1,232,435 19 | $1,488,756 34 |

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## No. 4446.

## FIRST NATIONAL EXCHANGE BANK OF PORT HURON.

GUSTAVE HILL, *President*; F. E. BEARD, *Vice President*; D. D. BROWN, *Cashier*, A. C. LASSEN, *Assistant Cashier*.

DIRECTORS.—W. L. Jenks, F. J. Dixon, F. E. Beard, J. E. Miller, Henry McMorran, David MacTaggart, H. L. Stevens, Gustave Hill, M. Willson, A. R. Ballentine, E. A. Haynes.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $1,402,986 06 | $1,449,555 47 | $1,474,743 61 | $1,727,286 49 | $2,041,638 48 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 458 39 | 6,712 25 | 1,339 36 | 4,435 36 | 3,062 84 |
| U. S. bonds & certificates of indebt. on hand | 381,100 00 | 180,000 00 | 479,000 00 | 336,541 08 | 609,500 00 |
| U. S. bonds & certificates of indebt. pledged | 295,000 00 | 280,000 00 | 230,000 00 | 180,000 00 | 345,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Other bonds, securities and stocks | 1,001,292 36 | 1,525,848 93 | 1,467,243 93 | 2,003,643 93 | 1,366,923 47 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 115,992 63 | 137,543 21 | 157,907 72 | 216,569 32 | 213,289 19 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 337,285 44 | 257,097 73 | 177,917 96 | 187,134 67 | 264,372 11 |
| Due from other banks and bankers | 49,916 02 | | 68,790 98 | 68,376 37 | 14,646 35 |
| Exchanges for clearing house | 21,299 47 | 18,933 32 | 14,926 28 | 12,166 90 | 6,849 02 |
| Cash in vault | 115,778 56 | 78,119 54 | 64,782 34 | 91,137 29 | 90,092 82 |
| Outside checks and other cash items | 23,802 59 | 7,664 21 | 8,500 37 | 22,132 97 | 15,523 81 |
| Furniture and fixtures | | | | | |
| Banking house | 54,000 00 | 54,000 00 | 54,000 00 | 54,000 00 | 91,900 00 |
| Other real estate | | | 12,000 00 | 12,000 00 | |
| Due from U. S. treasurer | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 | 7,500 00 |
| Other assets | 11,398 73 | 12,398 73 | 32,398 73 | | 141 410 00 |
| Totals | $3,824,560 25 | $4,022,123 39 | $4,257,801 28 | $4,929,674 38 | $5,218,458 09 |
| **Liabilities.** | | | | | |
| Capital Stock paid in | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 | $150,000 00 |
| Surplus fund | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 | 100,000 00 |
| Undivided profits, net | 34,022 36 | 48,011 53 | 69,809 98 | 43,200 59 | 67,958 19 |
| Dividends unpaid | 8,040 00 | 85 00 | 85 00 | 7,510 00 | 160 00 |
| Reserved for taxes, interest, etc | 5,884 38 | 12,938 65 | 5,113 87 | 24,146 79 | 12,608 06 |
| Commercial deposits subject to check | 728,365 19 | 704,939 79 | 1,172,708 23 | 1,922,215 52 | 1,831,844 61 |
| Demand certificates of deposit | 119,514 53 | 113,525 54 | 113,354 65 | 117,762 79 | 221,496 29 |
| Certified checks | 1,189 64 | 3,419 11 | 1,327 91 | 1,098 07 | 973 91 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 430,829 49 | 368,821 35 | 361,021 68 | 337,781 75 | 382,398 08 |
| State moneys on deposit | | 150,000 00 | | | |
| Postal savings deposits | 10,356 70 | 10,965 04 | 9,683 47 | 10,932 96 | 8,926 50 |
| U. S. government deposits | 36,350 00 | 109,881 89 | 96,791 70 | 106,048 10 | 21,065 83 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 1,754,720 01 | 1,855,609 04 | 1,862,563 29 | 1,958,982 81 | 2,112,514 12 |
| Savings certificates of deposit | | | | | |
| Circulation | 149,995 00 | 149,995 00 | 149,995 00 | 149,995 00 | 149,995 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 100,000 00 | 100,000 00 | 50,000 00 | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 195,292 95 | 143,931 45 | 115,346 50 | | 158,517 50 |
| Totals | $3,824,560 25 | $4,022,123 39 | $4,257,801 28 | $4,929,674 38 | $5,218,458 09 |

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## No. 2550.

## FIRST NATIONAL BANK, QUINCY.

E. B. CHURCH, *President;* WM. H. LOCKERBY, *Vice President;* H. A. GRAVES, *Cashier;* W. J. CLIZBE, *Assistant Cashier.*

DIRECTORS.—E. B. Church, H. A. Graves, W. H. Lockerby, F. E. Marsh, G. W. Sears, R. S. Andrus.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $205,693 51 | $227,338 43 | $226,974 15 | $229,857 17 | $254,202 67 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,120 92 | 4,688 38 | 1,435 12 | 19 94 | 648 04 |
| U. S. bonds & certificates of indebt. on hand | 44,928 00 | 37,050 00 | 33,050 00 | 44,400 00 | 22,900 00 |
| U. S. bonds & certificates of indebt. pledged | 22,500 00 | 27,500 00 | 27,500 00 | 5,000 00 | 27,500 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 | 2,100 00 |
| Other bonds, securities and stocks | 33,932 10 | 37,382 10 | 38,482 10 | 34,682 10 | 33,357 10 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 11,702 61 | 14,000 00 | 15,000 00 | 13,000 00 | 14,000 00 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 51,950 72 | 46,517 03 | 19,866 15 | 43,775 51 | 43,807 50 |
| Due from other banks and bankers | | | | 410 23 | |
| Exchanges for clearing house | 138 79 | 326 49 | | 620 67 | 561 82 |
| Cash in vault | 17,181 23 | 15,190 17 | 12,263 69 | 14,332 61 | 12,117 53 |
| Outside checks and other cash items | | 945 89 | 342 56 | 539 19 | 464 90 |
| Furniture and fixtures | 3,415 00 | 3,415 00 | 3,415 00 | 3,415 00 | 3,415 00 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 | 1,125 00 |
| Other assets | 8 46 | 2 75 | 2 75 | | |
| Totals | $395,796 34 | $417,581 24 | $381,556 52 | $393,277 42 | $416,199 56 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 20,000 00 |
| Undivided profits, net | 9,350 35 | 7,449 83 | 9,218 99 | 8,792 58 | 8,199 39 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | 500 00 | | 300 00 | |
| Commercial deposits subject to check | 100,877 70 | 114,492 09 | 95,460 77 | 96,866 26 | 101,683 05 |
| Demand certificates of deposit | | | | | |
| Certified checks | 53 00 | 21 30 | | 21 20 | 12 60 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | 503 68 | | | |
| State moneys on deposit | | 5,000 00 | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 911 87 | 923 83 | 923 83 | 923 83 | 935 28 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 33,880 44 | 36,431 56 | 34,688 17 | 37,487 05 | 46,732 06 |
| Savings certificates of deposit | 142,422 98 | 159,758 95 | 143,764 76 | 151,386 50 | 163,637 18 |
| Circulation | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 | 22,500 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 15,800 00 | | | | |
| Totals | $395,796 34 | $417,581 24 | $381,556 52 | $393,277 42 | $416,199 56 |

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## No. 4413.

## FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President;* J. R. PARKHURST, *Vice President;* L. G. HAMMOND, *Cashier.*

DIRECTORS.—J. W. Parkhurst, L. G. Hammond, J. L. Rayfuse, A. J. Auer, L. B. Winsor, H. K. Smith, Will Curtis, Mary W. Parkhurst, John Schmidt, J. C. Holden, J. R. Parkhurst.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $633,530 23 | $666,286 68 | $718,531 91 | $720,549 87 | $750,311 50 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 1,992 35 | 1,644 21 | 2,304 86 | 876 79 | 353 87 |
| U. S bonds & certificates of indebt on hand | 34,800 00 | 76,000 00 | 76,000 00 | 28,700 00 | 73,700 00 |
| U. S. bonds & certificates of indebt pledged | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 | 1,800 00 |
| Other bonds, securities and stocks | 55,750 00 | 64,750 00 | 63,750 00 | 62,750 00 | 72,750 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 30,680 99 | 30,106 21 | 36,700 48 | 32,623 04 | 38,608 10 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 2,479 96 | 248 34 | | | |
| Exchanges for clearing house | | | | | |
| Cash in vault | 122,300 67 | 68,721 06 | 95,569 85 | 117,390 75 | 111,137 45 |
| Outside checks and other cash items | | | | 2,155 27 | 1,549 55 |
| Furniture and fixtures | | | 2,051 59 | | |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | 476 90 | 1,590 00 | 1,590 00 | 1,590 00 | 1,590 00 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $946,311 10 | $973,646 50 | $1,060,798 69 | $1,030,935 72 | $1,114,300 47 |
| **Liabilities** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 10,000 00 |
| Undivided profits, net | 7,523 77 | 5,637 39 | 11,664 29 | 8,089 27 | 8,458 97 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | 2,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Commercial deposits subject to check | 112,441 08 | 116,582 69 | 161,677 28 | 123,237 54 | 164,945 96 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and b ankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 154 40 | 159 36 | 70 06 | 70 06 | 71 45 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 350,423 02 | 370,046 03 | 392,669 66 | 411,065 03 | 438,799 90 |
| Savings certificates of deposit | 363,268 83 | 369,721 03 | 383,217 40 | 376,973 82 | 390,524 19 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $946,311 10 | $973,646 50 | $1,060,798 69 | $1,030,935 72 | $1,114,300 47 |

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## No. 10742.

## FIRST NATIONAL BANK, RICHMOND.

C. E. GREENE, *President;* JUDSON BLACK, *Vice President;* ALBERT F. LINDKE, *Cashier;* W. L. EVANS, *Assistant Cashier.*

DIRECTORS.—C. E. Greene, Judson Black, Albert F. Lindke, Warren S. Stone, A. T. Donaldson C. S. Miller, John T. Adams, Chas. B. Lintes.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $176,522 44 | $177,512 94 | $178,562 67 | $182,805 03 | $189,246 96 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 6 36 | 115 85 | 39 28 | 55 63 | 135 43 |
| U. S. bonds & certificates of indebt. on hand | 100,550 00 | 81,850 00 | 107,600 00 | 64,690 00 | 82,090 00 |
| U. S. bonds & certificates of indebt. pledged | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 850 00 | 850 00 | 850 00 | 850 00 | 900 00 |
| Other bonds, securities and stocks | 71,912 00 | 80,872 90 | 93,190 40 | 100,767 90 | 113,515 40 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 11,291 01 | 11,217 42 | 12,034 00 | 12,970 99 | 12,920 44 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 237 99 | | | | |
| Exchanges for clearing house | 181 03 | 164 23 | 194 98 | 164 01 | 115 55 |
| Cash in vault | 39,313 18 | 40,566 50 | 27,127 80 | 37,012 11 | 28,062 94 |
| Outside checks and other cash items | 2,631 48 | 206 73 | 518 71 | 325 70 | 194 37 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Banking house | 2,750 00 | 2,750 00 | 2,750 00 | 2,750 00 | 2,750 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | | | | | |
| Totals | $433,996 49 | $423,856 57 | $450,617 84 | $430,141 37 | $457,681 09 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 4,500 00 | 4,500 00 | 4,500 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 1,220 15 | 1,668 98 | 4,282 22 | 1,080 67 | 4,919 38 |
| Dividends unpaid | 804 00 | 72 00 | 69 00 | 950 00 | 114 50 |
| Reserved for taxes, interest, etc. | 1,000 00 | 1,964 17 | 2,084 25 | 2,847 50 | 2,447 50 |
| Commercial deposits subject to check | 59,058 46 | 35,960 39 | 39,048 12 | 48,897 44 | 43,230 69 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | 1,814 48 |
| Due to Federal Reserve Bank | 70,000 00 | 50,000 00 | 50,000 00 | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 201,477 89 | 224,383 75 | 231,774 07 | 241,719 14 | 245,868 41 |
| Savings certificates of deposit | 45,354 94 | 40,338 55 | 32,269 69 | 31,762 12 | 48,700 68 |
| Circulation | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 14,200 00 | 35,950 00 | 47,150 00 | 54,900 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 581 05 | 768 73 | 640 49 | 734 50 | 685 45 |
| Totals | $433,996 49 | $423,856 57 | $450,617 84 | $430,141 37 | $457,681 09 |

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## No. 9218.

## FIRST NATIONAL BANK OF ROCHESTER.

JOHN C. DAY, *President;* M. H. HASELSWERDT, C. W. UPTON, JOHN T. NORTON, *Vice Presidents;* L. E. BECKER, *Cashier.*

DIRECTORS.—John C. Day, John T. Norton, C. W. Upton, M. H. Haselswerdt, George Burr, Park F. Cutting, L. E. Becker, J. H. Dillman, B. E. Norton, A. R. Dillman.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $450,671 53 | $512,226 32 | $554,138 77 | $487,454 92 | $545,780 92 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 78 40 | 75 06 | 142 54 | 61 47 | 139 50 |
| U. S. bonds & certificates of indebt. on hand | 129,050 00 | 48,750 00 | 53,050 00 | 110,000 00 | 22,168 00 |
| U. S. bonds & certificates of indebt. pledged | | 100,000 00 | 140,000 00 | 85,000 00 | 120,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,100 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other bonds, securities and stocks | 203,673 02 | 237,905 94 | 242,905 94 | 240,905 94 | 270,405 94 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 29,019 93 | 33,763 47 | 23,355 30 | 27,000 00 | 32,567 06 |
| Due from Federal Reserve Bank (not available as reserve) | 7,012 92 | | | | |
| Due from banks in reserve cities | 10,951 82 | 19,359 50 | | 16,014 55 | 43,281 93 |
| Due from other banks and bankers | 421 28 | | 10,964 18 | 100 00 | 201 86 |
| Exchanges for clearing house | | | | | 225 00 |
| Cash in vault | 25,142 99 | 11,646 20 | 12,573 94 | 22,242 35 | 18,567 27 |
| Outside checks and other cash items | 1,776 53 | 449 21 | 1,894 04 | | 554 26 |
| Furniture and fixtures | 2,500 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Banking house | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 2,500 00 | 2,650 00 | 2,500 00 | 1,000 00 | 500 00 |
| Other assets | 27 00 | 5,000 00 | 25 00 | | |
| Totals | $874,925 42 | $987,075 70 | $1,056,799 71 | $1,005,029 23 | $1,069,641 74 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 6,744 62 | 11,140 52 | 13,006 29 | 10,575 09 | 14,041 33 |
| Dividends unpaid | 2,000 00 | 64 00 | | 2,000 00 | |
| Reserved for taxes, interest, etc | | 3,000 00 | 7,000 00 | | 4,000 00 |
| Commercial deposits subject to check | 120,848 41 | 120,116 10 | 135,971 14 | 128,539 69 | 146,287 86 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | 1,460 96 | 1,535 94 | 2,155 70 | | 2,721 21 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 8,891 73 | 9,014 95 | 8,962 95 | 8,848 49 | 9,000 03 |
| U. S. government deposits | 7,000 00 | 16,000 00 | 31,600 00 | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 517,214 89 | 528,183 80 | 534,914 04 | 566,054 57 | 603,890 32 |
| Savings certificates of deposit | 85,764 81 | 118,020 39 | 108,189 59 | 68,511 39 | 84,700 99 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 48,500 00 | 48,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 50,000 00 | 90,000 00 | 97,000 00 | 82,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 5,000 00 | | | |
| Totals | $874,925 42 | $987,075 70 | $1,056,799 71 | $1,005,029 23 | $1,069,641 74 |

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## No. 5199.

## THE FIRST NATIONAL BANK, ROCKLAND.

L. STANNARD, *President;* G. W. STANNARD, *Vice President;* C. A. MUELLER, *Cashier.*

DIRECTORS.—L. Stannard, G. W. Stannard, C. A. Mueller, Henry Gagnon, George Hooper.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $54,042 12 | $60,488 53 | $51,137 92 | $62,124 92 | $67,238 75 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 7 35 | | | | 8 59 |
| U. S. bonds & certificates of indebt. on hand | 42,700 00 | 50,350 00 | 43,250 00 | 41,250 00 | 42,408 41 |
| U. S. bonds & certificates of indebt. pledged | | | | 3,000 00 | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 950 00 | 950 00 |
| Other bonds, securities and stocks | 43,908 75 | 43,908 75 | 43,908 75 | 37,998 75 | 42,508 75 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 9,727 60 | 9,557 24 | 7,457 94 | 8,554 53 | 8,454 71 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 34,605 90 | | | 36,303 79 | 44,037 11 |
| Due from other banks and bankers | 2,210 15 | 1,086 02 | 383 37 | 2,935 65 | 664 65 |
| Exchanges for clearing house | | 10 55 | | 37 87 | 171 57 |
| Cash in vault | 5,193 75 | 44,429 20 | 60,668 18 | 6,858 78 | 5,896 46 |
| Outside checks and other cash items | 950 12 | 247 72 | 1,062 98 | 245 22 | |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Banking house | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 | 5,500 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 | 1,250 00 |
| Other assets | 104 47 | 2,303 22 | 1,710 61 | 1,793 40 | 1,656 92 |
| Totals | $202,600 21 | $221,531 23 | $218,729 75 | $210,302 41 | $222,245 92 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 | $25,000 00 |
| Surplus fund | 5,500 00 | 5,500 00 | 5,500 00 | 6,000 00 | 6,000 00 |
| Undivided profits, net | 2,417 41 | 5,326 77 | 6,153 98 | 4,477 37 | 5,823 20 |
| Dividends unpaid | 625 00 | | | 750 00 | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 72,467 37 | 84,738 19 | 79,245 84 | 68,431 36 | 76,841 90 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | 15 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 10 74 | 186 22 | 2,422 29 | | 3,374 99 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | 3,000 00 | |
| Time commercial certificates of deposit | 11,035 28 | 9,042 83 | 9,134 08 | | |
| Savings deposits (book accounts) | 60,544 41 | 66,579 69 | 66,248 46 | 69,334 49 | 71,884 42 |
| Savings certificates of deposit | | | | 8,134 08 | 8,134 08 |
| Circulation | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 | 25,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 157 53 | 25 13 | 175 11 | 172 33 |
| Totals | $202,600 21 | $221,531 23 | $218,729 75 | $210,302 41 | $222,245 92 |

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## No. 2186.

## CITIZENS' NATIONAL BANK, ROMEO.

JOHN SMITH, JR., *President;* S. A. READE, *Vice President;* H. J. MCKAY, *Cashier;* R. S. READE, *Assistant Cashier;* H. J. STRANAHAN, *Auditor.*

DIRECTORS.—H. D. Rumsey, S. Leon Ewell, T. C. Batchelder, B. N. Seaman, A. J. Crissman, M. B. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $392,932 58 | $370,080 72 | $365,931 28 | $371,101 84 | $357,141 27 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 529 27 | 1,551 20 | 1,435 85 | 1,528 91 | 817 77 |
| U. S. bonds & certificates of indebt. on hand | 150,000 00 | 65,800 00 | 39,450 00 | 308,000 00 | 102,650 00 |
| U. S. bonds & certificates of indebt. pledged | 60,950 00 | 268,850 00 | 300,000 00 | | 216,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 | 1,950 00 |
| Other bonds, securities and stocks | 80,513 00 | 93,913 00 | 113,172 90 | 124,672 90 | 159,002 90 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 23,974 47 | 23,862 36 | 23,782 64 | 19,611 51 | 24,505 54 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 7,176 35 | 34,810 82 | 8,033 11 | 26,000 00 | 15,598 30 |
| Due from other banks and bankers | | | 254 53 | | 1,185 35 |
| Exchanges for clearing house | 1,355 50 | 1,626 56 | | 308 70 | |
| Cash in vault | 9,946 84 | 4,496 15 | 4,410 18 | 12,268 92 | 5,637 90 |
| Outside checks and other cash items | 1,097 04 | 1,021 31 | 1,207 55 | 2,509 22 | 1,683 26 |
| Furniture and fixtures | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Banking house | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Other real estate | 2,000 00 | 3,800 00 | 3,800 00 | 3,800 00 | 5,300 00 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | | | | |
| Totals | $742,425 05 | $881,762 12 | $873,428 04 | $881,752 00 | $901,472 29 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 15,000 00 |
| Undivided profits, net | 6,811 60 | 7,121 37 | 11,543 73 | 7,104 90 | 7,174 64 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | | | | | |
| Commercial deposits subject to check | 85,672 38 | 95,623 35 | 73,919 69 | 70,674 88 | 84,102 02 |
| Demand certificates of deposit | 33,096 62 | 44,491 11 | 34,552 22 | 30,516 94 | 28,379 18 |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 382,994 45 | 403,426 29 | 418,412 40 | 428,105 28 | 433,566 45 |
| Savings certificates of deposit | | | | | |
| Circulation | 50,000 00 | 46,100 00 | 50,000 00 | 48,200 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 118,850 00 | | 220,000 00 | 196,500 00 | 156,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | 35,650 00 | 77,250 00 |
| Acceptances executed for customers | | 220,000 00 | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $742,425 05 | $881,762 12 | $873,428 04 | $881,752 00 | $901,472 29 |

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No. 3911.

## COMMERCIAL NATIONAL BANK, SAGINAW.

G. A. ALDERTON, *President;* J. W. FORDNEY, *Vice President;* R. T. MAYNARD, *Cashier;* M. E. CURRAN, *Assistant Cashier.*

DIRECTORS.—J. F. Brand, G. A. Alderton, A. C. Melze, J. W. Fordney, R. T. Maynard, A. A. Alderton.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $637,844 34 | $684,056 12 | $693,167 37 | $747,341 06 | $831,965 63 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 656 02 | 664 65 | 134 89 | 1,880 88 | 411 02 |
| U. S. bonds & certificates of indebt. on hand | 299,450 00 | 332,850 00 | 428,550 00 | 302,291 33 | 369,353 11 |
| U. S. bonds & certificates of indebt. pledged | 101,000 00 | 101,000 00 | | 101,000 00 | |
| Mortgages | | 24,250 00 | 31,800 00 | 37,300 00 | |
| Stock of Federal Reserve Bank | 6,000 00 | 6,000 00 | | 6,000 00 | 6,000 00 |
| Other bonds, securities and stocks | 115,100 00 | 115,100 00 | 110,100 00 | 103,860 00 | 102,860 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 48,111 89 | 52,556 45 | 53,756 83 | 55,842 13 | 60,981 61 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | 10,643 19 | 61,440 96 | 56,134 92 | 75,003 46 |
| Due from other banks and bankers | 12,635 50 | 9,117 94 | 4,087 62 | 2,713 20 | 17,724 42 |
| Exchanges for clearing house | 5,874 53 | 4,240 01 | 11,059 41 | 6,040 19 | 8,417 52 |
| Cash in vault | 91,178 54 | 25,476 53 | 33,656 26 | 20,612 12 | 45,543 88 |
| Outside checks and other cash items | 2,339 32 | 315 19 | 406 40 | 928 61 | 869 19 |
| Furniture and fixtures | 8,750 00 | 8,750 00 | 8,750 00 | 8,750 00 | 8,750 00 |
| Banking house | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | | | | |
| Totals | $1,363,940 14 | $1,410,020 08 | $1,471,909 74 | $1,485,694 44 | $1,562,879 84 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 100,000 00 |
| Undivided profits, net | 6,184 68 | 13,023 19 | 19,101 53 | 10,790 33 | 8,145 93 |
| Dividends unpaid | 4,000 00 | 40 00 | 40 00 | 40 00 | 12 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 238,201 60 | 292,558 45 | 339,775 76 | 381,117 80 | 351,223 88 |
| Demand certificates of deposit | 98,172 74 | 125,213 80 | 128,583 49 | 132,326 74 | 164,554 36 |
| Certified checks | 99 45 | 9,928 13 | 301 64 | 448 69 | 1,011 12 |
| Cashier's checks | 237 56 | 485 05 | 4,417 40 | 501 05 | 1,566 06 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 201,647 15 | 160,124 82 | 150,568 54 | 131,419 15 | 161,442 99 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 4,340 17 | 3,670 54 | 2,967 84 | 2,357 17 | 2,651 17 |
| U. S. Government deposits | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 510,056 79 | 503,976 10 | 525,153 54 | 528,193 51 | 571,272 33 |
| Savings certificates of deposit | | | | | |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 97,500 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $1,363,940 14 | $1,410,020 08 | $1,471,909 74 | $1,485,694 44 | $1,562,879 83 |

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## No. 1918.

## SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *President;* ARTHUR D. EDDY, ALBERT H. MORLEY, *Vice Presidents;* EDWARD W. GLYNN, *Vice President and Cashier;* ALFRED H. PERRIN, *Assistant Cashier.*

DIRECTORS.—Stanford T. Crapo, George B. Morley, Frederick Carlisle, Chas. A. Bigelow, Frank D. Ewen, Arthur D. Eddy, Jas. B. Peter, William H. Wallace, Peter Corcoran, R. Perry Shorts, George H. Boyd, Amasa M. Rust, John W. Symons, Jr., Elmer J. Cornwell, James T. Wylie.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $4,878,822 63 | $4,633,026 19 | $4,354,738 14 | $4,354,738 14 | $4,878,683 00 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 322 95 | 1,559 08 | 571 49 | 852 39 | 4,588 90 |
| U. S. bonds & certificates of indebt on hand | 20,000 00 | 973,500 00 | 1,224,300 00 | 1,974,114 25 | 2,046,992 25 |
| U. S. bonds & certificates of indebt pledged | 525,300 00 | 780,300 00 | 949,731 50 | 493,300 00 | 393,300 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Other bonds, securities and stocks | 2,763,963 81 | 1,485,488 81 | 1,503,167 56 | 1,502,411 60 | 1,593,359 06 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 328,579 86 | 325,000 00 | 311,872 50 | 362,114 70 | 445,000 00 |
| Due from Federal Reserve Bank (not available as reserve) | 2,637 13 | 41,665 23 | | 48,410 81 | 101,485 44 |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | 226,110 77 | 258,646 67 | 340,636 69 | 298,934 95 | 256,543 90 |
| Exchanges for clearing house | 39,675 24 | 18,502 27 | 20,754 42 | 21,483 64 | 27,060 92 |
| Cash in vault | 611,742 37 | 667,945 51 | 787,621 50 | 700,616 35 | 558,423 66 |
| Outside checks and other cash items | 14,774 22 | 6,476 48 | 7,713 88 | 8,294 26 | 17,823 12 |
| Furniture and fixtures | | | | | |
| Banking house | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 | 45,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 16,500 00 | 16,500 00 | 13,500 00 | 14,500 00 | 15,500 00 |
| Other assets | 1,589 44 | 1,469 00 | 1,259 25 | | |
| Totals | $9,505,018 42 | $9,285,079 24 | $9,507,787 18 | $9,854,771 09 | $10,413 760 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 | $500,000 00 |
| Surplus fund | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 | 500,000 00 |
| Undivided profits, net | 282,736 80 | 274,183 93 | 292,958 68 | 309,499 57 | 308,205 60 |
| Dividends unpaid | 15,060 00 | | 150 00 | 15,000 00 | |
| Reserved for taxes, interest, etc. | | 42,000 00 | 45,000 00 | | 25,000 00 |
| Commercial deposits subject to check | 3,100,991 77 | 2,898,840 42 | 3,377,995 81 | 3,487,458 98 | 4,139,204 31 |
| Demand certificates of deposit | 480,638 90 | 494,478 66 | 870,657 68 | 919,207 41 | 762,746 87 |
| Certified checks | 1,373 97 | 32,587 98 | 5,272 98 | 4,917 67 | 14,096 46 |
| Cashier's checks | 4,354 86 | 1,228 98 | 16,495 64 | 5,879 83 | 17,090 50 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 976,131 03 | 951,924 49 | 1,006,055 78 | 1,143,788 62 | 899,880 37 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 7,439 14 | 5,905 65 | 5,187 65 | 6,298 08 | 5,982 62 |
| U. S. government deposits | 180,000 00 | 210,000 00 | 155,000 00 | 325,000 00 | 393,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 2,000,435 47 | 2,150,233 38 | 2,159,536 96 | 2,287,720 93 | 2,435,001 24 |
| Savings certificates of deposit | | | | | |
| Circulation | 250,000 00 | 250,000 00 | 243,700 00 | 250,000 00 | 250,000 00 |
| Notes and bills rediscounted | 222,747 73 | | | | |
| Bills payable | 345,000 00 | 840,000 00 | 150,000 00 | 100,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | 240,000 00 | | | | |
| Acceptances executed for customers | | | | | |
| Custo ners' letters of credit | | | | | |
| Other liabilities | 398,108 75 | 133,695 75 | 179,776 00 | | 163,552 28 |
| Totals | $9,505 018 42 | $9,285,079 24 | $9,507,787 18 | $9,854,771 09 | $10,413,760 25 |

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No. 10632.

## THE MICHIGAN NATIONAL BANK, ST. CLAIR HEIGHTS.

LEM W. BOWEN, *President;* JAMES S. HOLDEN, HUGH R. BURNS, *Vice Presidents;* EUGENE J. FLEMMING, *Cashier;* VALENTINE M. MOEHLIG, *Assistant Cashier.*

DIRECTORS.—Lem W. Bowen, Frank H. Croul, James S. Holden, Ralph Phelps, Orla B. Taylor.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $416,885 23 | $438,417 99 | $356,042 03 | $785,565 19 | $963,001 57 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | | | | | |
| U. S. bonds & certificates of indebt. on hand | 76,550 00 | 12,500 00 | 50,000 00 | 50,000 00 | 62,614 00 |
| U. S. bonds & certificates of indebt. pledged | 50,000 00 | 150,000 00 | 142,950 00 | 141,908 00 | 50,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,550 00 | 2,550 00 | 2,700 00 |
| Other bonds, securities and stocks | | | | | |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 28,004 12 | 28,610 01 | 31,918 15 | 55,256 00 | 60,483 08 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | | | | | |
| Due from other banks and bankers | | | | | |
| Exchanges for clearing house | | | | | |
| Cash in vault | 25,857 41 | 22,746 69 | 25,180 90 | 27,196 71 | 34,913 07 |
| Outside checks and other cash items | 981 61 | 1,431 54 | 1,109 50 | 379 68 | 120 27 |
| Furniture and fixtures | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Banking house | | | | | |
| Other real estate | | | | | |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | 574 68 | 3,400 00 | | |
| Totals | $653,178 37 | $709,180 91 | $665,650 58 | $1,115,355 58 | $1,226,331 99 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 30,000 00 | 35,000 00 | 35,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 1,847 22 | 340 32 | 3,432 21 | 130 05 | 3,144 31 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | 4,836 80 | 4,058 95 | 10,111 12 | 10,689 19 |
| Commercial deposits subject to check | 108,835 76 | 84,152 91 | 115,671 50 | 134,391 05 | 164,351 05 |
| Demand certificates of deposit | 2,382 00 | 3,800 00 | 2,000 00 | 1,500 00 | 950 00 |
| Certified checks | 247 26 | 63 73 | 1,032 00 | 88 00 | 216 66 |
| Cashier's checks | 32 47 | 12 87 | 20 12 | 2,371 93 | 7,324 42 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 133,074 14 | 155,934 37 | 49,897 47 | 436,734 59 | 490,168 38 |
| State moneys on deposit | | | | | |
| Postal savings deposits | | | | | |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 270,389 12 | 325,024 83 | 354,528 35 | 390,000 30 | 412,687 98 |
| Savings certificates of deposit | | | | | |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 | 46,800 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 6,370 40 | 15 08 | 9 98 | 28 54 | |
| Totals | $653,178 37 | $709,180 91 | $665,650 58 | $1,115,355 58 | $1,226,331 99 |

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## No. 3886.

## FIRST NATIONAL BANK, ST. IGNACE.

O. W. JOHNSON, *President;* E. H. HOTCHKISS, *Vice President and Cashier;*
H. A. POWERS, *Assistant Cashier.*

DIRECTORS.—O. W. Johnson, E. H. Hotchkiss, P. J. Murray, Geo. T. Arnold, C. J. Mulcrone.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $316,002 71 | $296,003 45 | $292,519 97 | $287,869 83 | $502,922 78 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 8 50 | | | | |
| U. S. bonds & certificates of indebt. on hand | 56,158 56 | 79,875 31 | 122,147 75 | 71,450 00 | 67,434 00 |
| U. S. bonds & certificates of indebt. pledged | 12,500 00 | 42,500 00 | | 12,500 00 | 57,500 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 | 2,250 00 |
| Other bonds, securities and stocks | 182,897 25 | 186,858 85 | 171,692 50 | 172,526 50 | 166,780 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 35,067 50 | 44,827 04 | 41,655 75 | 29,317 01 | 67,118 82 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 48,910 04 | 100,244 63 | 68,381 31 | 91,355 15 | 186,447 50 |
| Due from other banks and bankers | 21,057 38 | 775 29 | 6,403 53 | 13,833 31 | 2,668 58 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 27,961 83 | 21,719 32 | 38,650 70 | 41,553 06 | 68,821 25 |
| Outside checks and other cash items | 1,256 25 | 91 21 | 627 63 | 1,542 56 | 2,170 98 |
| Furniture and fixtures | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 | 4,000 00 |
| Banking house | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 | 12,000 00 |
| Other real estate | 300 00 | 300 00 | 300 00 | 300 00 | 300 00 |
| Due from U. S. treasurer | 625 00 | 625 00 | 625 00 | 625 00 | 625 00 |
| Other assets | 13,907 56 | 9,683 00 | 6,333 69 | 6,526 65 | |
| Totals | $734,902 58 | $801,753 10 | $767,587 83 | $747,649 07 | $1,141,038 91 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 10,959 98 | 12,955 69 | 12,679 90 | 13,064 13 | 16,968 39 |
| Dividends unpaid | 1,500 00 | | | 1,500 00 | |
| Reserved for taxes, interest, etc | 2,300 00 | 2,300 00 | 4,300 00 | 6,300 00 | 8,381 79 |
| Circulation | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 | 12,500 00 |
| Commercial deposits subject to check | 214,208 46 | 250,997 27 | 245,307 64 | 221,444 52 | 534,252 74 |
| Demand certificates of deposit | 15,357 25 | 13,125 57 | 10,390 57 | 9,737 57 | 9,360 95 |
| Certified checks | 60 00 | | | | 69 92 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 320 77 | 320 77 | 315 07 | 168 97 | 168 97 |
| U. S. government deposits | | 24,000 00 | | | 38,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 267,751 92 | 278,231 42 | 282,019 93 | 284,806 08 | 318,165 79 |
| Savings certificates of deposit | 134,944 20 | 130,937 66 | 123,758 63 | 122,308 49 | 128,170 36 |
| Club savings deposits | | | | | |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 1,384 72 | 1,316 09 | 819 31 | |
| Totals | $734,902 58 | $801,753 10 | $767,587 83 | $747,649 07 | $1,141,038 91 |

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## No. 3378.

## ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President;* COLEMAN C. VAUGHAN, *Vice President;* R. C. DEXTER, *Cashier;* W. J. BLACK, *Assistant Cashier.*

DIRECTORS.—C. E. Ball, Coleman C. Vaughan, O. P. DeWitt, R. C. Dexter, Wm. M. Smith, John C. Hicks, P. E. Walsworth.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $280,610 51 | $300,605 70 | $302,269 79 | $308,899 87 | $330,623 80 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 66 65 | 286 00 | 276 27 | 33 52 | 469 41 |
| U. S. bonds & certificates of indebt. on hand | 105,700 00 | 135,029 17 | 169,400 00 | 125,645 89 | 59,475 43 |
| U. S. bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other bonds, securities and stocks | 5,000 92 | 5,150 92 | 8,174 03 | 10,527 87 | 27,637 12 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 32,102 70 | 32,102 70 | 37,065 51 | 37,065 51 | 34,569 92 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 81,603 19 | 117,426 77 | 22,648 59 | 96,392 55 | 29,266 91 |
| Due from other banks and bankers | | 734 75 | 3,000 00 | 1,500 00 | 21,350 00 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 34,229 85 | 31,541 74 | 32,152 99 | 38,650 14 | 30,274 65 |
| Outside checks and other cash items | 5,033 38 | 1,944 46 | | 2,968 35 | 1,264 84 |
| Furniture and fixtures | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Banking house | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Other real estate | | | | | |
| Due from U. S. treasurer | 825 00 | 750 00 | 150 00 | 825 00 | 750 00 |
| Other assets | 885 97 | | 992 70 | | |
| Totals | $595,058 17 | $674,572 21 | $625,129 88 | $671,508 70 | $584,682 08 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $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 | 50,000 00 |
| Undivided profits, net | 10,541 04 | 6,980 41 | 8,661 57 | 11,728 33 | 8,220 13 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 309,333 70 | 366,478 36 | 361,185 84 | 321,064 60 | 292,718 83 |
| Demand certificates of deposit | 146,107 88 | 156,594 33 | 137,330 40 | 135,578 08 | 141,409 83 |
| Certified checks | 475 00 | 390 09 | 521 94 | 5,268 30 | 9 75 |
| Cashier's checks | | 9,751 08 | 50 00 | 1,984 47 | 86 66 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 7,074 78 | 17,171 85 | 2,514 46 | 18,210 35 | 26,765 28 |
| State moneys on deposit | | | | | |
| Postal savings deposits | 1,117 67 | 711 87 | 465 67 | 473 60 | 471 60 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 5,408 10 | 1,494 22 | | | |
| Savings certificates of deposit | | | | | |
| Circulation | 15,000 00 | 15,000 00 | 14,400 00 | 15,000 00 | 15,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 62,200 97 | |
| Totals | $595,058 17 | $674,572 21 | $625,129 88 | $671,508 70 | $584,682 08 |

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## No. 5594.

## COMMERCIAL NATIONAL BANK, ST. JOSEPH.

E. A. BLAKESLEE, *President;* W. A. PRESTON, *Vice President;* H. T. CAMPBELL, *Cashier;* A. R. MORFORD, *Assistant Cashier.*

DIRECTORS.—W. A. Preston, A. Canavan, H. T. Campbell, O. A. D. Baldwin, R. E. Barr, Willard Brewer, F. N. Wilkinson, E. A. Blakeslee, Jos. Shirley, J. J. Theisen.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $287,406 21 | $298,459 93 | ..... | ..... | $441,562 69 |
| Customers' liability account of acceptance | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 128 56 | 34 23 | ..... | ..... | 3,957 35 |
| U. S. bonds & certificates of indebt. on hand | 150,650 00 | 175,500 00 | ..... | ..... | 199,345 52 |
| U. S. bonds & certificates of indebt. pledged | 71,000 00 | 71,000 00 | ..... | ..... | 59,000 00 |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 2,550 00 | 2,550 00 | ..... | ..... | 2,700 00 |
| Other bonds, securities and stocks | 311,402 98 | 299,052 98 | ..... | ..... | 296,695 48 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 49,727 14 | 49,124 68 | ..... | ..... | 74,512 42 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 68,273 01 | 51,460 92 | ..... | ..... | 358,837 05 |
| Due from other banks and bankers | 928 71 | 4,590 65 | ..... | ..... | 8,612 94 |
| Exchanges for clearing house | 2,499 64 | 2,424 63 | ..... | ..... | 2,745 15 |
| Cash in vault | 59,986 65 | 33,732 87 | ..... | ..... | 81,259 38 |
| Outside checks and other cash items | 592 21 | 7,175 42 | ..... | ..... | 5,035 61 |
| Furniture and fixtures | 3,857 10 | 3,857 10 | ..... | ..... | 4,422 35 |
| Banking house | 19,150 00 | 19,150 00 | ..... | ..... | 19,150 00 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | ..... | ..... | 2,500 00 |
| Other assets | 2,856 01 | ..... | ..... | ..... | ..... |
| Totals | $1,033,508 22 | $1,020,613 41 | ..... | ..... | $1,560,335 94 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | ..... | ..... | $50,000 00 |
| Surplus fund | 35,000 00 | 40,000 00 | ..... | ..... | 40,000 00 |
| Undivided profits, net | 10,630 41 | 1,645 19 | ..... | ..... | 11,465 34 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | 567 98 | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 403,071 98 | 371,847 81 | ..... | ..... | 725,046 66 |
| Demand certificates of deposit | 235,816 88 | 246,110 40 | ..... | ..... | 330,187 95 |
| Certified checks | 907 60 | 645 10 | ..... | ..... | 581 42 |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | 30,994 29 | 31,474 95 | ..... | ..... | 39,036 49 |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | 8,227 84 | 8,309 08 | ..... | ..... | 7,332 53 |
| U. S. government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 18,036 89 | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 190,254 35 | 207,982 09 | ..... | ..... | 306,685 55 |
| Savings certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Circulation | 50,000 00 | 50,000 00 | ..... | ..... | 50,000 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | ..... | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | 12,598 79 | ..... | ..... | ..... |
| Totals | ,033,508 22 | $1,020,613 41 | ..... | ..... | $1,560,335 94 |

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## No. 3547.

## FIRST NATIONAL BANK, SAULT STE. MARIE.

R. G. FERGUSON, *President;* OTTO FOWLE, E. H. MEAD, *Vice Presidents;* FRED S. CASE, *Vice President and Cashier;* OTTO B. MCNAUGHTON, DONALD FINLAYSON, *Assistant Cashiers.*

DIRECTORS—George Kemp, Otto Fowle, Edward H. Mead, John H. Hickler, Robt. G. Ferguson, Chas. S. Osborn, Francis T. McDonald, Fred S. Case, Merlin Wiley.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June, 30, 1919. | Report of Sept. 12, 1919 |
|---|---|---|---|---|---|
| Loans and discounts | $634,043 58 | $696,929 04 | $757,950 67 | $788,706 00 | $843,369 39 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | 1,319 25 | |
| Overdrafts, secured and unsecured | 465 53 | 478 97 | 990 32 | | 238 66 |
| U. S. bonds & certificates of indebt. on hand | 126,400 00 | 268,600 00 | 279,950 00 | 195,468 05 | 113,200 00 |
| U. S. bonds & certificates of indebt. pledged | 135,000 00 | 135,000 00 | 135,000 00 | 135,000 00 | 135,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 | 3,900 00 |
| Other bonds, securities and stocks | 344,876 99 | 342,426 99 | 341,326 99 | 337,426 99 | 363,667 69 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 62,935 69 | 72,357 57 | 71,605 56 | 69,271 15 | 73,081 70 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 149,373 15 | 118,168 92 | | 127,462 52 | 155,860 19 |
| Due from other banks and bankers | 17,231 35 | 22,144 80 | 7,840 90 | 10,486 47 | 9,980 21 |
| Exchanges for clearing house | | | 8,391 46 | | |
| Cash in vault | 42,988 95 | 29,556 15 | 139,079 52 | 38,519 36 | 60,020 04 |
| Outside checks and other cash items | 8,220 12 | | 678 15 | 4,272 34 | 5,560 87 |
| Furniture and fixtures | | | | | |
| Banking house | 45,000 00 | 43,000 00 | 43,000 00 | 43,000 00 | 43,000 00 |
| Other real estate | 7,540 00 | 5,040 00 | 5,040 00 | 5,040 00 | 5,040 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | | | | | |
| Totals | $1,582,975 36 | $1,742,602 44 | $1,799,753 57 | $1,764,872 13 | $1,816,928 25 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 | 30,000 00 |
| Undivided profits, net | 25,674 01 | 19,565 07 | 21,620 23 | 21,109 46 | 30,625 23 |
| Dividends unpaid | | 100 00 | | 5,000 00 | |
| Reserved for taxes, interest, etc | 15,179 77 | 5,298 89 | 9,437 33 | 13,437 33 | 7,754 80 |
| Commercial deposits subject to check | 475,523 16 | 528,985 36 | 540,644 52 | 511,977 54 | 539,124 52 |
| Demand certificates of deposit | 23,783 68 | 22,503 48 | 22,058 48 | 22,962 42 | 23,438 34 |
| Certified checks | 185 95 | 2,357 40 | 2,943 18 | 2,358 40 | 2,287 20 |
| Cashier's checks | 1,426 16 | 461 96 | 817 05 | 3,832 60 | 1,330 78 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,162 54 | 17,706 51 | 12,279 01 | 8,640 07 | 4,805 71 |
| State moneys on deposit | | 50,000 00 | 50,000 00 | 50,000 00 | 25,000 00 |
| Postal savings deposits | 16,138 05 | 15,564 37 | 14,685 56 | 15,824 76 | 14,536 39 |
| U. S. government deposits | 9,967 82 | 11,423 10 | 33,127 49 | 19,591 50 | 32,877 21 |
| Time commercial certificates of deposit | 60,033 23 | 56,988 80 | 56,090 25 | | |
| Savings deposits (book accounts) | 722,900 99 | 781,647 50 | 806,050 47 | 808,738 39 | 856,489 43 |
| Savings certificates of deposit | | | | 53,790 57 | 48,553 91 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 97,500 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | 109 09 | 84 73 |
| Totals | $1,582,975 36 | $1,742,602 44 | $1,799,752 57 | $1,764,872 13 | $1,816,928 25 |

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## No. 3276.

## THE STURGIS NATIONAL BANK, STURGIS.

WM. C. GROBHISER, *President;* J. H. WHITMER, *Vice President;* WILSON ROOSE, *Cashier;* D. M. FRANK, *Assistant Cashier.*

DIRECTORS.—Wm. C. Grobhiser, Charles Erbsmehl, J. H. Whitmer, J. H. Moe, J. C. Fetter, C. W. Kirsch, M. D. Teller, E. H. Rider.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $311,819 42 | $312,227 40 | $320,465 49 | $396,853 62 | $395,271 47 |
| Customers' liability account of acceptance. | ..... | ..... | ..... | ..... | ..... |
| Customers' liability under letters of credit. | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 2,688 06 | 139 36 | 91 85 | 200 43 | 736 23 |
| U. S bonds & certificates of indebt. on hand | 99,900 00 | 113,000 00 | 98,700 00 | 318,250 00 | 282,350 00 |
| U. S. bonds & certificates of indebt pledged | 65,000 00 | 65,000 00 | 65,000 00 | ..... | ..... |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 2,350 00 | 2,350 00 | 2,350 00 | 2,350 00 | 2,550 00 |
| Other bonds, securities and stocks | 110,919 70 | 107,694 10 | 100,694 60 | 98,194 60 | 95,494 60 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 24,218 45 | ..... | ..... | 34,268 50 | 36,782 30 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | ..... | ..... | ..... | 82,292 13 | 53,889 75 |
| Due from other banks and bankers | 2,604 99 | ..... | ..... | ..... | 12,541 06 |
| Exchanges for clearing house | 1,913 82 | ..... | ..... | ..... | ..... |
| Cash in vault | 58,716 22 | 105,495 00 | 170,275 14 | 39,718 57 | 25,937 23 |
| Outside checks and other cash items | ..... | ..... | ..... | ..... | ..... |
| Furniture and fixtures | 5,827 80 | 5,827 80 | 5,827 80 | 5,827 80 | 5,827 80 |
| Banking house | 19,737 90 | 19,737 90 | 19,737 90 | 19,737 90 | 19,737 90 |
| Other real estate | ..... | ..... | ..... | ..... | ..... |
| Due from U. S. treasurer | 3,250 00 | 3,250 00 | 3,250 00 | 3,250 00 | 750 00 |
| Other assets | 4,500 00 | 3,024 84 | 6,363 07 | ..... | 3,884 19 |
| Totals | $713,446 36 | $737,746 40 | $792,755 85 | $1,000,943 55 | $935,752 53 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 | $65,000 00 |
| Surplus fund | 20,000 00 | 20,000 00 | 20,500 00 | 20,000 00 | 20,000 00 |
| Undivided profits, net | 10,820 35 | 10,848 36 | 22,575 03 | 12,907 02 | 19,655 57 |
| Dividends unpaid | ..... | ..... | ..... | ..... | ..... |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 188,599 80 | 188,497 88 | ..... | 395,230 03 | 301,601 25 |
| Demand certificates of deposit | 765 30 | ..... | ..... | 565 30 | ..... |
| Certified checks | ..... | 50 00 | ..... | ..... | ..... |
| Total deposits | ..... | ..... | 619,680 82 | ..... | ..... |
| Due to Federal Reserve Bank | 15,000 00 | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | 20,000 00 | 10,000 00 |
| Postal savings deposits | 1,470 60 | ..... | ..... | 1,434 27 | 1,434 27 |
| U. S. government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Savings deposits (book accounts) | 159,165 49 | 159,617 92 | ..... | 216,747 68 | 216,116 31 |
| Savings certificates of deposit | 187,624 82 | 198,648 15 | ..... | 204,059 25 | 239,445 13 |
| Circulation | 65,000 00 | 65,000 00 | 65,000 00 | 65,000 00 | 62,500 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | ..... | 25,000 00 | ..... | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | ..... | 5,084 09 | ..... | ..... | ..... |
| Totals | $713,446 36 | $737,746 40 | $792,755 85 | $1,000,943 55 | $935,752 53 |

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## No. 600.

## FIRST NATIONAL BANK, THREE RIVERS.

OLIVER T. AVERY, *President;* JACQUES M. PAULI, *Vice President;* N. W. GARRISON, *Cashier;* JASPER A. MILLER, *Assistant Cashier.*

DIRECTORS.—Oliver T. Avery, N. W. Garrison, P. P. Major, Jacques M. Pauli, G. W. Cole, R. J. Wade, Andrew Patrick.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $359,874 10 | $348,635 03 | $375,043 14 | $379,787 70 | $404,511 49 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 1,027 94 | 601 81 | 1,195 04 | 433 46 | 169 87 |
| U. S. bonds & certificates of indebt. on hand | 31,464 12 | 107,820 22 | 100,923 62 | 47,590 35 | 42,889 60 |
| U. S. bonds & certificates of indebt. pledged | 92,500 00 | 77,500 00 | 117,500 00 | 104,500 00 | 90,500 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 | 1,650 00 |
| Other bonds, securities and stocks | 248,858 72 | 261,592 89 | 272,037 79 | 260,272 31 | 292,156 29 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 29,447 69 | 29,530 91 | 33,794 41 | 31,902 24 | 31,070 82 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 481,166 60 | 35,941 78 | 44,916 31 | 32,946 41 | 32,018 19 |
| Due from other banks and bankers | 2,493 77 | 1,505 07 | 1,172 11 | 2,085 90 | 4,579 98 |
| Exchanges for clearing house | | 728 92 | | | |
| Cash in vault | | 12,993 05 | | | |
| Outside checks and other cash items | 3,078 36 | 1,260 75 | 2,063 34 | 3,014 50 | 4,391 19 |
| Furniture and fixtures | 6,518 58 | 6,518 58 | 6,518 58 | 6,518 58 | 6,518 58 |
| Banking house | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 | 14,000 00 |
| Other real estate | 7,751 63 | 7,751 63 | 8,751 63 | 8,751 63 | 7,351 63 |
| Due from U. S. treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | | 3,646 04 | 4,499 25 | 4,886 67 | 4,643 26 |
| Totals | $849,331 51 | $914,176 68 | $986,565 22 | $900,839 75 | $939,050 90 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | | | | | |
| Undivided profits, net | 2,541 40 | 962 67 | 1,738 27 | 2,879 79 | 3,164 10 |
| Dividends unpaid | | | | | |
| Reserved for taxes, interest, etc. | 4,842 78 | 3,276 30 | 3,823 76 | 4,139 06 | 2,867 99 |
| Commercial deposits subject to check | 115,333 64 | 113,745 01 | 163,807 70 | 96,955 21 | 121,473 58 |
| Demand certificates of deposit | | | | | |
| Certified checks | 6 80 | | | | |
| Cashier's checks | 1,115 72 | 3,818 88 | 7,726 76 | 2,621 60 | 5,625 05 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 2,037 86 | 1,600 88 | 1,174 88 | 787 68 | 823 84 |
| U. S. government deposits | 4,550 00 | 22,805 32 | 13,000 00 | | 8,964 93 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 263,930 53 | 286,127 71 | 297,734 35 | 301,164 23 | 314,256 37 |
| Savings certificates of deposit | 340,977 78 | 371,844 91 | 347,243 61 | 354,904 17 | 363,604 77 |
| Circulation | 48,995 00 | 49,995 00 | 49,995 00 | 49,995 00 | 49,995 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 15,000 00 | | 40,000 00 | 27,000 00 | 13,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 320 89 | 393 01 | 275 27 |
| Totals | $849,331 51 | $914,176 68 | $986,565 22 | $900,839 75 | $939,050 90 |

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## No. 3325.

## FIRST NATIONAL BANK, TRAVERSE CITY.

J. D. MUNSON, *President;* FRANK HAMILTON, H. A. MUSSELMAN, *Vice Presidents;* L. F. TITUS, *Cashier;* W. M. KELLOGG, A. L. LA FRANIER, *Assistant Cashiers.*

DIRECTORS.—Frank Hamilton, L. F. Titus, J. D. Munson, Ralph Case, H. A. Musselman, A. W. Rickerd, H. F. Baughey.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $718,917 32 | $629,274 27 | $636,258 08 | $643,877 51 | $629,453 23 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 3,765 04 | 1,719 42 | 1,154 03 | 360 95 | 76 53 |
| U S. bonds & certificates of indebt. on hand | 64,950 00 | 81,700 00 | 31,800 00 | 91,865 00 | 425,620 44 |
| U. S. bonds & certificates of indebt. pledged | 273,200 00 | 287,600 00 | 208,000 00 | 153,000 00 | 65,000 00 |
| Mortgages | | 113,459 25 | 118,749 25 | 118,883 00 | 119,869 07 |
| Stock of Federal Reserve Bank | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 | 3,750 00 |
| Other bonds, securities and stocks | 370,578 32 | 364,953 32 | 353,024 26 | 344,076 76 | 350,042 46 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 50,273 93 | 62,900 34 | 59,784 97 | 49,680 73 | 66,689 79 |
| Due from Federal Reserve Bank (not available as reserve) | 13,000 00 | 12,480 86 | 25,000 00 | 28,000 00 | |
| Due from banks in reserve cities | 8,759 69 | 46,578 82 | 30,269 60 | 15,726 15 | 35,037 77 |
| Due from other banks and bankers | 15,794 50 | 6,798 76 | 12,496 29 | 5,518 06 | 19,713 67 |
| Exchanges or clearing house | 9,262 63 | 11,972 56 | 4,244 31 | 4,995 75 | 6,458 26 |
| Cash in vault | 74,254 29 | 48,118 92 | 60,619 20 | 61,208 11 | 48,971 39 |
| Outside checks and other cash items | 20,634 62 | 4,708 90 | 8,709 66 | 1,729 89 | 2,442 77 |
| Furniture and fixtures | 13,000 00 | 13,000 00 | 13,000 00 | 13,000 00 | 14,010 00 |
| Banking house | 51,500 00 | 50,000 00 | 50,000 00 | 50,000 00 | 50,000 00 |
| Other real estate | 3,098 96 | 3,152 72 | 3,145 43 | 3,085 59 | 3,078 30 |
| Due from U S. treasurer | | | | | |
| Other assets | 4,660 15 | 16,468 53 | 30,067 17 | 228,208 50 | |
| Totals | $1,699,399 45 | $1,758,636 67 | $1,650,072 25 | $1,816,966 00 | $1,840,213 68 |
| **Liabilities** | | | | | |
| Capital stock paid in | $100,000 00 | $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 | 25,000 00 |
| Undivided profits, net | 24,943 59 | 32,168 82 | 32,197 27 | 29,337 07 | 37,017 77 |
| Dividends unpaid | 2,890 00 | 103 00 | 13 00 | 13 00 | 43 00 |
| Reserved for taxes, interest, etc | | | | | 151 54 |
| Commercial deposits subject to check | 381,138 72 | 338,719 32 | 366,136 11 | 334,274 94 | 469,372 88 |
| Demand certificates of deposit | 27,757 78 | 6,813 87 | 2,181 44 | 60,502 07 | 117 29 |
| Certified checks | 87 52 | 1,636 09 | 222 44 | 381 52 | 1,161 84 |
| Cashier's checks | 10,652 56 | 7,304 47 | 7,038 53 | 7,310 31 | 7,209 84 |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 42,164 75 | 16,020 76 | 32,237 72 | 16,829 37 | 41,426 33 |
| State moneys on deposit | | 25,000 00 | 25,000 00 | 25,000 00 | 10,000 00 |
| Postal savings deposits | 1,343 97 | 1,424 71 | 1,439 71 | 982 20 | 982 20 |
| U. S. government deposits | 4,390 18 | 24,073 40 | 17,932 51 | 10,878 19 | 16,274 54 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 572,264 07 | 622,031 77 | 571,047 46 | 598,879 37 | 669,806 53 |
| Savings certificates of deposit | 133,131 05 | 176,289 13 | 174,086 94 | 164,377 96 | 165,943 59 |
| Notes and bills rediscounted | 83,011 21 | 35,401 33 | | | |
| Bills payable | 265,200 00 | 269,600 00 | 240,000 00 | 231,000 00 | 65,000 00 |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | 77,050 00 | 55,291 19 | | 228,200 00 |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | 25,424 05 | | 247 93 | 212,200 00 | 2,506 33 |
| Totals | $1,699,399 45 | $1,758,636 67 | $1,650,072 25 | $1,816,966 00 | $1,840,213 68 |

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## No. 1826.

## UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCAUSEY, *President;* NEWTON E. TOWER, *Vice President;* J. S. NESBITT, *Cashier;* ERTA KIMBALL, *Assistant Cashier.*

DIRECTORS.—J. W. McCausey, J. S. Nesbitt, C. W. Bater, Newton E. Tower, H. G. Fisk, M. P. Wemple, Leo S. Parsons.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $304,304 44 | $323,955 05 | $326,195 46 | $338,333 32 | $347,136 41 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 69 66 | 280 58 | 312 94 | 404 32 | 730 70 |
| U. S. bonds & certificates of indebt. on hand | 70,300 00 | 88,500 00 | 50,800 00 | 55,800 00 | 43,100 00 |
| U. S. bonds & certificates of indebt. pledged | 51,000 00 | 51,000 00 | 61,000 00 | 51,000 00 | 61,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 2,400 00 | 2,400 00 | 2,400 00 | 2,400 00 | 2,700 00 |
| Other bonds, securities and stocks | 69,585 00 | 68,585 00 | 70,860 00 | 70,860 00 | 88,465 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 21,402 66 | 22,782 38 | | 21,706 00 | 25,206 87 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 6,549 45 | | 23,782 38 | 46,332 84 | |
| Due from other banks and bankers | | 6,449 49 | 6,480 47 | 6,504 72 | 6,561 27 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 64,913 42 | 91,295 01 | 55,688 33 | 15,586 43 | 76,305 43 |
| Outside checks and other cash items | | 81 78 | 320 09 | | 219 98 |
| Furniture and fixtures | | | | | |
| Banking house | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other real estate | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 | 4,500 00 |
| Due from U S treasurer | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 | 2,500 00 |
| Other assets | 400 71 | | | | |
| Totals | $599,925 34 | $664,329 29 | $606,839 67 | $617,927 63 | $660,425 66 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 | $50,000 00 |
| Surplus fund | 30,000 00 | 30,000 00 | 30,000 00 | 40,000 00 | 40,000 00 |
| Undivided profits, net | 18,155 60 | 20,364 13 | 22,645 75 | 9,421 90 | 11,787 86 |
| Dividends unpaid | 3,500 00 | | | 3,500 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 202,078 40 | 229,496 33 | 191,486 97 | 201,084 01 | 235,014 49 |
| Demand certificates of deposit | 1,268 70 | 1,268 70 | 1,069 00 | 172,802 94 | 450 00 |
| Certified checks | 200 00 | 200 00 | 100 00 | 100 00 | 100 00 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | 2,045 85 | 3,045 85 | 2,045 85 | 2,084 00 | 84 00 |
| State moneys on deposit | | 10,000 00 | 10,000 00 | 10,000 00 | 5,000 00 |
| Postal savings deposits | 731 04 | 680 04 | 671 04 | 612 80 | 561 80 |
| U. S. government deposits | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 66,435 93 | 69,655 95 | 72,741 73 | 77,652 98 | 80,280 85 |
| Savings certificates of deposit | 174,509 82 | 198,618 29 | 174,844 34 | 569 00 | 186,140 06 |
| Circulation | 50,000 00 | 50,000 00 | 50,000 00 | 49,100 00 | 50,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | 234 99 | | 6 60 |
| Totals | $599,925 34 | $664,329 29 | $606,839 67 | $617,927 63 | $660,425 66 |

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## No. 8723.

## VASSAR NATIONAL BANK, VASSAR.

JOHN F. HEINLEIN, *President;* EWING H. KNIGHT, *Vice President;* GEO. D. CLARKE, *Cashier.*

DIRECTORS.—Frank Hellerick, Ewing H. Knight, Geo. D. Clarke, Wm. J. Hoxsie, Samuel P. Selden, John F. Heinlein, George Hecht.

| Resources | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $128,884 74 | $133,143 71 | $125,470 60 | $152,419 58 | $122,432 90 |
| Customers' liability account of acceptance | | | | | |
| Customers' liability under letters of credit | | | | | |
| Overdrafts, secured and unsecured | 7,378 85 | 1,237 09 | 949 93 | 599 51 | 320 54 |
| U. S. bonds & certificates of indebt. on hand | 19,800 00 | 41,200 00 | 53,500 00 | 28,000 00 | 53,900 00 |
| U. S bonds & certificates of indebt. pledged | | | | | |
| Mortgages | 16,193 58 | | 16,860 77 | 14,805 77 | 14,343 19 |
| Stock of Federal Reserve Bank | 900 00 | 900 00 | 900 00 | 900 00 | 900 00 |
| Other bonds, securities and stocks | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 | 6,000 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 9,674 66 | 6,889 15 | 4,444 76 | 7,961 52 | 14,573 06 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 19,852 92 | 11,533 97 | 3,475 64 | 10,755 28 | 17,683 06 |
| Due from other banks and bankers | | | | | 14,483 82 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 5,780 51 | 4,376 47 | 5,407 20 | 6,432 52 | 6,112 46 |
| Outside checks and other cash items | 11 83 | 6 36 | 1 48 | 263 80 | 1,574 33 |
| Furniture and fixtures | 600 00 | 500 00 | 500 00 | 500 00 | 500 00 |
| Banking house | 3,100 00 | 3,000 00 | 3,000 00 | 3,000 00 | 3,000 00 |
| Other real estate | 1,875 00 | 1,625 00 | 1,625 00 | 1,625 00 | 1,625 00 |
| Due from U. S. treasurer | 312 50 | 312 50 | 312 50 | 312 50 | 312 50 |
| Other assets | 1,500 00 | 1,500 00 | 2,000 00 | 1,500 00 | 1,500 00 |
| Totals | $221,864 59 | $212,224 25 | $224,447 88 | $235,075 48 | $259,260 86 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $25,000 00 | $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 | 5,000 00 |
| Undivided profits, net | 4,211 55 | 3,407 74 | 4,778 22 | 4,231 94 | 3,204 61 |
| Dividends unpaid | | 4 00 | | | 28 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 39,442 80 | 35,817 61 | 39,436 66 | 51,892 57 | 68,142 99 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | 5,000 00 | 5,000 00 | 2,500 00 |
| Postal savings deposits | 859 06 | 860 94 | 860 94 | 458 70 | 458 70 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | 77,269 43 | 81,813 80 | 80,845 88 | | |
| Savings deposits (book accounts) | 52,331 75 | 52,570 16 | 55,276 18 | 58,728 62 | 67,318 30 |
| Savings certificates of deposit | | | | 77,013 65 | 80,258 26 |
| Circulation | 6,250 00 | 6,250 00 | 6,250 00 | 6,250 00 | 5,850 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | 10,000 00 | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' etters of credit | | | | | |
| Other liabilities | 1,500 00 | 1,500 00 | 2,000 00 | 1,500 00 | 1,500 00 |
| Totals | $221,864 59 | $212,224 25 | $224,447 88 | $235,075 48 | $259,260 86 |

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## No. 10498.

## FIRST NATIONAL BANK, WATERVLIET.

W. M. BALDWIN, *President;* W. M. PRATT, *Vice President;* CHESTER I. MONROE, *Cashier.*

DIRECTORS.—F. W. Brown, L. D. Case, F. W. Emerson, H. G. Hinckley, W. M. Baldwin, Chester I. Monroe, W. M. Pratt, R. H. Sherwood, F. F. Smith.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $140,222 03 | $159,501 13 | $157,548 48 | $140,923 16 | $188,609 66 |
| Customers' liability account of acceptance | 2,586 39 | 2,586 39 | ..... | ..... | ..... |
| Customers' liability under letters of credit | ..... | ..... | ..... | ..... | ..... |
| Overdrafts, secured and unsecured | 144 21 | 36 35 | 69 42 | 154 46 | 274 03 |
| U. S. bonds & certificates of indebt. on hand | 62,000 00 | 39,600 00 | 34,600 00 | 29,500 00 | ..... |
| U. S. bonds & certificates of indebt. pledged | ..... | ..... | ..... | ..... | ..... |
| Mortgages | ..... | ..... | ..... | ..... | ..... |
| Stock of Federal Reserve Bank | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 | 1,050 00 |
| Other bonds, securities and stocks | 45,215 00 | 35,215 00 | 36,215 00 | 40,033 00 | 104,376 00 |
| Premiums | ..... | ..... | ..... | ..... | ..... |
| Lawful reserve with Federal Reserve Bank | 13,304 72 | 13,154 02 | 13,665 29 | 18,379 02 | 19,586 29 |
| Due from Federal Reserve Bank (not available as reserve) | ..... | ..... | ..... | ..... | ..... |
| Due from banks in reserve cities | 61,390 57 | ..... | ..... | ..... | ..... |
| Due from other banks and bankers | ..... | ..... | 76,730 37 | 81,329 17 | 57,606 20 |
| Exchanges for clearing house | 3,873 06 | ..... | ..... | ..... | ..... |
| Cash in vault | 12,509 20 | 72,129 96 | 11,119 51 | 13,690 67 | 14,930 87 |
| Outside checks and other cash items | ..... | 2,097 06 | 2,158 44 | 287 64 | 1,457 68 |
| Furniture and fixtures | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 | 4,650 00 |
| Banking house | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 | 11,500 00 |
| Other real estate | 3,740 00 | 3,740 00 | 3,740 00 | 3,740 00 | 3,740 00 |
| Due from U. S. treasurer | 750 00 | 750 00 | 750 00 | 750 00 | 750 00 |
| Other assets | ..... | ..... | ..... | ..... | ..... |
| Totals | $362,935 18 | $346,009 91 | $353,796 51 | $345,987 12 | $408,530 73 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 | $30,000 00 |
| Surplus fund | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Undivided profits, net | 293 38 | 284 02 | 1,068 68 | 2,026 04 | 3,326 29 |
| Dividends unpaid | 2,100 00 | 91 00 | 21 00 | 21 00 | 21 00 |
| Reserved for taxes, interest, etc | ..... | ..... | ..... | ..... | ..... |
| Commercial deposits subject to check | 198,551 11 | 149,830 35 | 159,537 60 | 178,073 39 | 228,856 48 |
| Demand certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Certified checks | ..... | ..... | ..... | ..... | ..... |
| Cashier's checks | ..... | ..... | ..... | ..... | ..... |
| Due to Federal Reserve Bank | ..... | ..... | ..... | ..... | ..... |
| Due to other banks and bankers | ..... | ..... | ..... | ..... | ..... |
| State moneys on deposit | ..... | ..... | ..... | ..... | ..... |
| Postal savings deposits | ..... | ..... | ..... | ..... | ..... |
| U. S. government deposits | ..... | ..... | ..... | ..... | ..... |
| Time commercial certificates of deposit | 105,322 69 | 121,056 54 | 118,371 23 | 115,068 69 | 125,250 07 |
| Savings deposits (book accounts) | ..... | ..... | ..... | ..... | ..... |
| Savings certificates of deposit | ..... | ..... | ..... | ..... | ..... |
| Circulation | 15,000 00 | 15,000 00 | 15,000 00 | 15,000 00 | 14,100 00 |
| Notes and bills rediscounted | ..... | ..... | ..... | ..... | ..... |
| Bills payable | 6,000 00 | 24,000 00 | 24,000 00 | ..... | ..... |
| Bonds sold subject to repurchase | ..... | ..... | ..... | ..... | ..... |
| Bonds borrowed | ..... | ..... | ..... | ..... | ..... |
| Acceptances executed for customers | ..... | ..... | ..... | ..... | ..... |
| Customers' letters of credit | ..... | ..... | ..... | ..... | ..... |
| Other liabilities | 668 00 | 748 00 | 798 00 | 798 00 | 1,976 89 |
| Totals | $362,935 18 | $346,009 91 | $353,796 51 | $345,987 12 | $408,530 73 |

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## No. 5482.

## FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President;* W. F. RUH, W. V. ANDREAE, *Vice Presidents;* E. F. FEAD, *Cashier;* F. L. HOLDEN, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, E. F. Fead, T. U. Wharton, Lincoln Avery, W. F. Ruh, W. V. Andreae, N. B. Herbert.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $384,126 14 | $371,823 54 | $380,027 76 | $374,775 74 | $399,627 76 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 839 06 | 2,192 14 | 1,858 69 | 358 13 | 411 61 |
| U S bonds & certificates of indebt on hand | 67,650 00 | 99,700 00 | 107,650 00 | 82,200 00 | 106,050 00 |
| U. S bonds & certificates of indebt. pledged | | | | | |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Other bonds, securities and stocks | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 7,000 00 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 25,036 52 | 23,632 39 | 24,858 66 | 30,038 33 | 24,328 79 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 36,134 27 | 34,085 10 | 30,047 04 | 62,694 03 | 22,299 84 |
| Due from other banks and bankers | 14,284 70 | 7,079 69 | 6,575 65 | 13,214 36 | 4,986 33 |
| Exchanges for clearing house | | | | 664 12 | |
| Cash in vault | 23,402 50 | 15,785 27 | 17,762 96 | 22,354 80 | 20,449 21 |
| Outside checks and other cash items | 938 89 | 460 55 | 6,235 03 | | 62 68 |
| Furniture and fixtures | | | | | |
| Banking house | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 |
| Other real estate | 8,600 00 | 12,100 00 | 12,100 00 | 8,600 00 | 9,600 00 |
| Due from U. S. treasurer | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 | 2,000 00 |
| Other assets | | | | | |
| Totals | $567,512 08 | $573,358 68 | $593,615 79 | $601,399 51 | $599,316 22 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 | $40,000 00 |
| Surplus fund | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 | 10,000 00 |
| Undivided profits, net | 22,049 25 | 22,773 10 | 24,930 79 | 14,046 32 | 14,049 08 |
| Dividends unpaid | | | | 10,000 00 | 125 00 |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 87,018 93 | 91,917 00 | 92,045 60 | 92,155 51 | 107,285 97 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | | | |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | 10,050 00 | | | | |
| Postal savings deposits | 706 21 | 715 59 | 715 59 | 611 59 | 620 30 |
| U. S. government deposits | | | | | |
| Time commercial certificates of deposit | | | | | |
| Savings deposits (book accounts) | 130,994 81 | 135,936 67 | 136,736 93 | 143,682 07 | 147,286 29 |
| Savings certificates of deposit | 226,692 88 | 232,016 32 | 249,186 88 | 250,904 02 | 239,949 58 |
| Circulation | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 | 40,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | | | | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | | | | |
| Totals | $567,512 08 | $573,358 68 | $593,615 79 | $601,399 51 | $599,316 22 |

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## No. 155.

## FIRST NATIONAL BANK, YPSILANTI.

D. L. QUIRK, JR., *President;* FREDERIC L. GALLUP, *Vice President and Cashier;* EMMA J. GARDNER, *Assistant Cashier.*

DIRECTORS.—D. L. Quirk, Jr., C. S. Wortley, D. C. Griffin, Frederic L. Gallup, T. W. McAndrew, G. M. Hull, B. D. Thompson, H. R. Scovill.

| Resources. | Report of Dec. 31, 1918. | Report of Mar. 4, 1919. | Report of May 12, 1919. | Report of June 30, 1919. | Report of Sept. 12, 1919. |
|---|---|---|---|---|---|
| Loans and discounts | $562,583 39 | $559,536 21 | $545,812 75 | $565,151 68 | $593,655 26 |
| Customers' liability account of acceptance. | | | | | |
| Customers' liability under letters of credit. | | | | | |
| Overdrafts, secured and unsecured | 1,033 99 | 309 78 | 120 34 | 640 04 | 1,213 60 |
| U. S. bonds & certificates of indebt. on hand | 376,200 00 | 230,000 00 | 291,200 00 | 104,000 00 | 234,800 00 |
| U. S. bonds & certificates of indebt. pledged | 100,000 00 | 296,500 00 | 180,000 00 | 260,195 00 | 100,000 00 |
| Mortgages | | | | | |
| Stock of Federal Reserve Bank | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 | 6,750 00 |
| Other bonds, securities and stocks | 546,928 92 | 587,673 42 | 587,697 42 | 574,753 45 | 546,359 45 |
| Premiums | | | | | |
| Lawful reserve with Federal Reserve Bank | 55,929 63 | 58,752 27 | 63,238 49 | 59,611 72 | 62,064 91 |
| Due from Federal Reserve Bank (not available as reserve) | | | | | |
| Due from banks in reserve cities | 19,237 16 | 73,014 44 | 58,234 56 | 75,398 91 | 105,662 94 |
| Due from other banks and bankers | 2,725 15 | 270 32 | 3,592 66 | 5,172 48 | 2,642 12 |
| Exchanges for clearing house | | | | | |
| Cash in vault | 71,897 92 | 62,128 25 | 61,944 28 | 77,712 76 | 75,112 72 |
| Outside checks and other cash items | 703 25 | 2,112 55 | 4,788 14 | 6,870 88 | 3,254 02 |
| Furniture and fixtures | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Banking house | 44,000 00 | 44,000 00 | 44,000 00 | 44,000 00 | 44,000 00 |
| Other real estate | 5,485 25 | 5,270 47 | 9,195 47 | 5,572 44 | 2,400 00 |
| Due from U. S. treasurer | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 | 5,000 00 |
| Other assets | 3,477 43 | 16,323 38 | 13,314 16 | 18,487 47 | 47,827 16 |
| Totals | $1,806,952 09 | $1,952,641 09 | $1,879,888 27 | $1,814,316 83 | $1,835,742 18 |
| **Liabilities.** | | | | | |
| Capital stock paid in | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $100,000 00 |
| Surplus fund | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 | 125,000 00 |
| Undivided profits, net | 40,726 61 | 40,223 26 | 42,113 08 | 45,338 42 | 47,017 67 |
| Dividends unpaid | 6 00 | 24 00 | 6 00 | 6 00 | |
| Reserved for taxes, interest, etc | | | | | |
| Commercial deposits subject to check | 391,542 39 | 522,651 41 | 468,933 81 | 407,730 26 | 454,005 95 |
| Demand certificates of deposit | | | | | |
| Certified checks | | | 6,000 00 | | 1,702 20 |
| Cashier's checks | | | | | |
| Due to Federal Reserve Bank | | | | | |
| Due to other banks and bankers | | | | | |
| State moneys on deposit | | | | | |
| Postal savings deposits | 4,387 78 | 4,612 78 | 4,553 27 | 4,813 76 | 4,943 66 |
| U. S. government deposits | 158,152 50 | | 24,260 50 | 104,063 50 | |
| Time commercial certificates o deposit | | | | | |
| Savings deposits (book accounts) | 470,060 76 | 486,628 99 | 486,768 69 | 482,605 10 | 525,852 80 |
| Savings certificates of deposit | 417,076 05 | 441,809 02 | 442,252 92 | 415,390 50 | 435,326 29 |
| Circulation | 100,000 00 | 100,000 00 | 100,000 00 | 97,800 00 | 100,000 00 |
| Notes and bills rediscounted | | | | | |
| Bills payable | | 130,000 00 | 80,000 00 | 30,000 00 | |
| Bonds sold subject to repurchase | | | | | |
| Bonds borrowed | | | | | |
| Acceptances executed for customers | | | | | |
| Customers' letters of credit | | | | | |
| Other liabilities | | 1,691 63 | | 1,569 29 | 41,823 61 |
| Totals | $1,806,952 09 | $1,952,641 09 | $1,879,888 27 | $1,814,316 83 | $1,835,742 18 |

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ALPHABETICAL LIST OF

# State and National Bank Cashiers

IN MICHIGAN

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