FORTY-SECOND ANNUAL REPORT

OF THE COMMISSIONER OF THE

BANKING DEPARTMENT

OF THE

STATE OF MICHIGAN

DECEMBER 31, 1930

BY AUTHORITY

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OF MICHIGAN

(Under Act 205, 1887)

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

DANIEL B. AINGER,
Appointed November 11, 1896; resigned April 1, 1897.

JOSIAH E. JUST,
Appointed April 1, 1897; died February 19, 1898.

GEORGE L. MALTZ,
Appointed February 26, 1898; term expired January 8, 1903.

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

HENRY M. ZIMMERMAN,
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; resigned April 27, 1921.

HUGH A. McPHERSON,
Appointed April 27, 1921; resigned January 1, 1927.

RUDOLPH E. REICHERT,
Appointed January 21, 1927.

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DEPUTY COMMISSIONER
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RALPH CLENCH
Examiner for Small Loan Agencies

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STATE BANKING DEPARTMENT

REPORT OF THE COMMISSIONER

STATE OF MICHIGAN,
Banking Department.

December 31, 1930.

To the Honorable Wilber M. Brucker, Governor of the State of Michigan:

It is my privilege to submit herewith the forty-second annual report of the Banking Department of the State of Michigan for the year ending December 31, 1930, as required by the provisions of Section Forty-Five of the Michigan Banking Law.

There are under the supervision of this Department on the date of this report 569 state banks, 8 industrial banks, 20 trust companies, 30 credit unions, and 288 small loan agencies. An abstract of reports of all state banks and trust companies on December 31, 1930, discloses aggregate resources in the amount of $1,708,927,065.01.

Included in this report are individual statements of condition of each bank and trust company in the state, as well as information concerning the various activities of this Department during the year 1930.

Respectfully submitted,

R. E. Ruckert

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 the State Banking Department 569 state banks, 8 industrial banks and 20 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 339 inclusive. Reports of condition were called for by the Department and made by the banks at the close of business December 31, 1929, March 27, 1930, June 30, 1930, September 24, 1930, and December 31, 1930. The report of September 24, 1930, as to each state bank and trust company appears in the Department's annual report for the year 1930.

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 343 to 406, inclusive.

NUMBER OF EXAMINATIONS.

The examining staff of the Department during the year 1930 made examinations as follows:

First examinations	615
Second examinations	421
Preliminary examinations	5
Special examinations	10
Credit Unions	16
Investigations in re-organization	3

All state banks have been examined during the year, as well as each of the trust companies.

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 certificates of authority to commence business.

All state banks with the exception of those organized during the year have made four reports of condition, two reports of earnings and dividends, and special reports whenever the Department has deemed it necessary to require the same. Directors examinations, oaths of directors, signatures of officers, and list of stockholders, together with a report as to the number of depositors are furnished each year by each state bank.

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NEW BANKS.

During the year 1930 the following Michigan state banks, and trust companies have been authorized to commence business.

Name.	Location.	Capital.	Commenced business.
Wojcik State Bank	Hamtramck	$100,000 00	Mar. 19, 1930
Lincoln State Bank	Lincoln	20,000 00	Mar. 24, 1930
Peoples State Bank	Trenton	50,000 00	April 26, 1930
Citizens State Bank	Ubly	20,000 00	May 6, 1930
Garden City State Bank	Garden City	25,000 00	Aug. 4, 1930

BANKS CLOSED.

On June 18, 1930, The State Bank of America, Hamtramck, was closed by order of the Commissioner of the Banking Department. E. W. Barber was appointed Receiver. To date a dividend of twenty-five per cent has been paid to depositors and creditors.

On July 5, 1930, the Union State Bank, Mio, was closed by order of the Commissioner of the Banking Department. Henry H. Stickfort was appointed Receiver for this institution.

On July 25, 1930, the Standard Trust Company, Detroit, was closed by order of the Commissioner of the Banking Department, and Everett W. Barber was appointed Receiver.

On December 12, 1930, the Bridgman State Bank, Bridgman, was closed by order of the Commissioner of the Banking Department, and T. Fletcher Gore was appointed Receiver.

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INCREASE IN CAPITAL STOCK.

For the purpose of increasing their capital stock the following banks have amended their articles of incorporation in accordance with Section eleven of the general banking law:

Name.	Location.	Former Capital.	Present Capital.	Increase.
Litchfield State Savings Bank	Litchfield	$20,000 00	$25,000 00	$5,000 00
First State Bank	Holland	100,000 00	200,000 00	100,000 00
Old Corunna State Bank	Corunna	30,000 00	50,000 00	20,000 00
State Bank of Fraser	Fraser	20,000 00	50,000 00	30,000 00
Equitable & Central Trust Co.	Detroit	500,000 00	1,000,000 00	500,000 00
Michigan Trust Company	Grand Rapids	1,000,000 00	1,200,000 00	200,000 00
Monroe State Savings Bank	Monroe	100,000 00	200,000 00	100,000 00
Central State Bank of Benzonia	Beulah	20,000 00	25,000 00	5,000 00
Jackson City Bank & Trust Co.	Jackson	250,000 00	300,000 00	50,000 00
Peoples Wayne County Bank of Dearborn	Dearborn	100,000 00	200,000 00	100,000 00
Grand Rapids Savings Bank	Grand Rapids	750,000 00	1,000,000 00	250,000 00
First State Bank	East Detroit	50,000 00	60,000 00	10,000 00
American State Bank	Detroit	2,000,000 00	2,500,000 00	500,000 00
Peoples Wayne County Bank	Detroit	11,000,000 00	15,000,000 00	4,000,000 00
Royal Oak State Trust & Savings Bank	Royal Oak	250,000 00	350,000 00	100,000 00
Peoples Wayne County Bank	Ecorse	100,000 00	150,000 00	50,000 00
Peoples Wayne County Bank	Hamtramck	200,000 00	400,000 00	200,000 00
Grand Rapids Savings Bank	Grand Rapids	750,000 00	1,000,000 00	250,000 00
Peoples State Trust & Savings Bank	Pontiac	250,000 00	400,000 00	150,000 00
Mt. Clemens Savings Bank	Mt. Clemens	250,000 00	500,000 00	250,000 00
Peoples Wayne County Bank	Highland Park	200,000 00	300,000 00	100,000 00
Central Trust Company	Lansing	200,000 00	400,000 00	200,000 00
United States Savings Bank	Port Huron	200,000 00	250,000 00	50,000 00
Farmers and Mechanics Bank	Ann Arbor	200,000 00	250,000 00	50,000 00
Newport State Bank	Newport	20,000 00	25,000 00	5,000 00

DECREASE IN CAPITAL STOCK.

Name.	Location.	Former Capital.	Present Capital.	Decrease.
Old State Bank	Fremont	$100,000 00	$75,000 00	$25,000 00

CONSOLIDATIONS.

On December 27, 1929, The Central Trust Company, Detroit, consolidated with the Equitable Trust Company, Detroit.

On March 14, 1930, The Guaranty State Bank, Detroit, consolidated with the American State Bank, Detroit.

On March 19, 1930, The Wojcik Industrial Bank, Hamtramck, consolidated with the Wojcik State Bank, Hamtramck.

On March 31, 1930, The Guardian Trust Company of Detroit consolidated with the Union Trust Company under title of Union Guardian Trust Company, Detroit.

On April 3, 1930, The Kalamazoo National Bank & Trust Company consolidated with the Kalamazoo Trust & Savings Bank under title of Bank of Kalamazoo.

On May 1, 1930, The Bank of Michigan, Detroit, and the Peninsular State Bank, Detroit, consolidated with the Peoples Wayne County Bank, under the charter and title of the Peoples Wayne County Bank, Detroit.

On May 29, 1930, The Down River State Bank, Ecorse, consolidated with the Peoples Wayne County Bank, Ecorse.

On June 21, 1930, The Dime Savings Bank, Hamtramck, First State Bank, Hamtramck, Peoples Wayne County Bank, Hamtramck, and First National Bank, Hamtramck, consolidated with the Hamtramck State Bank, under the title of Peoples Wayne County Bank, Hamtramck.

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On June 21, 1930, The Union Banking Company, St. Joseph, merged with the Commercial National Bank & Trust Company, St. Joseph.

On June 30, 1930, The Bank of Detroit consolidated with the Guardian Detroit Bank, Detroit.

On August 1, 1930, The Peninsular State Bank, Highland Park, consolidated with the Peoples Wayne County Bank, Highland Park.

On September 9, 1930, The Union Savings Bank of Brightmoor, Detroit, consolidated with the Guardian Detroit Bank, Detroit.

On October 31, 1930, The Union Industrial Trust Company of Flint consolidated with the Union Industrial Bank, Flint.

On November 6, 1930, The Citizens State Bank, Decatur, consolidated with the First State Bank of Decatur.

On November 22, 1930, The Federal Commercial & Savings Bank, Port Huron, consolidated with the First National Bank and Trust Company, Port Huron.

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:

Citizens Savings Bank, Mt. Clemens, for 30 years from February 5, 1930.
Peoples State Bank, Flushing, for 30 years from March 9, 1930.
Rochester Savings Bank, Rochester, for thirty years from September 17, 1930.
Saranac State Bank, Saranac, for thirty years from October 19, 1930.
Zeeland State Bank, Zeeland, for thirty years from December 2, 1930.
Yale State Bank, Yale, for thirty years from December 27, 1930.
Detroit Trust Company, Detroit, for thirty years from December 6, 1930.

CHANGE OF TITLE.

The following banks have amended their articles of incorporation for the purpose of changing their corporate title.

December 27, 1929, The Equitable Trust Company, Detroit, changed its title to Equitable & Central Trust Company, Detroit.

January 17, 1930, The Peoples State Bank, Pontiac, changed its title to Peoples State Trust & Savings Bank, Pontiac.

March 31, 1930, The Union Trust Company of Detroit, changed its title to Union Guardian Trust Co., Detroit.

April 3, 1930, The Kalamazoo Trust & Savings Bank, Kalamazoo, changed its title to Bank of Kalamazoo.

June 13, 1930, The Royal Oak Savings Bank, changed its title to Royal Oak State Trust & Savings Bank, Royal Oak.

June 24, 1930, The Peoples State Bank, Wyandotte, changed its title to Peoples Wayne County Bank of Wyandotte.

June 25, 1930, The Hamtramck State Bank, Hamtramck, changed its title to Peoples Wayne County Bank of Hamtramck.

August 15, 1930, The United States Trust Company, Detroit, changed its title to American State Trust Company of Detroit.

September 4, 1930, The Ford State Bank, Wyandotte, changed its title to American State Bank of Wyandotte.

October 23, 1930, The Detroit and Security Trust Company of Detroit, changed its title to Detroit Trust Company, Detroit.

December 4, 1930, The Union Industrial Bank, Flint, changed its title to Union Industrial Trust and Savings Bank, Flint.

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CHANGE OF PAR VALUE OF CAPITAL STOCK.

The following banks have changed their par value from $100.00 per share to $20.00 per share:

Pontiac Trust Company, Pontiac
State Bank of Fraser, Fraser
Equitable and Central Trust Company, Detroit
Michigan Trust Company, Grand Rapids
First State Bank, East Detroit
First State Bank, Holland
American State Savings Bank, Lansing
American State Bank, Highland Park
Grand Ledge State Bank, Grand Ledge
State Savings Bank, Ann Arbor
Pontiac Commercial & Savings Bank, Pontiac
Citizens Commercial & Savings Bank, Flint
First State Savings Bank, Birmingham
State Bank of America, Hamtramck
Peoples State Trust & Savings Bank, Pontiac
Stephens State Bank, East Detroit
Royal Oak State Trust & Savings Bank, Royal Oak
Grand Rapids Savings Bank, Grand Rapids
Plymouth United Savings Bank, Plymouth
Bankers Trust Company, Muskegon
Mount Clemens Savings Bank, Mt. Clemens
Detroit Savings Bank, Detroit
Central Trust Company, Lansing
Newport State Bank, Newport

TRUST POWERS

The following state banks have been granted trust powers as indicated, in accordance with the provisions of subdivision 10 of Section 4 of the general banking law.

United States Savings Bank	Port Huron	Full
Federal Commercial & Savings Bank	Port Huron	Full
American State Savings Bank	Lansing	Full
Bank of Saginaw	Saginaw	Full
Traverse City State Bank	Traverse City	Full
Dansard State Bank	Monroe	Full
Bank of Kalamazoo	Kalamazoo	Full
Citizens Commercial and Savings Bank	Flint	Full
State Savings Bank	Ann Arbor	Full
Jackson City Bank and Trust Co	Jackson	Full
Alpena Trust and Savings Bank	Alpena	Full
Merchants and Miners Bank	Calumet	Full
Dearborn State Bank	Dearborn	Full
Wyandotte Savings Bank	Wyandotte	Full
Peoples Wayne County Bank	Detroit	Full
Citizens State Bank	Sturgis	Full
United Savings Bank	Detroit	Full
Peoples State Trust & Savings Bank	Pontiac	Full
Guardian Detroit Bank	Detroit	Full
Farmers and Mechanics Bank	Ann Arbor	Full
Union Industrial Trust & Savings Bank	Flint	Full
Ann Arbor Savings Bank	Ann Arbor	Full
State Savings Bank of Royal Oak	Royal Oak	Full
Citizens State Bank	Big Rapids	Limited
Commercial Bank of Menominee	Menominee	Limited
Pigeon State Bank	Pigeon	Limited
Hudson State Savings Bank	Hudson	Limited
State Savings Bank	Manistique	Limited
East Lansing State Bank	East Lansing	Limited
Grand Haven State Bank	Grand Haven	Limited
First State Bank	Holland	Limited
State Bank of Port Hope	Port Hope	Limited
State Savings Bank	Ionia	Limited

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State Savings Bank	Escanaba	Limited
Eaton County Savings Bank	Charlotte	Limited
Isabella County State Bank	Mt. Pleasant	Limited
The Manistique Bank	Manistique	Limited
Lapeer Savings Bank	Lapeer	Limited
State Bank of F. W. Hubbard and Co	Bad Axe	Limited
Springport State Savings Bank	Springport	Limited
Oxford Savings Bank	Oxford	Limited
Old State Bank	Fremont	Limited
Emmet County State Bank	Harbor Springs	Limited
Monroe County Bank	Dundee	Limited
Peoples Savings Bank	Saginaw	Limited
Greenville State Bank	Greenville	Limited
Utica State Savings Bank	Utica	Limited
Fruit Growers State Bank	Saugatuck	Limited
Clarkston State Bank	Clarkston	Limited
H. C. McLachlin and Co. State Bank	Petersburg	Limited
Big Rapids Savings Bank	Big Rapids	Limited
John W. Free State Bank	Paw Paw	Limited
First State Bank	South Haven	Limited
Holland City State Bank	Holland	Limited
Peoples State Bank of Redford	Detroit	Limited
Benton Harbor State Bank	Benton Harbor	Limited
Monroe State Savings Bank	Monroe	Limited
Fenton State Savings Bank	Fenton	Limited
G. W. Jones Exchange Bank	Marcellus	Limited
Plymouth United Savings Bank	Plymouth	Limited
Zeeland State Bank	Zeeland	Limited
Cadillac State Bank	Cadillac	Limited
Berrien County Bank	Benton Harbor	Limited
State Savings Bank of Vassar	Vassar	Limited
American State Bank	Saginaw	Limited
Tecumseh State Savings Bank	Tecumseh	Limited
Blissfield State Bank	Blissfield	Limited
State Savings Bank	Remus	Limited
The Pinney State Bank	Cass City	Limited
The Blanchard State Bank	Blanchard	Limited
American State Bank	Ferndale	Limited
Jipson-Carter State Bank	Blissfield	Limited
American State Bank	Dearborn	Limited
American State Bank	Frankenmuth	Limited
Ludington State Bank	Ludington	Limited
First State Savings Bank	Bronson	Limited
Central State Bank of Benzonia	Beulah	Limited
Loan and Deposit State Bank	Grand Ledge	Limited
Gwinn State Savings Bank	Gwinn	Limited
Peoples Savings Bank	Grand Haven	Limited
First State and Savings Bank	Flushing	Limited
Lee State Bank	Dowagiac	Limited
First State Savings Bank	Birmingham	Limited
Chesaning State Bank	Chesaning	Limited
Commercial and Savings Bank	St. Clair	Limited
Fountain State Bank	Fountain	Limited
First State and Savings Bank	Howell	Limited
Newport State Bank	Newport	Limited
Farmers and Merchants State Bank	Carson City	Limited

RESERVE CITIES.

As required by Section 27 of the General Banking Law, I hereby designate for the year 1931 the following cities as reserve cities for Michigan state banks and trust companies, and any incorporated bank or trust company located therein, having the required capital and surplus prescribed by law, may become a legal depository for reserve funds: Adrain, Alpena, Ann Arbor, Battle Creek, Bay City, Benton Harbor, Cadillac, Calumet, Detroit, Flint, Grand Rapids, Houghton, Jackson, Kalamazoo, Lansing, Marquette, Mount Clemens, Muskegon, Pontiac, Port Huron, Saginaw, St. Joseph, Traverse City, Baltimore,

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Boston, Buffalo, Chicago, Cincinnati, Cleveland, Duluth, Milwaukee, Minneapolis, New York, Philadelphia, Pittsburg, St. Louis, St. Paul and Toledo.

GROWTH OF STATE BANKS.

December 31, 1930, marks the forty-second 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:

FIGURES GIVEN IN EVEN THOUSANDS.

Resources.	80 Banks Jan. 7, 1889.	187 Banks 3 Trust Co's. Dec. 2, 1899.	376 Banks 5 Trust Co's. Nov. 16, 1909.	516 Banks 10 Trust Co's. Nov. 17, 1919.	586 Banks 23 Trust Co's. Oct. 4, 1929.	580 Banks 21 Trust Co's. Sept. 24, 1930.
Loans	$30,816	$94,028	$217,815	$751,098	$1,158,124	$1,059,433
Banking house, furniture and fixtures and other real estate	534	4,108	6,954	18,243	61,463	66,868
Cash on hand, in banks, and other assets	7,551	22,441	48,949	173,558	646,612	625,259
Totals	$38,901	$120,577	$273,718	$942,899	$1,866,199	$1,751,560
Liabilities.						
Capital stock paid in	$5,519	$12,262	$22,161	$46,008	$97,461	$89,342
Surplus and undivided profits	1,819	5,090	16,743	45,074	119,312	122,054
Deposits	31,284	103,129	234,423	810,595	1,483,971	1,421,529
Bills payable and rediscounts	278	95	391	24,726	60,099	13,064
Other liabilities	1	1	.....	16,496	105,356	105,571
Totals	$38,901	$120,577	$273,718	$942,899	$1,866,199	$1,751,560

In the period 1889-1899, the following approximate increases are shown: Deposits $71,845,000.00; loans, $63,212,000.00; capital, $6,743,000.00; surplus and undivided profits, $3,271,000.00.

1899-1909 shows the following increases: Deposits $131,294,000.00; loans, $123,787,000.00; capital $9,899,000.00; surplus and undivided profits, $11,653,000.00.

1909-1919 shows the following increases: Deposits, $576,172,000.00; loans, $533,283,000.00; capital $23,847,000.00; surplus and undivided profits, $28,331,000.00.

1919-1929 shows the following increases: Deposits, $673,376,000.00; loans, $407,026,000.00; capital, $51,453,000.00; surplus and undivided profits, $74,238,000.00.

1929-1930 shows the following decreases: Deposits, $62,442,000.00; loans, $98,691,000.00; capital, $8,119,000.00; surplus and undivided profits increase, $2,742,000.00.

EARNINGS AND DIVIDENDS FOR THE YEAR ENDING JUNE 30, 1930.

Gross Earnings	$105,525,538 18
Expenses, Interest and Taxes Paid	82,702,801 83
Net Earnings	$22,822,736 35
Recoveries on Items Previously Charged off	1,039,286 96
Total	$23,862,023 31
Losses, Bad Debts, etc., Charged Off	8,621,094 59
Balance of Earnings	$15,240,928 72
Dividends Paid	18,734,990 19

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Total Average Capital for above period	$96,788,378 92
Total Average Surplus for above period	88,823,328 89
Total Average Capital and Surplus	$185,611,707 81
Total Average Deposits for above period	$1,440,430,063 82
Percentage of net earnings on average Capital and Surplus	12.29%
Percentage of Dividends Paid on Average Capital and Surplus	10.09%
Percentage of Net Earnings on Average Deposits	1.58%

NUMBER OF DEPOSITORS.

Reports as to the number of depositors were received from the 580 state banks, 21 trust companies and 126 national banks as of September 24, 1930. An abstract of these reports shows total depositors of 3,541,123, divided into the following classifications.

State Banks, commercial depositors	718,729
State Banks, savings depositors	2,111,230
National Banks, commercial depositors	176,111
National Banks, savings depositors	535,053

The following table shows the number of commercial and savings depositors in the 580 State Banks, 21 trust companies and 126 National Banks, the aggregate deposits and per capita of deposits:

Bank.	Class of deposit.	Number of depositors.	Amount of deposit.	Average to each depositor.
580 State Banks and 21 Trust Companies	Commercial	718,729	$605,330,514 05	$842.22
	Savings	2,111,230	816,198,720 78	386 59
126 National Banks	Demand	176,111	259,310,000 00	1,472 42
	Time	535,053	265,334,000 00	495 89

RECEIPTS AND DISBURSEMENTS OF THE DEPARTMENT FOR 1930

In accordance with Section 43 of the General Banking Law, the Department has collected and turned over to the State Treasury the following fees and collections:

First Examination Fees	$186,180 40
Preliminary Examination Fees	107 81
Special Fees	211 44
Special Examination Fees	805 44
Small Loan License Fees	24,851 46
Fees in re-application for investigation	150 00
Credit Union Fees	300 00
Total Fees turned over to the State Treasurer for the year 1930	$212,606 55
Franchise and Filing Fees turned over to the Secretary of State for the year 1930	5,975 00
Total Departmental Receipts, 1930	$218,581 55

During the year 1930 the expenses of the Department were as follows:

Salaries:	
Commissioner, Deputy Commissioner, Examiners, Stenographers and Clerks.	$135,164 99
Expenses incurred in Examination of Banks	67,231 54
Supplies, Other Contractual Service	12,050 25
Outlay for Equipment	1,284 30
Total Expenses	$215,731 08
Total Receipts	$218,581 55
Total Expenses	215,731 08
	$2,850 47

The receipts exceeding expenses for the year 1930, for its present system of bank supervision, is therefore $2,850.47.

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MEMBER BANKS OF FEDERAL RESERVE SYSTEM

There are 137 state banks which are members of the Federal Reserve System, with aggregate resources of $1,085,209,057.31 upon December 31, 1930, which evidences 72.8 per cent of the total resources of state banks in Michigan upon that date.

The Federal Reserve Act provides that state bank members shall retain their statutory state right after becoming a member of the Federal Reserve System, and the reserve requirements of member banks are governed—after they have become such members—by the Federal Reserve Act, rather than the provisions of the state banking law.

The Federal Reserve Act provides that the Federal Reserve Board may accept in lieu of their own examinations of member state banks, the examinations made by the respective state departments, having supervision over them. The examinations of this department have been accepted by the Federal Reserve Board.

Adrian State Savings Bank	Adrian
Commercial Savings Bank	Adrian
Lenawee County Savings Bank	Adrian
Albion State Bank	Albion
Commercial & Savings Bank	Albion
Alpena Trust and Savings Bank	Alpena
Farmers & Mechanics Bank	Ann Arbor
State Savings Bank	Ann Arbor
Armada State Bank	Armada
Farmers State Bank	Armada
Bay City Bank	Bay City
Peoples Commercial & Savings Bank	Bay City
Farmers State Bank	Bellevue
Big Rapids Savings Bank	Big Rapids
Citizens State Bank	Big Rapids
First State Savings Bank	Brimingham
Blanchard State Bank	Blanchard
Blissfield State Bank	Blissfield
Peoples State Savings Bank	Britton
Brown City Savings Bank	Brown City
State Bank of Caledonia	Caledonia
State Savings Bank	Caro
Farmers and Merchants State Bank	Carson City
Cass City State Bank	Cass City
The Pinney State Bank	Cass City
Cass County State Bank	Cassopolis
Center Line State Savings Bank	Center Line
Eaton County Savings Bank	Charlotte
Farmers & Merchants Bank	Chelsea
Kempf Commercial & Savings Bank	Chelsea
Chesaning State Bank	Chesaning
Peoples Savings Bank	Coopersville
State Bank of Croswell	Croswell
Davison State Bank	Davison
Bank of Dearborn	Dearborn
Dearborn State Bank	Dearborn
American State Bank	Detroit
Detroit Savings Bank	Detroit
Guardian Detroit Bank	Detroit
Peoples Wayne County Bank	Detroit
United Savings Bank	Detroit
Monroe County Bank	Dundee
Michigan State Bank	Eaton Rapids
Edmore State Bank	Edmore
Elk Rapids State Bank	Elk Rapids
State Bank of Ewen	Ewen
Farmington State Savings Bank	Farmington
Old State Bank	Fennville
Commercial State Savings Bank	Fenton
Fenton State Savings Bank	Fenton
Citizens Commercial & Savings Bank	Flint
Genesee County Savings Bank	Flint
Union Industrial Trust & Savings Bank	Flint

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REPORT OF RECEIVER

JEDDO STATE BANK, JEDDO, MICHIGAN.

George C. Watson, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$42,070 66
Additional assets coming into possession of receiver since suspension	10,119 70
Premium, interest, rent, etc., received since suspension	2,390 41
Total	$54,580 77

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$32,998 17
Offsets allowed and settled	3,861 49
Assets on hand at date of this report	17,721 11
Total	$54,580 77

COLLECTIONS.

Amount collected by receiver	$32,998 17
From assessment on stockholders	9,929 65
Total	$42,927 82

DISPOSITION OF COLLECTIONS.

Dividends paid	$25,313 66
Legal expenses paid	3,088 47
Receiver's salary paid to date	3,000 00
All other expenses	2,478 96
Balance in hands of State Treasurer	6,794 48
Balace in hands of receiver	2,252 25
Disbursements and balances	$42,927 82

REPORT OF RECEIVER

MIDLAND COUNTY SAVINGS BANK, MIDLAND, MICHIGAN.

P. D. Bywater, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$724,097 76
Additional assets coming into possession of receiver since suspension	68,936 51
Premium, interest, rent, etc., received since suspension	27,813 18
Total	$820,847 45

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$324,779 21
Offsets allowed and settled	49,473 25
Losses on assets compounded or sold by order of court	6,818 61
Rebates on notes	806 12
Assets on hand at date of this report	438,970 26
Total	$820,847 45

COLLECTIONS.

Amount collected by receiver	$324,779 21
From assessment on stockholders	22,290 07
Total	$347,069 28

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DISPOSITION OF COLLECTIONS.

Loans paid, and other disbursements	$56,229 84
Dividends paid	204,941 32
Legal expenses paid	7,967 24
Receiver's salary paid to date	6,190 08
All other expenses	11,950 38
Balance in hands of State Treasurer	44,900 30
Balance in hands of receiver	14,890 12
Disbursements and balances	$347,069 28

REPORT OF RECEIVER

UNION STATE BANK, MIO, MICHIGAN.

Henry H. Stickfort, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$161,137 19
Additional assets coming into possession of receiver since suspension	3,213 17
Premium, interest, rent, etc., received since suspension	1,877 71
Total	$166,228 07

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$17,007 77
Offsets allowed and settled	3,542 60
Losses on assets compounded or sold by order of court	1,217 31
Assets on hand at date of this report	144,460 39
Total	$166,228 07

COLLECTIONS.

Amount collected by receiver	$17,007 77
Cash on hand at date of suspension	685 21
Total	$17,692 98

DISPOSITION OF COLLECTIONS.

Loans paid, and other disbursements	$10,000 00
Dividends paid	443 01
Receiver's salary paid to date	524 50
All other expenses	577 27
Balance in hands of receiver	6,148 20
Disbursements and balances	$17,692 98

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DISPOSITION OF ASSETS.

Amount collected by receiver to date	$70,925 61
Offsets allowed and settled	86,844 78
Losses on assets compounded or sold by order of court	50,000 00
Assets on hand at date of this report	1,131,150 32
Total	$1,338,920 71

COLLECTIONS.

Amount collected by receiver	$70,925 61

DISPOSITION OF COLLECTIONS.

Loans paid, and other disbursements	$38,784 65
Dividends paid	321 00
Receiver's and two employees' salaries paid to date	2,347 02
All other expenses	2,320 97
Balance in hands of receiver	27,151 97
Disbursements and balances	$70,925 61

REPORT OF RECEIVER

STATE BANK OF AMERICA, HAMTRAMCK, MICHIGAN.

E. W. Barber, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$1,284,233 75
Premium, interest, rent, etc., received since suspension	11,041 63
Total	$1,295,275 38

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$211,603 11
Offsets allowed and settled	50,207 74
Assets on hand at date of this report	1,033,464 53
Total	$1,295,275 38

COLLECTIONS.

Amount collected by receiver	$211,603 11
Amount borrowed by receiver	155,000 00
Total	$366,603 11

DISPOSITION OF COLLECTIONS.

Loans paid and other disbursements	$104,512 82
Dividends paid	221,363 85
Legal expenses paid	2,658 25
Receiver's salary paid to date	2,724 16
All other expenses	3,069 51
Balance in hands of State Treasurer	1,154 02
Balance in hands of receiver	31,120 50
Disbursements and balances	$366,603 11

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DISPOSITION OF ASSETS.

Amount collected by receiver to date	$5,547 30
Assets on hand at date of this report	531,879 92
Total	$537,427 22

COLLECTIONS.

Amount collected by receiver	$5,547 30

DISPOSITION OF COLLECTIONS.

Balance in hands of receiver	$5,547 30

REPORT OF RECEIVER

STATE BANK OF DECKERVILLE, MICHIGAN.

L. O. Wentworth, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$842,533 97
Additional assets coming into possession of receiver since suspension	9,104 15
Premium, interest, rent, etc., received since suspension	23,973 17
Total	$875,611 29

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$306,938 50
Offsets allowed and settled	44,003 57
Losses on assets compounded or sold by order of court	55,352 50
Assets on hand at date of this report	469,316 72
Total	$875,611 29

COLLECTIONS.

Amount collected by receiver	$306,938 50
From assessment on stockholders	11,133 34
Total	$318,071 84

DISPOSITION OF COLLECTIONS.

Loans paid, and other disbursements	$134,562 07
Dividends paid	110,052 61
Legal expenses paid	2,950 73
Receiver's salary paid to date	9,325 00
All other expenses	30,664 16
Balance in hands of State Treasurer	25,407 98
Balance in hands of receiver	5,109 29
Disbursements and balances	$318,071 84

REPORT OF RECEIVER

STANDARD TRUST COMPANY, DETROIT, MICHIGAN.

E. W. Barber, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$1,307,870 75
Additional assets coming into possession of receiver since suspension	10,615 39
Premium, interest, rent, etc., received since suspension	20,434 57
Total	$1,338,920 71

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Peoples State Bank.....Flushing
American State Bank.....Frankenmuth
Frankenmuth State Bank.....Frankenmuth
Fremont State Bank.....Fremont
Old State Bank.....Fremout
Gladstone State Savings Bank.....Gladstone
Grand Haven State Bank.....Grand Haven
Peoples Savings Bank.....Grand Haven
Grand Rapids Savings Bank.....Grand Rapids
Home State Bank for Savings.....Grand Rapids
Old Kent Bank.....Grand Rapids
Commercial State Savings Bank.....Greenville
Oceana County Savings Bank.....Hart
American State Bank.....Highland Park
Highland Park State Bank.....Highland Park
Hillsdale Savings Bank.....Hillsdale
First State Bank.....Holland
Holland City State Bank.....Holland
First State & Savings Bank.....Holly
First State & Savings Bank.....Howell
Lapeer County Bank.....Imlay City
Peoples State Bank.....Imlay City
State Savings Bank.....Ionia
Commercial Bank.....Iron Mountain
Grosvenor Savings Bank.....Jonesville
Bank of Kalamazoo.....Kalamazoo
Lake Odessa State Savings Bank.....Lake Odessa
Commercial State Savings Bank.....Lakeview
Farmers & Merchants State Bank.....Lakeview
American State Savings Bank.....Lansing
Lapeer Savings Bank.....Lapeer
City State Bank.....Lowell
Ludington State Bank.....Ludington
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 & Savings Bank.....Mason
Commercial Bank.....Menominee
Chemical State Savings Bank.....Midland
Milan State Savings Bank.....Milan
Farmers State Savings Bank.....Milford
First State Bank.....Milford
Dansard State Bank.....Monroe
Farmers State Bank.....Montague
Citizens Savings Bank.....Mt. Clemens
Exchange Savings Bank.....Mt. Pleasant
Isabella County State Bank.....Mt. Pleasant
Citizens State Savings Bank.....New Baltimore
New Haven Savings Bank.....New Haven
Lapham State Savings Bank.....Northville
Onsted State Bank.....Onsted
First State Bank.....Petoskey
Pigeon State Bank.....Pigeon
Pinconning State Bank.....Pinconning
Pontiac Commercial & Savings Bank.....Pontiac
Macomb County Savings Bank.....Richmond
Presque Isle County Savings Bank.....Rogers City
Romeo Savings Bank.....Romeo
St. Charles State Bank.....St. Charles
Commercial & Savings Bank.....St. Clair
American State Bank.....Saginaw
Bank of Saginaw.....Saginaw
Fruit Growers State Bank.....Saugatuck

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Central Savings Bank	Sault Ste. Marie
Sault Savings Bank	Sault Ste. Marie
Farmers & Merchants State Bank	Sebewaing
Citizens State Bank	South Haven
South Range State Bank	South Range
Sparta State Bank	Sparta
Spring Lake State Bank	Spring Lake
Tecumseh State Savings Bank	Tecumseh
Lilley State Bank	Tecumseh
Traverse City State Bank	Traverse City
Utica State Savings Bank	Utica
Farmers State Bank	Vicksburg
First State Bank	Vicksburg
State Savings Bank	Warren
Washington Savings Bank	Washington
Wayne Savings Bank	Wayne
Crossman & Williams State Bank	Williamston
Williamston State Bank	Williamston

REPORT OF RECEIVER

FIRST STATE BANK OF CARSONVILLE, MICHIGAN.

L. O. Wentworth, Receiver, under date of December 31, 1930, reports as follows:

Total assets at date of suspension	$286,259 30
Additional assets coming into possession of receiver since suspension	4,820 07
Premium, interest, rent, etc., received since suspension	15,579 08
Total	$306,658 45

DISPOSITION OF ASSETS.

Amount collected by receiver to date	$150,923 27
Offsets allowed and settled	17,738 61
Losses on assets compounded or sold by order of court	10,307 36
Assets on hand at date of this report	127,689 21
Total	$306,658 45

COLLECTIONS.

Amount collected by receiver	$150,923 27
From assessment on stockholders	7,266 66
Total	$158,189 93

DISPOSITION OF COLLECTIONS.

Loans paid, and other disbursements	$40,915 36
Dividends paid	92,136 62
Legal expenses paid	1,757 23
Receiver's salary paid to date	8,075 00
All other expenses	11,855 44
Balance in hands of State Treasurer	89 93
Balance in hands of receiver	3,360 35
Disbursements and balances	$158,189 93

REPORT OF RECEIVER

BRIDGMAN STATE BANK, BRIDGMAN, MICHIGAN.

T. F. Gore, Receiver, under date of January 3, 1931, reports as follows:

Total assets at date of suspension	$537,067 94
Additional assets coming into possession of receiver since suspension	63 00
Premium, interest, rent, etc., received since suspension	296 28
Total	$537,427 22

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ABSTRACT OF RECEIVERSHIPS.

The following table is a condensed abstract of the eighteen closed and eight active receiverships since the organization of this Department in 1889.

	18 Closed Receiverships.	8 Active Receiverships.	Total.
Assets at date of suspension	$9,034,216 28	$5,185,271 32	$14,219,487 60
Assets acquired by receiver since suspension	1,358,644 07	106,871 99	1,465,516 06
Premium, interest, rent, etc., received since suspension	547,738 71	103,406 03	651,144 74
Totals	$10,940,599 06	$5,395,549 34	$16,336,148 40
Disposition of Assets:			
Amount collected by receiver to date	$6,020,674 95	$1,120,722 94	$7,141,397 89
Offsets allowed and settled	329,117 76	255,672 04	548,789 80
Losses on assets compounded or sold by order of court	3,954,780 10	123,695 78	4,078,475 88
Assets on hand at date of this report	636,026 25	3,894,652 46	4,530,678 71
Rebates on Notes	.....	806 12	806 12
Totals	$10,940,599 06	$5,395,549 34	$16,336,148 40
Collections:			
Amount collected by receiver	$5,930,054 85	$1,121,408 15	$7,051,463 00
Amount borrowed by receiver	.....	155,000 00	155,000 00
From assessment on stockholders	340,274 62	50,619 72	390,894 34
Total collections	$6,270,329 47	$1,327,027 87	$7,597,357 34
Disposition of Collections:			
Loans paid, and other disbursements	$988,331 32	$385,004 74	$1,373,336 06
Dividends paid	4,569,527 06	654,572 07	5,224,099 13
Legal expenses paid	196,161 42	18,421 92	214,583 34
Receiver's salary paid to date	231,001 33	32,185 76	263,187 09
All other expenses	248,549 28	62,916 69	311,465 97
Balance in hands of State Treasurer	26,583 95	78,346 71	104,930 66
Balance in hands of receiver	10,175 11	95,579 98	105,755 09
Total Disbursements and Balances	$6,270,329 47	$1,327,027 87	$7,597,357 34
Total Capital Stock at date of failure	$1,045,000 00	$555,000 00	$1,600,000 00
Amount of Deposits at date of failure	6,972,571 74	3,153,612 14	10,126,183 88
Amount of Other Liabilities at date of failure	1,399,361 16	440,015 12	1,839,376 28

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STATE BANKS OF THE SEVENTH FEDERAL RESERVE DISTRICT OF MICHIGAN

Abstract of the 539 State Banks and 8 Industrial Banks in the Seventh Federal Reserve District of Michigan on September 24, 1930

Resources.

Loans and Discounts:	
Commercial	$349,746,767 34
Savings	160,900,210 11
Real Estate Mortgages:	
Commercial	11,939,115 98
Savings	378,636,409 82
Bonds and Securities:	
Commercial	146,010,552 94
Savings	164,142,112 40
Due from Federal Reserve Bank:	
Commercial	32,998,046 38
Savings	17,856,839 79
Due from Banks in Reserve Cities:	
Commercial	37,190,116 84
Savings	29,088,172 64
U. S. Bonds and Cert. of Indebtedness as legal reserve:	
Savings Department only	13,693,853 52
Exchanges for Clearing House:	
Commercial	10,104,120 65
Savings	1,850,910 76
Total Cash on Hand:	
Commercial	13,073,946 41
Savings	7,725,015 17
Overdrafts	315,936 92
Premium Account	849,669 18
Banking House	40,561,979 46
Furniture and Fixtures	8,312,264 02
Other Real Estate	8,116,111 21
Due from banks other than in Reserve Cities	3,823,227 91
Customers' bonds left with bank for safekeeping	20,981,822 21
Outside Checks, and other cash items	3,396,692 59
Stock of Federal Reserve Bank	3,145,900 00
Accrued interest, receivable (net)	2,430,773 14
Customers' acceptances and letters of credit	11,589,525 89
Other Assets	639,802 92
Trust Department:	
Cash and due from Banks in Reserve Cities	424,229 41
Securities	487,455 47
Total	$1,480,031,581 08

Liabilities.

Capital Stock paid in	$70,181,800 00
Surplus Fund	73,146,015 84
Undivided Profits, net	22,628,099 39
Dividends Unpaid	183,438 86
Reserved for Taxes, Interest, Depreciation, etc	5,356,175 56
Commercial Deposits Subject to Check	385,877,830 24
Demand Certificates of Deposit	51,601,791 97
Certified Checks	1,548,028 76
Cashier's Checks	7,020,841 27
Due to other Banks and Bankers	37,960,702 46
State Moneys on Deposit	4,886,144 34
U. S. Government Deposits	2,238,343 23
Time Commercial Certificates of Deposit	10,554,601 39
Industrial Investment Certificates	445,246 52
Savings Deposits (book account)	661,095,228 86
Savings Certificates of Deposit	86,969,966 32
Club Savings Deposits	9,455,922 40
Notes and Bills Rediscounted	566,002 91
Bills Payable	9,968,167 43
Bonds sold Subject to Repurchase	2,118,475 00
Customers' Bonds Left with Bank for Safekeeping	20,981,822 21
Customers' Acceptances and Letters of Credit	11,625,649 62
Accrued Interest and Expense payable (net)	1,441,025 96
Other Liabilities	1,278,802 54
Trust Department:	
Trust Deposits—Totals	901,458 00
Total	$1,480,031,581 08

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TRUST COMPANIES OF THE SEVENTH FEDERAL RESERVE DISTRICT OF MICHIGAN

Abstract of the 20 Trust Companies in the Seventh Federal Reserve District of Michigan on September 24, 1930.

Resources

Collateral Loans: Time	$44,461,261 75
Collateral Loans: Demand	3,682,595 26
Loans on Real Estate Mortgages: In Office	62,573,576 21
Loans on Real Estate Mortgages: With State Treasurer	2,217,083 70
Other Loans	470,219 34
Bonds: In Office	36,055,421 78
Bonds: With State Treasurer	1,065,291 33
Stocks	6,074,643 54
Real Estate Owned	3,830,715 52
Other Investments	2,423,402 66
Real Estate Mortgages to Secure Debentures	29,126,866 59
Advances to Trusts	7,224,512 30
Premiums Paid	1,564 25
Safe Deposit Vaults	35,323 15
Furniture and Fixtures	937,363 50
Banking House	4,069,640 74
Due from Approved Reserve Depositaries	15,534,731 45
Due from other Banks and Bankers	4,769,609 32
Outside Checks and Cash Items	43,720 73
Cash	374,154 32
Items in Transit	1,971,055 16
Overdrafts	8,787 93
Accrued Interest and Prepaid Expense	3,012,621 07
Securities for safekeeping	1,974,013 21
Other Assets	5,482,354 79
Total	$237,420,029 60

Liabilities.

Capital Stock paid in	$17,200,000 00
Surplus Fund	17,170,515 75
Undivided Profits (Less expenses, interest and taxes paid)	6,775,433 94
Deferred Profits	41,980 52
Reserve for Taxes, etc	1,364,835 84
Dividends Unpaid	28,178 00
Corporate Agency Deposits	3,274,633 42
Trust Deposits	79,475,066 88
Escrow Deposits	8,758 92
Debentures	28,032,739 29
First Mortgage Bonds Payable	7,072,150 00
Certificates of Deposit	38,769,853 42
Real Estate Bond Sold Under Guarantee	19,494,065 96
Bills Payable	2,282,731 49
Securities for safekeeping	1,974,013 21
Securities sold subject to repurchase agreement	287,000 00
Accrued Interest	1,261,940 71
Other Liabilities	1,476,109 27
Banking Department:	
Commercial Deposits Subject to Check	2,946,391 92
Demand Certificates of Deposit	3,105,903 66
Certified Checks	933 12
Cashiers Checks	40,891 49
Due to Banks and Bankers	1,290,015 18
Savings Deposits—Book Accounts	1,788,778 53
Certificates of Deposit subject to Savings By-Laws	2,257,109 08
Total	$237,420,029 60

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STATE BANKS OF THE NINTH FEDERAL RESERVE DISTRICT OF MICHIGAN

Abstract of the 33 Banks in the Ninth Federal Reserve District of Michigan on September 24, 1930

Resources.

Loans and Discounts:	
Commercial	$7,894,389 70
Savings	3,966,716 26
Real Estate Mortgages:	
Commercial	194,049 98
Savings	3,438,263 26
Bonds and Securities:	
Commercial	4,603,417 41
Savings	7,058,266 89
Due from Federal Reserve Bank:	
Commercial	262,459 08
Savings	195,469 49
Due from Banks in Reserve Cities:	
Commercial	2,099,982 69
Savings	640,226 89
U. S. Bonds and Cert. of Indebtedness as legal reserve:	
Savings Department only	696,227 50
Exchanges for Clearing House:	
Commercial	75,102 10
Savings	11,682 97
Total Cash on hand:	
Commercial	608,316 23
Savings	299,518 13
Overdrafts	14,317 41
Premium Account	1,951 98
Banking House	639,097 61
Furniture and Fixtures	163,260 76
Other Real Estate	195,885 90
Due from Banks other than in Reserve Cities	214,627 32
Customer's Bonds left with Bank for safekeeping	368,000 00
Outside Checks, and other cash items	20,156 33
Stock of Federal Reserve Bank	25,800 00
Accrued Interest, receivable (net)	4,071 70
Other Assets	19 96
Trust Department:	
Cash and Due from Banks in Reserve Cities	8,734 44
Securities	50,000 00
Total	$33,750,011 99

Liabilities

Capital Stock paid in	$1,810,000 00
Surplus Fund	1,461,950 00
Undivided Profits, net	788,811 38
Dividends Unpaid	1,060 00
Reserved for Taxes, Interest, Depreciation, etc	192,743 52
Commercial Deposits Subject to Check	11,594,523 00
Demand Certificates of Deposit	205,122 20
Certified Checks	20,357 43
Cashier's Checks	133,722 40
Due to other Banks and Bankers	122,448 94
State Moneys on Deposit	190,698 62
U. S. Government Deposits	11,994 15
Time Commercial Certificates of Deposit	710,515 79
Savings Deposits (book account)	15,249,283 07
Savings Certificates of Deposit	504,176 45
Club Savings Deposits	108,402 65
Notes and Bills Rediscounted	23,550 00
Bills Payable	224,000 00
Customers' Bonds Left with Bank for safekeeping	368,000 00
Other Liabilities	877 20
Trust Department:	
Trust Deposits—Totals	27,775 19
Total	$33,750,011 99

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TRUST COMPANIES OF THE NINTH FEDERAL RESERVE DISTRICT OF MICHIGAN

Statement of the one Trust Company in the Ninth Federal Reserve District of Michigan on September 24, 1930.

Resources

Collateral Loans: Demand	$25,384 38
Loans on Real Estate Mortgages: In Office	62,558 04
Loans on Real Estate Mortgages: With State Treasurer	46,426 79
Other Loans	10,500 00
Bonds: In Office	91,556 73
Bonds: With State Treasurer	32,000 00
Real Estate Owned	6,627 90
Real Estate Mortgages to Secure Debentures	40,849 73
Advances to Trusts	171 51
Due from other Banks and Bankers	32,875 48
Other Assets	9,200 36
Total	$358,150 92

Liabilities.

Capital Stock paid in	$150,000 00
Surplus Fund	55,000 00
Undivided Profits (Less expenses, interest and taxes paid)	27,893 54
Reserve for Taxes, etc	743 20
Dividends Unpaid	44 00
Trust Deposits	65,006 75
Debentures	37,900 00
Other Liabilities	21,563 43
Total	$358,150 92

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MICHIGAN STATE BANKS.
1930.

Abstracts of reports made by the State Banks of Michigan to the Commissioner of the Banking Department, the reports being called for on the past days unknown to bank officers, viz., December 31, 1929, March 27, June 30, and September 24, 1930. For reports of individual State Banks see succeeding pages.

Resources.	Report of December 31, 1929, 581 state banks, 9 industrial banks.	Report of March 27, 1930, 581 state banks, 8 industrial banks.	Report of June 30, 1930, 575 state banks, 8 industrial banks.	Report of September 24, 1930, 572 state banks, 8 industrial banks.
Loans and Discounts:				
Commercial	$386,950,281 44	$387,023,607 67	$379,813,536 10	$357,641,157 04
Savings	191,018,553 86	174,891,966 90	172,517,865 34	164,866,926 37
Real Estate Mortgages:				
Commercial	10,342,961 18	21,762,722 47	12,345,079 45	12,133,165 96
Savings	386,043,424 49	370,695,408 66	377,174,553 66	382,074,673 08
Bonds and Securities:				
Commercial	147,336,251 29	151,767,926 95	143,017,501 27	150,613,970 35
Savings	158,309,711 73	164,975,960 01	166,859,909 09	171,200,379 29
Due from Federal Reserve Bank:				
Commercial	37,985,036 02	41,332,428 14	37,611,983 87	33,260,505 46
Savings	17,250,030 11	17,541,296 34	17,320,224 87	18,052,309 28
Due from Banks in Reserve Cities:				
Commercial	31,327,094 22	41,605,706 93	33,152,823 33	39,290,099 53
Savings	20,812,433 84	23,426,935 40	22,563,138 10	29,728,399 53
U. S. Bonds and Certificates of Indebtedness as legal reserve:				
Savings Department only	17,682,408 64	16,885,183 91	15,946,623 77	14,390,081 02
Exchanges for Clearing House:				
Commercial	32,023,349 22	12,068,046 66	17,394,918 14	10,179,222 75
Savings	3,834,744 80	2,054,173 51	1,921,990 39	1,862,593 73
Total Cash on Hand:				
Commercial	15,011,945 77	13,180,378 21	13,834,047 74	13,682,262 64
Savings	10,277,988 22	9,699,945 38	9,774,753 95	8,024,533 30
Overdrafts	413,831 13	439,785 83	405,037 65	330,254 33
Premium Account	321,724 02	291,778 35	396,091 55	851,621 16
Banking House	38,488,470 23	39,061,548 13	39,940,540 37	41,201,077 07
Furniture and Fixtures	8,597,160 60	8,722,560 38	8,308,149 07	8,475,524 78
Other Real Estate	6,332,519 57	6,724,874 31	7,534,662 92	8,311,997 11
Due from other Banks and Bankers	4,958,644 61	4,798,073 87	2,892,231 60	4,037,855 23
Customers' Bonds left for safekeeping	27,735,215 25	22,595,639 28	20,900,153 08	21,349,822 21
Outside Checks and other cash items	12,087,301 46	7,357,809 54	6,353,958 86	3,416,848 92
Stock of Federal Reserve Bank	3,183,336 37	3,279,411 82	3,351,364 58	3,171,700 00
Accrued Interest, receivable (net)	1,788,536 29	2,353,019 64	1,432,857 38	2,434,844 84
Customers' acceptances and letters of credit	6,673,125 32	9,262,194 08	9,740,759 13	11,589,525 89
Other Assets	2,964,161 44	980,698 03	854,030 78	639,822 88
Trust Department Resources, viz.:				
Cash	71,495 03	129,784 82	154,107 98	162,962 57
Due from Banks in Reserve Cities	246,096 63	217,195 73	395,139 25	270,001 28
Securities	197,147 71	254,723 85	255,600 00	537,455 47
Total	$1,580,264,980 49	$1,555,380,784 80	$1,524,163,633 27	$1,513,781,593 07
Liabilities.				
Capital Stock paid in	$79,889,246 67	$78,960,924 00	$75,692,500 00	$71,991,800 00
Surplus Fund	69,027,327 73	72,145,598 25	72,778,105 44	74,607,965 84
Undivided Profits, net	20,166,482 67	19,961,786 44	21,825,223 24	23,416,910 77
Dividends unpaid	2,434,637 38	248,223,62	2,081,669 58	184,498 86
Reserve for Taxes, Interest, etc	5,033,567 10	5,326,124 72	4,393,435 56	5,548,919 08
Commercial Deposits Subject to Check	422,977,388 08	423,705,451 70	398,518,815 15	397,472,353 24
Demand Certificates of Deposit	51,085,399 34	52,418,348 22	51,595,885 89	51,806,914 17
Certified Checks	2,230,178 90	1,612,899 91	1,612,732 62	1,568,386 19
Cashier's Checks	13,022,717 19	7,368,622 87	9,829,248 65	7,154,563 67
Due to other Banks and Bankers	30,633,517 59	35,005,371 59	36,123,564 37	38,083,151 40
State Moneys on Deposit	6,033,816 24	14,253,967 00	15,028,064 91	5,076,842 96
U. S. Government Deposits	914,985 54	1,492,637 80	1,015,625 42	2,250,337 38
Time Commercial Certificates of Deposit	11,967,178 04	8,484,424 21	9,209,664 14	11,265,117 18
Industrial Investment Certificates	6,627,833 95	604,895 22	1,810,349 80	445,246 52
Book Accounts—Subject to Savings By-Laws	679,857,487 58	682,639,353 23	677,107,441 16	676,344,511 93
Certificates of Deposit—Subject to Savings By-Laws	80,531,502 23	80,255,462 94	82,591,472 86	87,474,142 77
Club Savings Deposits (Xmas, Thrift, etc.)	2,016,178 13	5,382,502 10	8,026,932 95	9,564,325 05
Notes and Bills Rediscounted	10,503,814 12	2,756,709 38	2,407,599 12	589,552 91
Bills Payable	45,487,045 54	20,866,304 65	14,327,016 06	10,192,167 43
Bonds sold subject to repurchase	2,766,100 00	6,646,675 00	4,697,652 09	2,118,475 00
Customers' Bonds left for safekeeping	27,735,215 25	22,595,639 28	20,900,153 08	21,349,822 21
Customers' acceptances and letters of credit	6,747,016 86	8,806,096 36	9,698,764 66	11,625,649 62
Accrued interest and expense payable (net)	329,030 45	1,496,133 08	538,855 87	1,441,025 96
Other Liabilities	1,732,574 54	1,751,071 41	1,548,013 42	1,279,679 74
Trust Department:				
Trust Deposits—Totals	514,739 37	595,561 82	804,847 23	929,233 19
Total	$1,580,264,980 49	$1,555,380,784 80	$1,524,163,633 27	$1,513,781,593 07

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MICHIGAN TRUST COMPANIES.

1930.

Abstracts of reports made by the Trust Companies of Michigan to the Commissioner of the Banking Department, the reports being called for on the past days unknown to Trust Company officers, viz., December 31, 1929, March 27, June 30, and September 24, 1930. For reports of individual Trust Companies see succeeding pages.

Resources.	Report of December 31, 1929, 23 Trust Companies.	Report of March 27, 1930, 23 Trust Companies.	Report of June 30, 1930, 22 Trust Companies.	Report of September 24, 1930, 21 Trust Companies.
Collateral Loans:				
Time	$25,857,805 16	$31,699,689 06	$41,175,167 31	$44,461,261 75
Demand	15,278,139 36	14,079,656 28	4,505,919 79	3,707,979 64
Loans on Real Estate Mortgages:				
In Office	70,690,730 96	68,684,229 70	63,181,765 78	62,636,134 25
With State Treasurer	2,764,101 75	2,716,110 57	2,292,953 22	2,263,510 49
Other Loans	809,771 38	464,271 98	2,414,139 12	480,219 34
Bonds:				
In Office	33,955,968 08	29,026,979 45	33,467,605 75	36,146,978 51
With State Treasurer	899,905 19	1,003,980 47	1,226,880 47	1,097,291 33
Stocks	4,904,437 29	5,125,345 29	6,077,189 29	6,074,643 54
Real Estate Owned	3,097,706 28	3,314,131 56	3,169,454 77	3,837,343 42
Other investments	2,270,108 19	1,847,815 41	2,569,568 15	2,423,402 66
Real Estate Mortgages to secure debentures	30,101,665 95	29,732,743 62	29,513,214 55	29,167,716 32
Advances to Trusts	9,589,078 96	8,021,107 49	7,472,499 40	7,224,683 81
Premiums Paid	1,374 12	1,312 90	1,325 97	1,564 25
Safe Deposit Vaults	35,323 15	35,323 15	35,323 15	35,323 15
Furniture and Fixtures	840,550 64	861,874 89	893,400 64	937,363 50
Banking House	4,112,842 32	4,155,040 27	4,094,977 67	4,069,640 74
Due from approved Reserve Depositaries	13,360,537 43	12,285,045 73	20,818,071 36	15,534,731 45
Due from other Banks and Bankers	3,446,448 21	3,331,697 82	4,578,891 97	4,802,484 80
Outside Checks and Cash Items	232,777 23	187,664 37	312,075 13	43,720 73
Cash	227,756 06	467,712 32	296,577 01	374,154 32
Items in Transit	3,143,918 53	1,965,960 99	2,458,797 42	1,971,055 16
Overdrafts	2,981 34	9,116 19	81,242 07	8,787 93
Accrued Interest and Prepaid Expense	1,541,503 11	2,787,946 65	2,613,708 37	3,012,621 07
Expenses Exceeding Earnings	1,101 47	18,053 71	24,971 48	.....
Securities for safekeeping	2,292,630 62	2,181,405 13	2,102,360 38	1,974,013 21
Other Assets	1,948,769 60	1,313,857 16	5,227,918 19	5,491,555 15
Totals	$231,407,932 38	$225,318,072 16	$240,605,998 41	$237,778,180 52
Liabilities.				
Capital Stock paid in	$18,250,000 00	$18,450,000 00	$17,450,000 00	$17,350,000 00
Surplus Fund	20,739,339 51	15,547,492 57	17,047,805 26	17,225,515 75
Undivided Profits (Less expenses, interest and taxes paid)	7,448,588 21	7,401,735 42	7,073,347 41	6,803,327 48
Deferred Profits	93,533 08	127,604 20	52,307 58	41,980 52
Reserve for Taxes, etc	801,285 28	971,143 92	997,839 44	1,365,579 04
Due to Banks and Bankers	354,367 89	385,148 25	142,574 74	.....
Dividends Unpaid	98,185 00	45,379 00	42,465 50	28,222 00
Corporate Agency Deposits	10,891,311 97	7,880,562 70	3,484,043 52	3,274,633 42
Trust Deposits	53,476,086 58	54,936,440 19	82,985,517 92	79,540,073 63
Escrow Deposits	356,121 97	7,743 97	23,598 69	8,758 92
Debentures	28,996,497 02	28,820,516 50	28,561,771 71	28,070,639 29
First Mortgage Bonds Payable	14,499,800 00	6,474,600 00	6,631,404 50	7,072,150 00
Certificates of Deposit	39,418,929 71	45,028,303 12	35,009,168 34	38,769,853 42
Real Estate Bonds sold under guarantee	15,482,447 46	22,983,530 46	21,691,165 81	19,494,065 96
Bills Payable	8,506,900 00	3,670,780 74	2,345,278 00	2,282,731 49
Securities for safekeeping	2,242,630 62	2,181,405 13	2,102,360 38	1,974,013 21
Securities Sold Subject to Repurchase Agreement	348,000 00	342,000 00	288,000 00	287,000 00
Accrued Interest	1,153,819 69	1,105,363 81	1,159,335 11	1,261,940 71
Other Liabilities	1,156,321 23	1,124,783 67	1,249,805 18	1,497,672 70
Banking Department:				
Commercial Deposits Subject to Check	2,015,391 88	1,547,071 84	3,037,422 62	2,946,391 92
Demand Certificates of Deposit	2,144,566 92	2,193,895 61	4,385,825 17	3,105,903 66
Certified Checks	250 00	6,193 00	32,267 60	933 12
Cashiers Checks	2,057 68	5,617 26	27,351 22	40,891 49
Due to Banks and Bankers	553,769 44	747,337 56	854,811 90	1,290,015 18
Savings Deposits—Book Accounts	532,579 34	1,153,065 58	1,582,666 40	1,788,778 53
Certificates of Deposit subject to savings by-laws	1,845,151 90	2,180,357 66	2,347,864 41	2,257,109 08
Totals	$231,407,932 38	$225,318,072 16	$240,605,998 41	$237,778,180 52

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DETROIT STATE BANKS.
1930.

Abstracts of reports made by the State Banks in the city of Detroit, to the Commissioner of the Banking Department December 31, 1929, March 27, June 30, and September 24, 1930.

Resources.	Report of December 31, 1929, 15 state banks, 4 industrial banks	Report of March 27, 1930, 14 state banks, 4 industrial banks.	Report of June 30, 1930, 12 state banks, 4 industrial banks.	Report of September 24, 1930, 10 state banks, 4 industrial banks.
Loans and Discounts:				
Commercial	$185,092,372 91	$186,824,684 26	$190,525,981 74	$175,452,961 72
Savings	98,888,844 45	85,298,400 79	82,927,264 24	77,605,403 06
Real Estate Mortgages:				
Commercial	1,727,623 97	1,935,998 41	2,367,258 49	2,636,193 58
Savings	209,379,541 14	207,029,990 26	206,162,439 96	212,248,910 90
Bonds and Securities:				
Commercial	98,281,996 10	100,538,297 82	92,839,759 48	100,529,407 62
Savings	26,190,045 38	33,505,083 65	35,876,338 65	39,716,567 75
Due from Federal Reserve Bank:				
Commercial	29,109,945 86	30,819,790 17	27,752,363 02	24,513,444 27
Savings	9,670,061 51	9,691,491 99	9,632,213 79	10,213,534 26
Due from Banks in Reserve Cities:				
Commercial	9,194,901 57	15,186,044 54	12,310,446 76	11,185,947 17
Savings	2,181,870 83	3,497,084 15	3,072,328 05	4,623,820 70
U. S. Bonds and Cert. of Ind. as legal reserve:				
Savings Department only	4,413,329 89	4,423,079 89	4,296,912 45	3,405,498 74
Exchanges for Clearing House:				
Commercial	27,616,038 51	9,612,023 06	13,628,989 36	7,820,949 70
Savings	2,531,885 17	1,034,151 33	566,230 91	1,023,023 84
Total Cash on hand:				
Commercial	5,353,507 26	4,216,603 51	5,833,071 87	5,993,946 96
Savings	3,328,439 91	3,163,255 95	2,399,230 28	1,469,960 17
Overdrafts	170,661 49	112,236 98	125,564 86	97,432 88
Premium Account	222,808 66	218,480 18	339,084 77	789,096 52
Banking House	18,095,046 08	18,158,422 65	18,528,044 66	19,261,545 49
Furniture and Fixtures	2,367,100 72	2,403,057 75	2,467,780 23	2,648,441 69
Other Real Estate	1,086,853 19	1,187,438 84	1,463,264 67	1,929,177 39
Due from Banks other than in Reserve Cities	3,713,361 55	3,913,513 51	1,728,005 09	2,653,036 17
Customers' Bonds left with bank for safekeeping	6,508,373 76	3,334,267 01	1,930,016 26	2,439,696 75
Outside Checks, and other Cash Items	10,148,265 10	6,557,760 41	5,472,245 93	2,893,178 12
Stock of Federal Reserve Bank	2,016,600 00	2,114,100 00	2,176,950 00	2,004,000 00
Accrued Interest, receivable (net)	1,498,356 87	1,914,295 35	917,652 21	1,655,986 70
Customers' acceptances and letters of credit	6,475,078 57	9,026,913 85	9,448,801 48	11,259,857 57
Other Assets	2,340,763 16	304,160 45	185,829 93	237,181 91
Trust Department:				
Cash and Due from Banks in Reserve Cities	23,696 71	48,205 59	.....	.....
Totals	$767,627,370 32	$746,068,832 35	$734,974,069 14	$726,308,201 63
Liabilities.				
Capital Stock paid in	$36,900,000 00	$35,400,000 00	$31,900,000 00	$27,850,000 00
Surplus Fund	39,776,016 67	42,276,016 67	42,550,526 65	44,266,016 67
Undivided Profits, net	10,812,115 12	9,206,884 10	12,804,180 42	12,916,640 65
Dividends Unpaid	972,893 00	199,354 83	1,122,695 46	67,179 42
Reserved for Taxes, Interest, Depreciation, etc.	1,518,868 36	1,514,088 90	995,365 11	934,779 83
Commercial Deposits Subject to Check	238,177,942 69	229,925,230 94	223,808,389 04	216,180,306 76
Demand Certificates of Deposit	20,849,631 30	21,488,443 11	21,610,551 46	21,604,349 72
Certified Checks	1,809,360 83	1,001,675 40	1,179,543 69	970,921 61
Cashier's Checks	8,919,706 14	4,625,882 69	6,803,395 59	5,062,529 26
Due to other Banks and Bankers	22,720,521 80	25,935,913 40	27,594,442 35	28,757,568 38
State Moneys on Deposit	3,642,022 02	5,038,350 76	5,225,256 87	1,095,524 70
U. S. Government Deposits	530,293 62	948,046 43	582,082 98	1,112,663 56
Time Commercial Certificates of Deposit	3,593,603 68	489,227 79	471,086 90	1,492,319 15
Industrial Investment Certificates	.....	.....	1,187,918 26	.....
Savings Deposits (book account)	324,460,303 47	324,277,751 32	322,410,313 47	325,704,238 34
Savings Certificates of Deposit	9,660,882 78	11,961,828 55	12,240,377 97	15,331,549 32
Club Savings Deposits	866,460 23	2,520,306 61	3,750,559 43	4,289,216 23
Notes and Bills Rediscounted	4,287,695 11	1,242,068 96	873,930 06	20,000 00
Bills Payable	21,865,894 17	8,000,000 00	1,146,000 00	1,094,000 00
Bonds Sold Subject to Repurchase	2,000,000 00	6,000 000 00	4,050,000 00	1,960,000 00
Customers' Bonds left with bank for safekeeping	6,508,373 76	3,334,267 01	1,930,016 26	2,439,696 75
Customers' acceptances and letters of credit	6,535,485 43	8,546,986 95	9,377,486 59	11,277,665 38
Accrued Interest and Expense payable (net)	307,334 27	1,164,385 14	336,522 93	1,088,897 06
Other Liabilities	888,269 16	923,917 20	1,023,427 65	792,138 84
Trust Department:				
Trust Deposits—Totals	23,696 71	48,205 59	.....	.....
Totals	$767,627,370 32	$746,068,832 35	$734,974,069 14	$726,308,201 63

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DETROIT TRUST COMPANIES.

1930.

Abstracts of reports made by the Trust Companies in the city of Detroit, to the Commissioner of the Banking Department, December 31, 1929, March 27, June 30, and September 24, 1930.

Resources.	Report of December 31, 1929, 11 Trust Companies.	Report of March 27, 1930, 11 Trust Companies.	Report of June 30, 1930, 10 Trust Companies.	Report of September 24, 1930, 9 Trust Companies.
Collateral Loans:				
Time	$24,321,588 22	$29,932,466 62	$39,671,703 65	$42,610,165 31
Demand	15,106,388 12	13,943,913 07	4,089,145 50	3,223,786 47
Loans on Real Estate Mortgages:				
In Office	64,487,376 53	62,643,669 82	60,223,053 45	60,097,474 27
With State Treasurer	2,202,963 50	1,983,687 00	1,560,912 00	1,520,878 17
Other Loans	289,867 77	288,700 32	2,295,503 28	277,770 99
Bonds:				
In Office	31,195,551 05	25,862,079 94	30,765,984 17	32,961,708 07
With State Treasurer	218,555 81	219,555 81	565,755 81	310,239 00
Stocks	4,532,070 00	4,886,124 00	5,832,310 00	5,833,194 00
Real Estate Owned	2,968,994 29	3,197,804 22	3,043,280 64	3,700,599 51
Other Investments	2,236,086 48	1,791,905 88	2,509,881 60	2,364,221 40
Real Estate Mortgages to secure debentures	29,905,637 03	29,567,065 77	29,361,410 28	29,003,906 87
Advances to Trusts	8,125,351 91	6,748,466 36	6,081,826 89	5,927,685 75
Premiums Paid	1,374 12	1,176 62	1,212 37	1,530 23
Furniture and Fixtures	473,442 39	504,246 78	531,210 61	573,689 27
Banking House	3,040,916 78	3,020,684 80	3,011,254 45	2,986,485 85
Due from Approved Reserve Depositaries	11,641,478 87	11,056,919 03	19,032,052 52	14,323,298 69
Due from other Banks and Bankers	2,808,257 50	2,772,108 43	4,220,661 27	4,648,392 26
Outside Checks and Cash Items	172,736 50	118,604 71	203,904 11	40,273 20
Cash	241,203 21	281,192 95	248,990 15	148,489 66
Items in Transit	3,121,128 64	1,941,545 97	2,403,166 27	1,943,404 24
Overdrafts	51 84	98 78	4,644 98	768 30
Certificates of Deposit	.....	138,909 22	229,682 38	269,000 00
Accrued Interest and Prepaid Expense	2,278,986 58	2,697,814 88	2,594,526 51	2,992,920 51
Expenses Exceeding Earnings	.....	10,132 30	24,971 48	26,914 13
Securities for safekeeping	1,662,076 62	1,575,351 13	1,599,807 38	1,415,609 21
Other Assets	496,446 17	642,035 57	1,066,011 79	934,117 43
Totals	$211,528,529 93	$205,826,259 98	$221,172,863 54	$218,136,522 79
Liabilities.				
Capital Stock paid in	$14,350,000 00	$14,350,000 00	$13,350,000 00	$13,050,000 00
Surplus fund	18,580,339 51	13,585,289 51	15,085,289 51	15,063,000 00
Undivided Profits (Less expenses, interest and taxes paid)	6,958,636 05	6,874,981 45	6,546,791 75	6,417,748 70
Deferred Profits	62,393 43	51,681 84	50,472 58	39,840 52
Reserve for Taxes, etc	571,487 49	838,555 02	796,956 48	1,163,537 97
Due to Banks and Bankers	315,477 89	330,098 25	142,574 74	.....
Dividends Unpaid	34,683 00	28,253 00	75 50	28,116 00
Corporate Agency Deposits	9,895,700 45	6,935,532 10	2,339,917 23	2,279,598 14
Trust Deposits	50,697,574 39	52,611,578 06	80,274,159 09	77,237,671 17
Escrow Deposits	7,559 03	.....	18,663 28	4,900 00
Debentures	28,874,885 90	28,757,400 00	28,499,380 00	27,988,520 00
First Mortgage Bonds Payable	9,692,367 00	870,700 00	1,177,404 50	1,767,700 00
Certificates of Deposit	37,684,930 56	42,603,700 93	32,897,294 89	36,033,305 57
Real Estate Bonds sold under guarantee	14,575,315 96	22,983,530 46	21,691,165 81	19,494,065 96
Bills Payable	8,016,900 00	3,410,080 00	2,134,278 00	2,066,731 49
Securities for safekeeping	1,662,076 62	1,575,351 13	1,599,807 38	1,415,609 21
Securities Sold subject to repurchase agreement	348,000 00	342,000 00	288,000 00	287,000 00
Accrued Interest	1,071,237 25	1,014,614 77	1,066,508 48	1,157,915 79
Other Liabilities	1,035,198 14	829,374 95	945,915 00	1,211,239 29
Banking Department:				
Commercial Deposits Subject to Check	2,015,391 98	1,547,071 84	3,037,422 62	2,946,391 92
Demand Certificates of Deposit	2,144,566 92	2,193,895 61	2,789,723 25	3,105,903 66
Certified Checks	250 00	6,193 00	32,267 60	933 12
Cashiers Checks	2,057 68	5,617 26	27,351 22	40,891 49
Due to Banks and Bankers	553,769 44	747,337 56	854,811 90	1,290,015 18
Savings Deposits—Book Accounts	532,579 34	1,153,065 58	1,582,666 40	1,788,778 53
Certificates of Deposit subject to savings by-laws	1,845,151 90	2,180,357 66	3,943,966 33	2,257,109 08
Totals	$211,528,529 93	$205,826,259 98	$221,172,863 54	$218,136,522 79

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MICHIGAN NATIONAL BANKS.
1930.

Figures given by the Comptroller of the Currency in even thousands.

Abstracts of reports made by the National Banks of Michigan, December 31, 1929, March 27, June 30, and September 24, 1930. For reports of individual National Banks see succeeding pages.

Resources.	Report of December 31, 1929, 130 national banks.	Report of March 27, 1930, 128 national banks.	Report of June 30, 1930, 126 national banks.	Report of September 24, 1930, 126 national banks.
Loans and Discounts	$384,121	$364,260	$359,862	$345,320
Acceptances and Letters of Credit	4,203	3,471	7,309	8,042
Overdrafts, secured and unsecured	135	126	165	250
U. S. Bonds and Certificates of Indebtedness on hand	35,882	52,692	55,073	61,637
Other Bonds, Securities and Stocks	101,768	97,042	101,155	103,023
Lawful Reserve with Federal Reserve Bank	24,295	28,989	28,193	28,978
Due from Banks	60,938	46,919	55,936	56,507
Securities Borrowed	3,910	24	49	47
Cash in Vault	9,531	8,678	8,748	7,497
Outside Checks and Other Cash Items	5,818	3,281	3,747	3,334
Banking House Furniture and Fixtures	26,408	26,361	26,052	25,319
Other Real Estate	1,970	1,926	2,105	2,203
Due from U. S. Treasurer	831	877	901	922
Other Assets	1,340	1,665	1,828	2,523
Totals	$661,150	$636,311	$651,123	$645,602
Liabilities.				
Capital Stock paid in	$32,290	$31,690	$32,090	$32,390
Surplus Fund	29,772	29,748	29,904	30,799
Undivided Profits, net	11,070	11,700	10,952	12,164
Reserve for Taxes, Interest, etc	2,776	3,923	3,331	4,733
Circulation	16,531	17,390	17,782	18,350
Due to Banks	37,546	32,990	37,544	43,668
Individual Deposits Subject to Check	232,813	234,075	234,991	215,642
United States Government Deposits	2,570	2,552	1,700	1,798
Time Deposits (Book Accounts)	263,218	264,023	270,399	265,334
Securities Borrowed	3,910	24	49	47
Bills Payable	22,952	3,247	3,659	11,315
Acceptances and Letters of Credit	4,258	3,694	7,309	8,042
Other Liabilities	1,444	1,255	1,413	1,320
Totals	$661,150	$636,311	$651,123	$645,602

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DETROIT NATIONAL BANKS.

1930.

Figures given by the Comptroller of the Currency in even thousands.

Abstracts of reports of National Banks in the City of Detroit, December 31, 1929, March 27, June 30, and September 24, 1930.

Resources.	Report of December 31, 1929, 2 national banks.	Report of March 27, 1930, 2 national banks.	Report of June 30, 1930, 2 national banks.	Report of September 24, 1930, 2 national banks.
Loans and Discounts	$199,998	$185,094	$186,092	$175,535
Acceptances and Letters of Credit	4,203	3,471	7,282	8,020
Overdrafts, secured and unsecured	49	24	71	142
U. S. Bonds and Certificates of Indebtedness on hand	9,707	25,897	28,950	34,255
Other Bonds, Securities and Stocks	12,768	9,022	11,514	11,464
Lawful Reserve with Federal Reserve Bank	10,035	15,493	15,500	15,329
Due from Banks	36,491	25,398	33,398	31,683
Securities Borrowed	3,900	.....	.....	.....
Cash in Vault	2,636	2,424	2,425	1,738
Outside Checks and Other Cash Items	5,183	2,945	3,099	2,706
Banking House Furniture and Fixtures	11,018	10,979	11,294	10,413
Other Real Estate	322	292	353	357
Due from U. S. Treasurer	171	172	172	171
Other Assets	841	1,310	1,272	1,742
Totals	$297,322	$282,521	$301,422	$293,555
Liabilities.				
Capital Stock paid in	$12,500	$12,500	$12,500	$12,500
Surplus Fund	15,500	15,500	15,500	15,500
Undivided profits, net	4,357	4,409	4,059	4,270
Reserve for Taxes, Interest, etc	779	1,849	1,176	2,183
Circulation	3,432	3,359	3,432	3,432
Due to Banks	29,755	24,688	29,349	34,756
Individual Deposits Subject to Check	128,306	129,429	138,176	118,647
United States Government Deposits	1,022	579	762	579
Time Deposits (Book Accounts)	80,453	85,855	88,388	84,383
Securities Borrowed	3,900	.....	.....	.....
Bills Payable	12,397	38	.....	8,500
Acceptances and Letters of Credit	4,258	3,694	7,282	8,020
Other Liabilities	663	621	798	785
Totals	$297,322	$282,521	$301,422	$293,555

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REPORTS

OF THE

State Banks and Trust Companies

AS MADE TO THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

SEPTEMBER 24, 1930

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No. 325.

THE ADDISON STATE SAVINGS BANK, ADDISON.

Organized October 11, 1905.

F. B. CLEVELAND, *President;* H. E. BRANCH, *Vice President;* J. E. HICKORY, *Cashier;* C. A. FOOTE, *Assistant Cashier.*

DIRECTORS.—F. B. Cleveland, Wade Millis, H. E. Branch, C. A. Foote, E. M. Rawson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$180,815 86	Surplus fund	23,500 00
Savings	20,837 00	Undivided profits, net	5,004 96
Real estate mortgages:		Commercial deposits subject to check	95,168 80
Commercial	15,752 90	Demand certificates of deposit	62,990 85
Savings	130,066 82	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	110,183 66
Savings	66,600 00	Savings certificates of deposit	168,679 03
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	47,800 00
Commercial	17,346 45		
Savings	25,876 21		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,500 00		
Total cash on hand:			
Savings	11,292 78		
Overdrafts	143 45		
Banking house	6,199 93		
Furniture and fixtures	2,514 15		
Customers' bonds left with bank for safe keeping	47,800 00		
Outside checks, and other cash items	81 75		
Total	$535,827 30	Total	$535,827 30

No. 162.

THE ADRIAN STATE SAVINGS BANK, ADRIAN.

Organized May 24, 1893.

One Branch

B. E. TOBIAS, *President;* R. H. WATTS, *Vice President;* CHAS. S. WHITNEY, *Cashier;* FRANK A. FAULHABER, R. P. WATTS, *Assistant Cashiers.*

DIRECTORS.—R. H. Watts, C. G. Wesley, W. O. Hunt, E. E. Tobias, C. S. Whitney, B. E. Tobias, C. E. Baldwin, S. W. Raymond, E. C. Michener.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$336,514 60	Surplus fund	100,000 00
Savings	195,285 36	Undivided profits, net	41,194 47
Real estate mortgages:		Commercial deposits subject to check	411,857 15
Commercial	6,450 00	Certified checks	6,140 00
Savings	246,756 61	Due to other banks and bankers	260,245 39
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	366,279 07	Savings deposits (book acc't)	950,048 26
Savings	612,355 22	Savings certificates of deposit	295,454 68
Due from Federal Reserve bank:		Club savings deposits	25,965 29
Commercial	29,691 16		
Savings	42,000 00		
Due from banks in reserve cities:			
Commercial	77,384 57		
Savings	201,052 40		
Exchanges for clearing house:			
Commercial	4,021 17		
Total cash on hand:			
Commercial	32,289 02		
Savings	30,000 00		
Overdrafts	334 60		
Banking house	40,000 00		
Furniture and fixtures	7,125 64		
Other real estate	9,333 25		
Outside checks, and other cash items	1,532 57		
Stock of Federal Reserve bank	7,500 00		
Total	$2,245,905 24	Total	$2,245,905 24

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No. 89.

THE COMMERCIAL SAVINGS BANK, ADRIAN,

Organized April 10, 1888.

CHARLES G. HART, *President;* P. J. DUNN, *Vice President;* JOSEPH P. LIBS, *Cashier;* L. A. WALKER, W. M. SHEPHERD, G. C. BOND, *Assistant Cashiers;* J. T. MCKENDRY, *Auditor.*
DIRECTORS.—Charles G. Hart, H. R. Jewett, W. H. Barrett, Joseph P. Libs, P. J. Dunn, L. W. Smith, W. M. Shepherd, E. P. Lake, R. L. Taylor.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$110,000 00
Commercial	$296,692 25	Surplus fund	37,500 00
Savings	421 942 87	Undivided profits, net	9,966 62
Real estate mortgages:		Commercial deposits subject to check	511,069 16
Commercial	29,480 28	Certified checks	732 75
Savings	294,436 62	Cashier's checks	9,120 06
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	243.357 95	Savings deposits (book acc't)	1,032,752 97
Savings	455,803 24	Savings certificates of deposit	182,834 84
Due from Federal Reserve bank:		Club savings deposits	32,602 45
Commercial	35,000 00	Bills payable	50,000 00
Savings	39,528 28	Customers' bonds left with bank for safe keeping	36,550 00
Due from banks in reserve cities:			
Commercial	10,000 00		
Savings	36,972 99		
Exchanges for clearing house:			
Commercial	4,123 62		
Total cash on hand:			
Commercial	36,170 55		
Overdrafts	139 73		
Banking house	55,000 00		
Other real estate	17,028 56		
Customers' bonds left with bank for safe keeping	36,550 00		
Outside checks, and other cash items	1,551 91		
Stock of Federal Reserve bank	4,350 00		
Total	$2,018,128 85	Total	$2,018,128 85

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Federal Reserve Bank of St. Louis

No. 66.

LENAWEE COUNTY SAVINGS BANK, ADRIAN,

Organized February 1, 1872.

W. H. BURNHAM, *Chairman of the Board.*
J. C. MURPHY, *President;* C. D. HARDY, F. W. PRENTICE, *Vice Presidents;* A. W. WRIGHT, *Cashier;* N. L. GROESCHOW, *Assistant Cashier;* E. F. MEYERHUBER, *Auditor.*
DIRECTORS.—Chas. Evans, C. D. Hardy, Henry Hart, J. W. Kirk, H. B. Knowles, H. L. Larwill, D. B. Morgan, J. C. Murphy, F. W. Prentice, A. J. Walper, A. W. Wood, Ladd J. Lewis, Jr., H. W. Lamb, Robert T. Moreland, W. H. Burnham, A. W. Wright, M. J. Maynard, A. W. Robb, N. L. Groeschow.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$494,653 56	Surplus fund	60,000 00
Savings	279,052 10	Undivided profits, net	11,080 17
Real estate mortgages:		Dividends unpaid	42 00
Savings	403,465 72	Reserved for taxes, interest, depreciation, etc.	4,420 24
Bonds and securities:		Commercial deposits subject to check	532,241 78
Savings	897,596 00	Demand certficates of deposit	148 73
Due from Federal Reserve bank:		Certified checks	1,333 91
Commercial	45,836 62	Cashier's checks	2,378 78
Savings	51,643 75	Due to other banks and bankers	47,511 71
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	12,783 24	Savings deposits (book account)	1,403,389 89
Savings	149,201 97	Savings certificates of deposit	226,262 94
Exchanges for clearing house:		Club savings deposits	13,139 07
Commercial	2,351 85	Bills payable	50,000 00
Total cash on hand:		Customers' acceptances and letters of credit	9,325 21
Commercial	22,852 17		
Savings	25,000 00		
Overdrafts	545 64		
Banking house	75,000 00		
Furniture and fixtures	25,000 00		
Other real estate	16,104 10		
Outside checks, and other cash items	3,862 50		
Stock of Federal Reserve bank	6,300 00		
Customers' acceptances and letters of credit	9,325 21		
Other assets	700 00		
Total	$2,521,274 43	Total	$2,521,274 43

No. 732.

AKRON STATE BANK, AKRON.

Organized December 8, 1926.

FRANKLIN A. KOLB, *President;* T. J. FRITZ, *Vice President;* C. W. STACY, *Cashier.*
DIRECTORS.—Franklin A. Kolb, T. J. Fritz, Sam Elliott, Carey E. Morton, R. S. Streeter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and Discounts:		Capital stock paid in	$20,000 00
Commercial	$80,550 06	Surplus fund	4,500 00
Real estate mortgages:		Undivided profits, net	1,984 88
Savings	11,278 00	Commercial deposits subject to check	58,442 26
Bonds and securities:		Time commercial certificates of deposit	70,221 23
Commercial	10,000 00	Savings deposits (book account)	23,112 90
Savings	8,500 00	Customers' bonds left with bank for safe keeping	2,000 00
Due from banks in reserve cities:		Other liabilities	84 50
Commercial	52,159 29		
Savings	1,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,900 00		
Total cash on hand:			
Commercial	7,434 76		
Overdrafts	23 66		
Banking house	3,500 00		
Furniture and fixtures	1,000 00		
Customers' bonds left with bank for safe keeping	2,000 00		
Total	$180,345 77	Total	$180,345 77

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No. 179.

ALBION STATE BANK, ALBION.

Organized March 14, 1895.

D. A. GARFIELD, *President;* BRUCE P. GREENE, W. S. KESSLER, *Vice Presidents;* CARL M. CREAGER, *Cashier.*

DIRECTORS.—W. S. Kessler, D. A. Garfield, Geo. T. Bullen, D. M. McAuliffe, Bruce P. Greene, O. H. Gale, N. H. Wiener, L. C. McDougal, Alvin Dice, Karl Miller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$208,212 82	Surplus fund	16,000 00
Savings	30,366 90	Undivided profits, net	13,082 58
Real estate mortgages:		Dividends unpaid	75 00
Commercial	38 173 39	Commercial deposits subject to check	385,102 32
Savings	119,520 76	Demand certificates of deposit	48,027 34
Bonds and securities:		Certified checks	156 50
Commercial	113,331 32	Cashier's checks	4,585 55
Savings	193,371 91	U. S. government deposits	1,588 96
Due from Federal Reserve bank:		Savings deposits (book account)	364,123 54
Commercial	40,205 86	Club savings deposits	22,622 89
Savings	60,060 89	Customers' bonds left with bank for safe keeping	2,000 00
Due from banks in reserve cities:		Other liabilities	2,700 00
Commercial	1,883 05		
Savings	43 717 48		
Total cash on hand:			
Commercial	11,310 56		
Savings	24,000 00		
Overdrafts	67 64		
Furniture and fixtures	4,216 50		
Other real estate	15,515 60		
Customers' bonds left with bank for safe keeping	2,000 00		
Stock of Federal Reserve bank	2,700 00		
Other Assets	1,410 00		
Total	$910,064 68	Total	$910,064 68

No. 167.

THE COMMERCIAL AND SAVINGS BANK OF ALBION.

Organized May 2, 1893.

HOMER C. BLAIR, *President;* BENJ. D. BROWN, *Vice President;* CHAS. G. BIGELOW, *Vice President and Cashier;* CHARLES S. LOUD, ASENATH FORD, *Assistant Cashiers.*

DIRECTORS.—Homer C. Blair, Chas. G. Bigelow, George E. Dean, L. C. VanGordon, W. S. Kennedy, H. B. Parker, H. R. Wochholz, A. L. Young, Brockway Dickie, B. D. Brown, E. M. Mounteer, H. L. Houseman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$332,275 26	Surplus fund	55,000 00
Savings	66,950 00	Undivided profits, net	16,135 07
Real estate mortgages:		Commercial deposits subject to check	385,865 79
Commercial	11,213 66	Demand certificates of deposit	106,350 78
Savings	265,900 72	Cashier's checks	3,639 57
Bonds and securities:		Savings deposits (book account)	521,327 90
Commercial	178,563 77	Club savings deposits	21,304 10
Savings	169,245 49	Customers' bonds left with bank for safe keeping	13,100 00
Due from Federal Reserve bank:			
Commercial	52 699 76		
Savings	16,346 00		
Due from banks in reserve cities:			
Commercial	33,480 18		
Exchanges for clearing house:			
Commercial	6,279 94		
Total cash on hand:			
Savings	28,000 00		
Overdrafts	912 00		
Banking house	37,490 79		
Furniture and fixtures	5,115 64		
Other real estate	500 00		
Customers' bonds left with bank for safe keeping	13,100 00		
Stock of Federal Rerserve bank	4,650 00		
Total	$1,222,723 21	Total	$1,222,723 21

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No. 498.

ALGONAC SAVINGS BANK, ALGONAC.

Organized April 13, 1912.

CURTIS R. CHAMPION, *President;* W. E. FOLSOM, *Vice President and Cashier;* FRANCES STEWART, *Assistant Cashier.*
DIRECTORS.—Curtis R. Champion, W. E. Folsom, Chas. T. Worthy, G. A. Wood, B. D. Townsend, W. E. Bostwick, Chas. D. Gilbert, Roy T. Gilbert.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$145,683 37	Surplus fund	23,000 00
Real estate mortgages:		Undivided profits, net	11,620 33
Savings	256,749 77	Commercial deposits subject to check	183,518 09
Bonds and securities:		Demand certificates of deposit	6,262 24
Commercial	78,779 57	Cashier's checks	3,493 11
Savings	50,000 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book account)	355,186 21
Commercial	19,626 12		
Savings	12,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	28,450 00		
Total cash on hand:			
Commercial	7,692 67		
Savings	8,500 00		
Overdrafts	19 62		
Banking house	20,000 00		
Due from banks other than in reserve cities	361 36		
Outside checks, and other cash items	217 50		
Total	$628,079 98	Total	$628,079 98

No. 314.

ALLEGAN STATE SAVINGS BANK, ALLEGAN.

Organized May 24, 1905.

E. W. DELANO, *President;* C. F. PECK, *Vice President;* A. Z. HURTEAU, *Cashier.*
DIRECTORS.—E. W. DeLano, Albert Brand, Ed. T. Horan, C. F. Peck, R. B. Perrigo, L. A. Kolvoord.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$256,513 56	Surplus fund	19,000 00
Savings	122,323 94	Undivided profits, net	9,334 96
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	7,114 39
Savings	145,524 27	Commercial deposits subject to check	427,578 84
Bonds and securities:		Certified checks	295 00
Commercial	53,000 00	Cashier's checks	259 03
Savings	315,900 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		U. S. government deposits	1,172 03
Commercial	111,229 61	Savings Deposits (book account)	460,595 63
Savings	92,681 06	Savings certificates of deposit	174,827 86
Total cash on hand:		Club savings deposits	24,461 19
Savings	35,864 25	Customers' bonds left with bank for safe keeping	2,450 00
Overdrafts	1,598 97		
Premium account	490 26		
Banking house	17,000 00		
Furniture and fixtures	8,500 00		
Other real estate	1,207 37		
Customers' bonds left with bank for safe keeping	2,450 00		
Outside checks, and other cash items	305 64		
Total	$1,164,588 93	Total	$1,164,588 93

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No. 323.

THE FIRST STATE BANK, ALLEGAN.

Organized May 15, 1905.

W. J. OLIVER, *President;* HERMAN VAUPELL, *Cashier;* CLAIR MCOMBER, NELLIE EGGLESTON, *Assistant Cashiers.*

DIRECTORS.—Fred McOmber, W. J. Oliver, E. W. Stone, Herman Vaupell, Hollis Baker, Edw. Horan, Sr., Weldon Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$272,163 94	Surplus fund	50,000 00
Savings	8,076 57	Undivided profits, net	16,147 61
Real estate mortgages:		Reserved for Taxes, interest, depreciation, etc	5,000 00
Commercial	2,060 00	Commercial deposits subject to check	423,899 27
Savings	224,789 39	Demand certificates of deposit	33 00
Bonds and securities:		Certified checks	26 72
Commercial	52,305 53	Due to other banks and bankers	7,982 52
Savings	354,171 76	Savings deposits (book account)	415,520 89
Due from banks in reserve cities:		Savings certificates of deposit	207,302 09
Commercial	106,093 51	Customers' bonds left with bank for safe keeping	16,550 00
Savings	38,416 84		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	35,700 00		
Exchanges for clearing house:			
Commercial	6,717 51		
Total cash on hand:			
Commercial	23,943 70		
Savings	8,262 40		
Overdrafts	1 93		
Banking house	29,173 63		
Furniture and fixtures	8,446 97		
Other real estate	2,425 00		
Customers' bonds left with bank for safe keeping	16,550 00		
Outside checks, and other cash items	3,163 42		
Total	$1,192,462 10	Total	$1,192,462 10

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No. 232.

ALMA STATE SAVINGS BANK, ALMA.

Organized April 21, 1901.

WILLIAM A. BAHLKE, *President;* F. C. MAPES, JAMES E. MITCHELL, *Vice Presidents;* KARL R. ADAMS, *Cashier;* H. M. GLASS, EUGENE A. THROOP, *Assistant Cashiers.*
DIRECTORS.—William A. Bahlke, Daniel L. Sharrar, Geo. C. Parsons, James E. Mitchell, C. A. Triphagen, R. B. Smith, Mary C. Bahlke, F. C. Mapes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$218,592 89	Surplus fund	30,000 00
Savings	105,944 09	Undivided profits, net	7,571 28
Real estate mortgages:		Commercial deposits subject to check	304,074 97
Commercial	7,576 76	Demand certificates of deposit	5,000 00
Savings	223,602 24	Certified checks	3,878 53
Bonds and securities:		Cashier's checks	23,789 36
Commercial	5,852 81	Savings deposits (book account)	311,209 98
Savings	95,236 32	Savings certificates of deposit	149,060 09
Due from banks in reserve cities:		Bills payable	25,000 00
Commercial	85,167 51		
Savings	34,487 42		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,000 00		
Exchanges for clearing house:			
Commercial	41,126 74		
Total cash on hand:			
Commercial	17,043 62		
Overdrafts	1,237 90		
Banking house	40,000 00		
Furniture and fixtures	7,700 00		
Other real estate	16,647 85		
Due from banks other than in reserve cities	8,000 00		
Outside checks, and other cash items	368 06		
Total	$909,584 21	Total	$909,584 21

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No. 233.

FIRST STATE BANK OF ALMA, ALMA.

Organized June 9, 1901.

LESTER A. SHARP, *President;* CHAS. O. WARD, E. C. CRANDELL, *Vice Presidents;* CARL H. WASHBURN, *Cashier;* J. S. KNOERTZER, WM. MCFADDEN, *Assistant Cashiers.*
DIRECTORS.—Lester A. Sharp, Carl H. Washburn, Chas. O. Ward, E. C. Crandell, G. S. Crisp, Marlie Slingluff, Chas. H. Goggin, G. V. Niles.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$362,216 89	Surplus fund	100,000 00
Savings	112,791 55	Undivided profits, net	11,716 69
Real estate mortgages:		Dividends unpaid	25 00
Savings	374,774 23	Reserved for taxes, interest, depreciation, etc.	3,576 83
Bonds and securities:		Commercial deposits subject to check	370,755 29
Savings	143,000 00	Demand certificates of deposit	12,601 93
Due from banks in reserve cities:		Certified checks	360 99
Commercial	125,952 26	Cashier's checks	8,328 88
Savings	32,452 73	Savings deposits (book acc't)	439,620 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	279,351 85
Savings dept. only	81,750 00	Customers' bonds left with bank for safe keeping	330,155 00
Exchanges for clearing house:			
Commercial	2,957 59		
Total cash on hand:			
Commercial	21,921 42		
Overdrafts	2,169 53		
Banking house	25,000 00		
Furniture and fixtures	10,000 00		
Other real estate	22,140 53		
Due from banks other than in reserve cities	8,371 39		
Customers' bonds left with bank for safe keeping	330,155 00		
Outside checks, and other cash items	839 34		
Total	$1,656,492 46	Total	$1,656,492 46

No. 437.

THE ALMONT SAVINGS BANK, ALMONT.

Organized April 27, 1909.

W. W. PATON, *President;* F. P. ANDRUS, *Vice President;* GEO. D. HART, *Cashier;* L. C. SANBORN, *Assistant Cashier.*
DIRECTORS.—W. W. Paton, F. P. Andrus, Geo. D. Hart, L. C. Sanborn, Frank Bishop, M. A. Currier, Hunter Paton, James P. Leete.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	25,000 00
Commercial	$51,344 14	Surplus fund	15,000 00
Savings	52,187 16	Undivided profits, net	376 64
Real estate mortgages:		Commercial deposits subject to check	38,309 93
Commercial	27,269 08	Demand certificates of deposit	25,527 32
Savings	97,805 46	Cashier's checks	1,324 99
Bonds and securities:		Savings deposits (book account)	205,538 33
Savings	41,443 74	Savings certificates of deposit	105 00
Due from banks in reserve cities:			
Commercial	9,216 20		
Savings	1,940 15		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,400 00		
Exchanges for clearing house:			
Commercial	350 29		
Total cash on hand:			
Commercial	6,906 46		
Savings	3,000 00		
Overdrafts	106 09		
Banking house	4,586 22		
Furniture and fixtures	1,227 22		
Other real estate	400 00		
Total	$311,182 21	Total	$311,182 21

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No. 169.

THE ALPENA TRUST AND SAVINGS BANK, ALPENA.

Organized December 26, 1893.
One Branch.

LEE RICHARDSON, *President;* D. D. HANOVER, *Vice President;* B. H. OLDS, *Cashier;* H. A. DICKENSON, J. E. LALONDE, GRACE ZIEM, *Assistant Cashiers;* GUY EATON, *Trust Officer.*
DIRECTORS.—Thos. McDade, D. D. Hanover, W. P. Harris, Lee Richardson, H. C. Masters, B. H. Olds, Robert Polzin, James B. Forman, J. H. Besser, J. E. Richards.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$892,554 82	Surplus fund	200,000 00
Savings	540,570 87	Undivided profits, net	123,953 46
Real estate mortgages:		Dividends unpaid	158 00
Savings	757,729 53	Reserved for taxes, interest, depreciation, etc.	61,765 03
Bonds and securities:		Commercial deposits subject to check	368,037 53
Savings	1,474,277 52	Demand certificates of deposit	141,500 00
Due from Federal Reserve bank:		Certified checks	1,210 78
Commercial	46,340 20	Cashier's checks	540 44
Savings	100,000 00	Due to other banks and bankers	76,936 51
Due from banks in reserve cities:		State moneys on deposit	20,000 00
Commercial	9,753 59	U. S. government deposits	3,742 26
Savings	180,000 00	Savings deposits (book account)	2,954 889 88
Exchanges for clearing house:		Savings certificates of deposit	43,775 42
Commercial	6,316 02	Club savings deposits	15,402 80
Total cash on hand:		Trust department:	
Commercial	4,683 59	Trust deposits—totals	16,470 53
Savings	50,000 00		
Overdrafts	868 11		
Banking house	64,427 16		
Furniture and fixtures	4,472 43		
Other real estate	66,392 52		
Outside checks, and other cash items	1,525 75		
Stock of Federal Reserve bank	12,000 00		
Trust department:			
Cash and due from banks in reserve cities	16,470 53		
Total	$4,228,382 64	Total	$4,228,382 64

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No. 688.

PEOPLES STATE BANK OF ALPENA.

Organized March 22, 1922.

R. W. PIEPKORN, *President;* E. W. LEAVITT, *Vice President;* C. M. E. LUNDQUIST, *Cashier.*
DIRECTORS.—N. M. Eddy, W. E. Williams, C. F. Steele, Jr., J. S. Szczukowski, R. W. Piepkorn, E. W. Leavitt, W. I. Foss, C. M. E. Lundquist, Chas. Herron, J. D. Bingham, J. F. Berg, F. T. Hinks, J. J. Guerin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$190,158 71	Surplus fund	24,000 00
Savings	172,457 32	Undivided profits, net	18,200 16
Real estate mortgages:		Dividends unpaid	282 50
Savings	139,637 74	Reserved for taxes, interest, depreciation, etc.	4,272 96
Bonds and securities:		Commercial deposits subject to check	185,300 04
Savings	269,300 00	Demand certificates of deposit	3,800 00
Due from banks in reserve cities:		Certified checks	51 00
Commercial	26,947 18	Cashier's checks	7,050 05
Savings	137,598 73	State moneys on deposit	5,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book account)	656,676 36
Savings dept. only	3,450 00	Savings certificates of deposit	20,222 78
Exchanges for clearing house:		Club savings deposits	8,098 10
Commercial	1,416 96	Customers' bonds left with bank for safe keeping	51,600 00
Total cash on hand:			
Commercial	5,000 00		
Savings	23,332 06		
Overdrafts	145 27		
Banking house	37,374 34		
Furniture and fixtures	7,483 46		
Other real estate	13,156 27		
Customers' bonds left with bank for safe keeping	51,600 00		
Outside checks, and other cash items	115 91		
Other assets	5,380 00		
Total	$1,084 553 95	Total	$1,084 553 95

No. 302.

THE FARMERS STATE BANK OF ALTO, ALTO.

Organized October 18, 1904.

EDSON O'HARROW, *President;* JNO. G. LIVINGSTON, HENRY SLATER, *Vice Presidents;* EARL V. COLBY, *Cashier;* LEONA M. COLBY, *Assistant Cashier.*
DIRECTORS.—Edson O'Harrow, Jno. G. Livingston, Earl V. Colby, John E. Rockefellow, Henry Slater, Alvin H. Bergy, J. Claude Youdan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$48,402 29	Surplus fund	14,000 00
Savings	32,273 29	Undivided profits, net	3,171 60
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,434 90
Commercial	13,534 20	Commercial deposits subject to check	30,431 24
Savings	87,896 21	Demand certificates of deposit	48,931 21
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	32,987 50	Savings deposits (book account)	138,680 90
Savings	37,500 00	Savings certificates of deposit	30,008 70
Due from banks in reserve cities:		Bills payable	5,000 00
Commercial	11,069 69	Customers' bonds left with bank for safe keeping	25,500 00
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,550 00		
Total cash on hand:			
Savings	2,743 90		
Overdrafts	180 28		
Banking house	2,500 00		
Furniture and Fixtures	1,391 61		
Other real estate	7,129 58		
Customers' bonds left with bank for safe keeping	25,500 00		
Total	$321,658 55	Total	$321,658 55

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No. 609.

AMBLE STATE BANK, AMBLE.

Organized April 16, 1917.

AUGUST WALDO, *President;* THOS. SKEDGELL, *Vice President;* C. E. BECKLEY, *Cashier;* VIOLA BECKLEY, *Assistant Cashier.*

DIRECTORS.—Nels P. Petersen, Thos. Skedgell, August Waldo, A. L. Peterson, C. E. Beckley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$78,530 67	Surplus fund	7,800 00
Real estate mortgages:		Commercial deposits subject to check	21,987 44
Savings	11,760 46	Demand certificates of deposit	55,485 37
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	25,800 00	Savings deposits (book account)	50,865 79
Savings	43,250 00	Savings certificates of deposit	12,240 02
Due from banks in reserve cities:		Bills payable	10,000 00
Commercial	2,353 28	Customers' bonds left with bank for safe keeping	9,050 00
Savings	6,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,000 00		
Total cash on hand:			
Commercial	5,884 49		
Overdrafts	344 82		
Expenses, interest and taxes paid exceeding earnings	654 90		
Banking house	3,000 00		
Furniture and fixtures	1,300 00		
Customers' bonds left with bank for safe keeping	9,050 00		
Total	$189,928 62	Total	$189,928 62

No. 48.

ANN ARBOR SAVINGS BANK, ANN ARBOR.

Organized February 4, 1869.

Reorganized November 5, 1889.

One Branch.

MICHAEL J. FRITZ, *Chairman of Board.*

WM. L. WALTZ, *President;* JOHN C. FRITZ, ROY B. HISCOCK, *Vice Presidents;* NORMAN A. OTTMAR, *Assistant Vice President;* ALFRED F. STAEB, *Cashier;* E. W. WALDELICH, B. E. PYRER, RALPH LUTZ, *Assistant Cashiers.*

DIRECTORS.—Michael J. Fritz, Wm. L. Walz, John C. Fritz, Roy B. Hiscock, Lewis E. Wenzel, Lewis M. Gram, Ormond E. Hunt, Alex. G. Ruthven, Oscar A. Eberbach, Earl H. Cress, Geo. J. Moe.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$2,314,833 48	Surplus fund	300,000 00
Savings	1,200,000 00	Undivided profits, net	181,220 91
Real estate mortgages:		Dividends unpaid	1,621 50
Commercial	246,895 36	Reserved for taxes, interest, depreciation, etc.	5,021 41
Savings	1,640,151 31	Commercial deposits subject to check	1,888,391 95
Bonds and securities:		Certified checks	3,534 85
Commercial	269,950 00	Cashier's checks	14,174,65
Savings	312,913 50	Due to other banks and bankers	159,884 27
Due from banks in reserve cities:		State moneys on deposit	20,000 00
Commercial	338,802 22	Savings deposits (book account)	3,530,950 02
Savings	199,215 10	Savings certificates of deposit	153,529 89
U. S. Bds. and Cert. of Ind. as legal reserve:		Notes and bills rediscounted	126,300 00
Savings dept. only	232,200 00	Bills payable	400,000 00
Exchanges for clearing house:			
Commercial	33,158 06		
Total cash on hand:			
Commercial	114,544 43		
Savings	100,000 00		
Overdrafts	160 39		
Banking house	136,500 00		
Furniture and fixtures	18,735 00		
Other real estate	126,004 86		
Outside checks, and other cash items	565 74		
Total	$7,284,629 45	Total	$7,284,629 45

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ANN ARBOR TRUST COMPANY, ANN ARBOR.

Organized April 20, 1925.

LEWIS M. GRAM, *President;* EARL H. CRESS, *Vice President;* HOMER L. HEATH, *Secretary;* WM. E. BROWN, JR., *Treasurer;* LEONARD A. TAPPE, *Auditor.*
DIRECTORS.—Ormand E. Hunt, Lewis M. Gram, Earl H. Cress, Homer L. Heath, Wm. E. Brown, Jr., Phil S. Schumacher, Geo. J. Burke, A. G. Ruthven.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$150,000 00
Time	$4,325 00	Surplus fund	10,000 00
Demand	88,000 00	Undivided profits (less expenses, interest and taxes paid)	20,181 63
Loans on real estate mortgages:		Deferred profits	2,140.00
In office	1,500 00	Reserve for taxes, etc	1,408 00
With state treasurer	77,908 17	Corporate agency deposits	89,654 49
Other loans	4,000 00	Trust deposits	5,315 53
Real estate mortgages to secure debentures	2,500 00	Escrow deposits	1,365 26
Advances to trusts	4,836 48	Debentures	1,312 00
Furniture and fixtures	2,286 17	Securities for safe keeping	1,000 00
Banking house	30,343 98	Accrued interest	95 42
Due from other banks and bankers	66,246 36	Other liabilities	5,691 11
Cash	49 73		
Accrued interest and prepaid expense	1,814 69		
Securities for safe keeping	1,000 00		
Other assets	3,352 86		
Total	$288,163 44	Total	$288,163 44

No. 26.

FARMERS AND MECHANICS BANK, ANN ARBOR.

Organized October 13, 1882.
One Branch.

H. A. WILLIAMS, *Chairman of Board.*
F. T. STOWE, *President;* JUNIUS E. BEAL, GEO. W. MILLEN, *Vice Presidents;* C. A. MAULBETSCH, *Cashier;* G. J. GEISEL, R. E. FOWLER, *Assistant Cashiers.*
DIRECTORS.—D. F. Schairer, Junius E. Beal, Horatio J. Abbott, George J. Burke, Chas. C. Freeman, James Foster, Shirley W. Smith, Burt F. Schumacher, Geo. W. Millen, W. W. Wadhams, Herbert A. Williams, C. A. Sink, Fred T. Stowe.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$250,000 00
Commercial	$1,800,514 97	Surplus fund	250,000 00
Savings	707,505 21	Undivided profits, net	26,545 63
Real estate mortgages:		Dividends unpaid	10 00
Commercial	44,006 74	Commercial deposits subject to check	2,248,001 02
Savings	821,149 74	Certified checks	1,524 82
Bonds and securities:		Cashier's checks	14,729 97
Commercial	301,273 18	Due to other banks and bankers	38,622 99
Savings	603,271 79	State moneys on deposit	11,269 66
Due from Federal Reserve bank:		Savings deposits (book account)	2,009,714 84
Commercial	166,397 65	Savings certificates of deposit	58,876 44
Savings	68,000 00	Club savings deposits	57,514 17
Due from banks in reserve cities:		Bills payable	200,000 00
Commercial	105,498 30	Customers' acceptances and letters of credit	2,799 00
Exchanges for clearing house:		Other liabilities	21,354 68
Commercial	97,736 29		
Total cash on hand:			
Commercial	78,816 59		
Savings	28,537 88		
Overdrafts	928 23		
Banking house	249,000 00		
Furniture and fixtures	64,334 05		
Other real estate	34,574 35		
Outside checks, and other cash items	4,418 25		
Stock of Federal Reserve bank	15,000 00		
Total	$5,190,963 22	Total	$5,190,963 22

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No. 144.

STATE SAVINGS BANK OF ANN ARBOR, ANN ARBOR.

Organized September 5, 1892.

D. F. ZIMMERMAN, *Chairman of the Board.*
C. J. WALZ, *President;* GEO. J. MANN, R. A. BEAL, *Vice Presidents;* H. F. GROSS, *Cashier;* D. P. MCAULIFFE, F. M. CRANDALL, *Assistant Cashiers.*
DIRECTORS.—Wm. Arnold, Jr., John Koch, Christian Martin, E. F. Mills, D. F. Zimmerman, A. R. Peterson, Geo. J. Mann, Chas. W. Wagner, John M. Feiner, Arthur Brown, John Lindenschmitt, R. B. Canfield, Chas. Henderson, C. J. Walz, Chas. F. Kyer, Edw. W. Staebler, F. B. DeVine, H. A. Haynes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$1,519,128 31	Surplus fund	400,000 00
Savings	342,250 00	Undivided profits, net	73,602 99
Real estate mortgages:		Dividends unpaid	168 00
Commercial	50,719 88	Reserved for taxes, interest, depreciation, etc.	1,154 06
Savings	1,483,936 40	Commercial deposits subject to check	1,232,914 88
Bonds and securities:		Certified checks	11,372 04
Commercial	374,805 00	Cashier's checks	12,612 85
Savings	1,205,144 87	Due to other banks and bankers	62,184 41
Due from Federal Reserve bank:		State moneys on deposit	25,000 00
Commercial	91,714 69	U. S. government deposits	2,790 80
Savings	96,500 00	Savings deposits (book account)	3,080,307 80
Due from banks in reserve cities:		Savings certificates of deposit	117,928 26
Commercial	37,940 28	Bills payable	97,000 00
Savings	50,331 04	Customers' acceptances and letters of credit	7,950 00
Exchanges for clearing house:		Trust department:	
Commercial	9,976 75	Trust deposits—totals	39,836 41
Total cash on hand:			
Commercial	47,392 99		
Savings	18,740 21		
Overdrafts	961 18		
Banking house	75,000 00		
Furniture and fixtures	13,500 00		
Other real estate	72,583 77		
Outside checks, and other cash items	2,410 72		
Stock of Federal Reserve bank	24,000 00		
Customers' acceptances and letters of credit	7,950 00		
Trust department:			
Cash and due from banks in reserve cities	39,836 41		
Total	$5,564,822 50	Total	$5,564,822 50

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No. 512.

THE STATE BANK OF APPLEGATE, APPLEGATE.

Organized September 5, 1912.

ALBERT E. SLEEPER, *President;* JOHN P. NIGGEMAN, JR., *Vice President;* WALTER CALKINS, *Cashier;* I. M. SHERMAN, *Assistant Cashier.*

DIRECTORS.—Albert E. Sleeper, John Schoettle, John P. Niggeman, Jr., Walter Calkins, Robert Murray.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$58,696 80	Surplus fund	4,000 00
Real estate mortgages:		Commercial deposits subject to check	24,485 78
Commercial	1,640 00	Demand certificates of deposit	60,553 83
Savings	22,739,86	Cashier's checks	1,601 38
Bonds and securities:		Savings deposits (book acc't)	22,970 22
Commercial	23,446 99	Savings certificates of deposit	26,296 15
Savings	20,000 00	Bills payable	4,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	450 00
Commercial	11,137 05	Other liabilities	3,000 00
Savings	4,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,300 00		
Total cash on hand:			
Commercial	3,848 33		
Savings	1,100 00		
Overdrafts	139 59		
Expenses, interest and taxes paid exceeding earnings	1,141 46		
Banking house	3,800 00		
Furniture and fixtures	2,211 30		
Other real estate	11,705 98		
Customers' bonds left with bank for safe keeping	450 00		
Total	$167,357 36	Total	$167,357 36

No. 627.

THE ARCADIA STATE SAVINGS BANK, ARCADIA.

Organized March 12, 1919.

LUTHER L. FINCH, *President;* D. A. JAMIESON, *Vice President;* HARVEY GRUND, *Cashier;* EMMA I. MALLISON, *Assistant Cashier.*

DIRECTORS.—Luther L. Finch, D. A. Jamieson, A. J. Martineau, Harvey Grund, John M. Mason.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$14,657 06	Surplus fund	3,800 00
Savings	15,920 23	Reserved for taxes, interest, depreciation, etc.	412 51
Real estate mortgages:		Commercial deposits subject to check	22,818 10
Commercial	775 00	Due to other banks and bankers	23 51
Savings	37,126 43	Savings deposits (book acc't)	57,979 43
Bonds and securities:		Savings certificates of deposit	1,542 05
Commercial	19,414 10	Customers' bonds left with bank for safe keeping	5,050 00
Savings	2,988 75		
Due from banks in reserve cities:			
Commercial	312 19		
Savings	6,640 32		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,000 00		
Total cash on hand:			
Commercial	1,283 12		
Savings	1,200 00		
Overdrafts	33 40		
Banking house	2,500 00		
Furniture and fixtures	1,500 00		
Other real estate	225 00		
Customers' bonds left with bank for safe keeping	5,050 00		
Total	$111,625 60	Total	$111,625 60

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No. 468.

THE ARMADA STATE BANK, ARMADA.

Organized November 10, 1910.

SABIN I. STUMP, *President;* WILLIAM C. BOTTOMLEY, JAMES E. LAWSON, *Vice Presidents;* JAS. E. NEELY, *Cashier;* C. A. PLAUMAN, *Assistant Cashier;* W. L. FERGUSON, *Auditor.*
DIRECTORS.—Sabin I. Stump, J. E. Lawson, G. H. Hebblewhite, William C. Bottomley, Orvy Hulett, E. E. Rogers, H. P. Barringer, James E. Neely.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$129,501 58	Surplus fund	25,000 00
Savings	72,569 41	Undivided profits, net	21,613 59
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,500 00
Commercial	7,200 00	Commercial deposits subject to check	86,010 83
Savings	242,963 66	Demand certificates of deposit	39,025 50
Bonds and securities:		Certified checks	890 00
Savings	105,500 00	Cashier's checks	365 48
Due from Federal Reserve bank:		State moneys on deposit	2,500 00
Commercial	9,347 79	Savings deposits (book acc't)	430,578 94
Savings	13,000 00	Customers' bonds left with bank for safe keeping	4,650 00
Due from banks in reserve cities:			
Savings	5,535 08		
Exchanges for clearing house:			
Savings	57 78		
Total cash on hand:			
Commercial	1,664 84		
Savings	8,333 14		
Overdrafts	1,906 32		
Banking house	18,500 00		
Furniture and fixtures	5,362 90		
Other real estate	11,271 35		
Customers' bonds left with bank for safe keeping	4,650 00		
Outside checks, and other cash items	270 49		
Stock of Federal Reserve bank	1,500 00		
Total	$639,134 34	Total	$639,134 34

No. 473.

THE FARMERS STATE BANK OF ARMADA, ARMADA.

Organized December 4, 1910.

F. H. WOLCOTT, *President;* S. B. ANDERSON, J. D. SIMMONS, *Vice Presidents;* CHARLES J. KESNER, *Cashier;* FRANK A. PRIESTAP, *Assistant Cashier.*
DIRECTORS.—F. H. Wolcott, Wesley A. Dudley, S. B. Anderson, J. D. Simmons, Urial Hulett, Chas. J. Kesner, A. P. Hagaman, John T. Lungerhausen, H. A. Plauman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$102,877 52	Surplus fund	12,500 00
Savings	56,552 02	Undivided profits, net	8,923 41
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,080 85
Commercial	12,766 00	Commercial deposits subject to check	53,193 69
Savings	122,301 52	Demand certificates of deposit	17,123 67
Bonds and securities:		Cashier's checks	1,466 93
Savings	48,300 00	Savings deposits (book acc't)	263,449 98
Due from Federal Reserve bank:		Notes and bills rediscounted	10,089 44
Commercial	5,394 26	Bills payable	15,000 00
Savings	10,903 49	Customers' bonds left with bank for safe keeping	3,900 00
Due from banks in reserve cities:			
Savings	17,422 81		
Exchanges for clearing house:			
Commercial	212 71		
Total cash on hand:			
Commercial	492 25		
Savings	6,500 00		
Overdrafts	138 85		
Banking house	6,500 00		
Furniture and fixtures	4,366 71		
Other real estate	11,945 33		
Customers' bonds left with bank for safe keeping	3,900 00		
Outside checks, and other cash items	4 50		
Stock of Federal Reserve bank	1,150 00		
Total	$411,727 97	Total	$411,727 97

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No. 582.

FIRST STATE BANK, ASHLEY.

Organized January 28, 1916.

A. G. ALDRIDGE, *President;* GEO. REEB, *Vice President;* G. A. LEWIS, *Cashier;* M. M. CORDRAY, *Assistant Cashier.*
DIRECTORS.—A. G. Aldridge, G. A. Lewis, C. M. Carran, J. E. Thurman, George Reeb.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$114,756 74	Surplus fund	5,250 00
Real estate mortgages:		Undivided profits, net	1,860 64
Savings	20,600 00	Commercial deposits subject to check	44,569 21
Bonds and securities:		Time Commercial certificates of deposit	111,218 66
Savings	77,507 50	Savings deposits (book acc't)	100,927 96
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	5,750 00
Commercial	37,104 49		
Savings	10,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,500 00		
Total cash on hand:			
Commercial	8,072 74		
Banking house	9,419 00		
Furniture and fixtures	1,566 00		
Other real estate	1,300 00		
Customers' bonds left with bank for safe keeping	5,750 00		
Total	$289,576 47	Total	$289,576 47

No. 414.

ATHENS STATE BANK, ATHENS.

Organized November 28, 1908.

FRANK G. WOODRUFF, *President;* FRANK WOLF, A. E. UNDERWOOD, C. H. ROGGE, *Vice Presidents;* C. N. HOFFMASTER, *Assistant Cashier.*
DIRECTORS.—Frank G. Woodruff, Frank Wolf, F. H. Lee, Leo E. Wood, Frank E. Estes, S. W. Lehr, Z. F. Wheeler, Chas. Burns.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$73,036 81	Surplus fund	11,000 00
Savings	29,354 92	Undivided profits, net	3,666 26
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	950 00
Savings	102,518 41	Commercial deposits subject to check	52,920 19
Bonds and securities:		Demand certificates of deposit	1,545 07
Savings	78,525 00	Certified checks	1,000 00
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	6,717 74	Savings deposits (book acc't)	168,155 21
Savings	22,300 49	Savings certificates of deposit	71,091 20
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	1,907 75
Savings dept. only	15,400 00	Customers' bonds left with bank for safe keeping	350 00
Total cash on hand:		Other liabilities	368 13
Commercial	4,000 00		
Savings	1,397 45		
Overdrafts	47 89		
Banking house	4,000 00		
Furniture and fixtures	1,000 00		
Other real estate	16,805 10		
Customers' bonds left with bank for safe keeping	350 00		
Total	$355,453 81	Total	$355,453 81

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No. 418.

THE PEOPLES STATE SAVINGS BANK, AUBURN.

Organized January 6, 1909.

C. W. McPHAIL, *President;* C. H. MACOMBER, WM. J. BIERD, *Vice Presidents;* B. W. GILLMAN, *Cashier;* CLARA M. APPOLD *Assistant Cashier.*
DIRECTORS.—C. W. McPhail, C. H. Macomber, W. J. Bierd, Jos. Bierd, B. W. Gillman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$30,109 93	Surplus fund	5,000 00
Savings	46,809 52	Undivided profits, net	3,596 10
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	15,104 37
Commercial	11,578 76	Commercial deposits subject to check	51,677 31
Savings	117,064 11	Cashier's checks	1,346 42
Bonds and securities:		Savings deposits (book acc't)	237,012 96
Commercial	7,000 00	Savings certificates of deposit	2,712 78
Savings	41,350 00	Customers' bonds left with bank for safe keeping	950 00
Due from banks in reserve cities:			
Commercial	25,309 41		
Savings	15,771 88		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,750 00		
Total cash on hand:			
Commercial	2,225 88		
Savings	5,000 00		
Overdrafts	173 97		
Banking house	2,200 00		
Furniture and fixtures	1,500 00		
Other real estate	16,462 36		
Customers' bonds left with bank for safe keeping	950 00		
Outside checks, and other cash items	144 12		
Total	$337,399 94	Total	$337,399 94

No. 522.

AU GRES STATE BANK, AU GRES.

Organized December 4, 1912.

H. C. NOGGLE, *President;* EDWIN W. SIMS, JR., *Vice President;* THEO. E. REICHLE, *Cashier.*
DIRECTORS.—Alberta Cole, H. C. Noggle, Theo. E. Reichle, Carrie G. Noggle, Edwin W. Sims, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$39,961 53	Surplus fund	8,000 00
Savings	9,823 42	Undivided profits, net	2,724 56
Real estate mortgages:		Commercial deposits subject to check	35,040 49
Savings	27,853 76	Savings deposits (book acc't)	38,015 03
Bonds and securities:		Savings certificates of deposit	32,145 49
Savings	23,932 50	Bills payable	1,500 00
Due from banks in reserve cities:			
Commercial	12,380 30		
Savings	2,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,750 00		
Total cash on hand:			
Commercial	1,321 88		
Savings	2,200 00		
Overdrafts	701 78		
Banking house	4,500 00		
Furniture and fixtures	1,500 00		
Other real estate	7,000 40		
Total	$137,425 57	Total	$137,425 57

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No. 420.

THE STATE BANK OF AUGUSTA, AUGUSTA.

Organized February 8, 1909.

CHAS. F. MOREAU, *President and Cashier;* E. M. CADWALLADER, *Vice President;* WM. G. HORTON, *Assistant Cashier.*
DIRECTORS.—Chas. F. Moreau, A. U. King, E. M. Cadwallader, T. A. Aldrich, E. L. Hursley, Herbert Burdick, C. L. Aldrich.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$46,098 90	Surplus fund	6,500 00
Savings	27,525 00	Undivided profits, net	1,257 24
Real estate mortgages:		Commercial deposits subject to check	65,412 64
Commercial	4,489 50	Savings deposits (book acc't)	102,599 82
Savings	65,893 87	Savings certificates of deposit	16,274 29
Bonds and securities:			
Commercial	2,500 00		
Savings	14,000 00		
Due from banks in reserve cities:			
Commercial	18,939 38		
Savings	14,112 34		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,750 00		
Total cash on hand:			
Commercial	2,513 52		
Savings	2,000 00		
Overdrafts	1,621 48		
Banking house	3,700 00		
Furniture and fixtures	2,900 00		
Total	$212,043 99	Total	$212,043 99

No. 236.

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

Organized June 30, 1901.

FRANK W. HUBBARD, *President;* JAMES L. BURGESS, JOS. N. RANKIN, *Vice Presidents;* OSCAR ROGERS, *Cashier;* W. J. HEBERLY, *Assistant Cashier;* JOS. R. HARRIS, *Auditor.*
DIRECTORS.—Frank W. Hubbard, Jos. N. Rankin, James L. Burgess, Oscar Rogers, Langdon Hubbard.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$415,601 57	Surplus fund	20,000 00
Savings	44,589 25	Undivided profits, net	19,627 57
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	13,667 60
Commercial	24,939 80	Commercial deposits subject to check	555,437 78
Savings	220,148 23	Demand certificates of deposit	293,323 36
Bonds and securities:		Certified checks	48 03
Commercial	126,695 00	Cashier's checks	2,648 49
Savings	54,597 50	Savings deposits (book acc't)	406,943 64
Due from banks in reserve cities:		Savings certificates of deposit	21,412 89
Commercial	293,744 36	Other liabilities	9,372 00
Savings	50,010 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	64,067 50		
Exchanges for clearing house:			
Commercial	18,113 92		
Total cash on hand:			
Commercial	12,933 51		
Overdrafts	1,724 86		
Banking house	25,000 00		
Furniture and fixtures	8,000 00		
Other real estate	11,648 96		
Outside checks, and other cash items	666 90		
Total	$1,372,481 36	Total	$1,372,481 36

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No. 237.

STATE SAVINGS BANK OF BAD AXE, BAD AXE.

Organized June 22, 1901.

ALBERT E. SLEEPER, *President;* JAMES BALDWIN, *Vice President;* JAPHETH HIND, *Cashier;* GORDON WALKER, *Assistant Cashier.*

DIRECTORS.—Albert E. Sleeper, James Baldwin, C. D. Thompson, Clara Baldwin, Japheth Hind.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$234,223 99	Surplus fund	12,500 00
Savings	50,356 02	Undivided profits, net	3,238 07
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,816 25
Commercial	16,109 18	Commercial deposits subject to check	183,444 27
Savings	205,793 91	Demand certificates of deposit	120,515 66
Bonds and securities:		State moneys on deposit	2,500 00
Savings	120,143 73	Savings deposits (book acc't)	280,506 83
Due from banks in reserve cities:		Savings certificates of deposit	137,431 90
Commercial	58,923 13	Customers' bonds left with bank for safe keeping	13,700 00
Savings	26,005 37		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,500 00		
Exchanges for clearing house:			
Commercial	8,306 15		
Total cash on hand:			
Commercial	7,936 64		
Savings	3,139 70		
Overdrafts	149 26		
Banking house	8,750 00		
Furniture and fixtures	1,500 00		
Other real estate	13,115 90		
Customers' bonds left with bank for safe keeping	13,700 00		
Total	$780,652 98	Total	$780,652 98

No. 757.

LAKE COUNTY STATE BANK, BALDWIN.

Organized August 27, 1928.

C. W. MCPHAIL, *President;* R. J. SMITH, *Vice President;* H. J. HOLLISTER, *Cashier;* A. L. BRADFORD, J. I. FOSTER, *Assistant Cashiers.*

DIRECTORS.—C. W. McPhail, R. J. Smith, H. J. Hollister, R. J. Bradford, Ray Trucks.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$140,535 11	Surplus fund	5,500 00
Savings	21,452 22	Undivided profits, net	4,589 15
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Savings	125,035 07	Commercial deposits subject to check	165,118 11
Bonds and securities:		Demand certificates of deposit	20,860 88
Commercial	28,530 00	Cashier's checks	9,381 93
Savings	69,029 42	Due to other banks and bankers	2,638 99
Due from banks in reserve cities:		Savings deposits (book acc't)	243,132 68
Commercial	33,116 41	Bills payable	10,000 00
Savings	10,000 00	Customers' bonds left with bank for safe keeping	75,900 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	19,900 00		
Total cash on hand:			
Commercial	12,869 06		
Overdrafts	906 93		
Banking house	6,000 00		
Furniture and fixtures	4,500 00		
Other real estate	4,623 82		
Due from banks other than in reserve cities	4,256 06		
Customers' bonds left with bank for safe keeping	75,900 00		
Outside checks, and other cash items	1,467 64		
Total	$558,121 74	Total	$558,121 74

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No. 337.

THE STATE EXCHANGE BANK, BANCROFT.

Organized April 17, 1906.

E. E. HARRIS, *President;* HENRY PEACH, J. C. SIMONSON, *Vice Presidents;* B. W. BROCKWAY, *Cashier;* J. B. SIMONSON, *Assistant Cashier.*

DIRECTORS.—T. M. Euler, E. E. Harris, Ira Hempsted, B. W. Brockway, J. C. Simonson, Henry Peach, George C. Harder, Geo. W. Symes, Helen G. Parker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$63,577 57	Surplus fund	6,000 00
Real estate mortgages:		Undivided profits, net	3,929 04
Commercial	1,505 94	Commercial deposits subject to check	48,401 86
Savings	84,639 40	Demand certificates of deposit	63,583 96
Bonds and securities:		Savings deposits (book acc't)	51,260 32
Commercial	26,000 00	Savings certificates of deposit	79,691 98
Savings	32,150 00	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	2,450 00
Commercial	18,366 07		
Savings	14,528 06		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,950 00		
Total cash on hand:			
Commercial	6,686 18		
Overdrafts	86 04		
Banking house	6,000 00		
Furniture and fixtures	2,500 00		
Other real estate	13,696 51		
Customers' bonds left with bank for safe keeping	2,450 00		
Outside checks, and other cash items	181 39		
Total	$285,317 16	Total	$285,317 16

No. 62.

WEST MICHIGAN SAVINGS BANK, BANGOR.

Organized January 12, 1881.

CHAS. E. CROSS, *President;* B. M. SHERROD, W. M. BROADWELL, *Vice Presidents;* ORRIN N. CROSS, *Cashier;* EARL J. LOVELAND, *Assistant Cashier.*

DIRECTORS.—W. M. Broadwell, B. M. Sherrod, W. L. Hamilton, Chas. E. Cross, Rebecca Fausnaugh, Lewis McKinney, F. A. Burger, Harry T. Bigelow, Orrin N. Cross.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$269,147 26	Surplus fund	50,000 00
Savings	32,646 22	Undivided profits, net	31,110 06
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc	20,000 00
Commercial	9,083 70	Commercial deposits subject to check	318,991 87
Savings	306,403 52	Demand certificates of deposit	215,876 56
Bonds and securities:		Certified checks	1,012 15
Commercial	281,527 51	State moneys on deposit	2,500 00
Savings	131,288 78	U. S. government deposits	6 04
Due from banks in reserve cities:		Savings deposits (book acc't)	315,538 31
Commercial	108,008 11	Savings certificates of deposit	234,685 19
Savings	30,000 00	Club savings deposits	10,365 50
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	51,050 00		
Total cash on hand:			
Commercial	14,635 36		
Overdrafts	235 99		
Banking house	12,500 00		
Furniture and fixtures	500 00		
Other real estate	2,960 00		
Outside checks, and other cash items	99 23		
Total	$1,250,085 68	Total	$1,250,085 68

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No. 742.

STATE SAVINGS BANK, BANNISTER.

Organized April 1, 1927.

T. P. STEADMAN, *President;* W. A. OBERLIN, *Vice President;* C. D. BATES, *Cashier;* VERA L. KELLEY, *Assistant Cashier.*
DIRECTORS.—T. P. Steadman, C. D. Bates, W. A. Oberlin, W. S. Lusk, W. G. Ferris.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$51,462 22	Surplus fund	4,729 96
Savings	9,104 59	Undivided profits, net	49 31
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,648 50
Savings	25,781 16	Commercial deposits subject to check	26,279 97
Bonds and securities:		Demand certificates of deposit	77,991 00
Commercial	60,000 00	Cashier's checks	1,201 56
Savings	22,000 00	Savings deposits (book acc't)	67,271 35
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	20,050 00
Commercial	12,967 98		
Savings	3,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,950 00		
Total cash on hand:			
Commercial	2,005 70		
Savings	1,000 00		
Banking house	5,000 00		
Furniture and fixtures	2,400 00		
Customers' bonds left with bank for safe keeping	20,050 00		
Total	$219,221 65	Total	$219,221 65

No. 458.

THE BARK RIVER STATE BANK, BARK RIVER.

Organized August 13, 1910.

J. B. FRECHETTE, *President;* M. B. HARRIS, *Vice President;* E. J. BERGMAN, *Cashier;* P. L. BERGMAN, *Assistant Cashier.*
DIRECTORS.—J. B. Frechette, M. B. Harris, J. H. Boyle, E. J. Bergman, Benj. E. Douglas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$92,189 72	Surplus fund	30,000 00
Savings	32,250 00	Undivided profits, net	7,101 84
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	70 74
Savings	57,788 80	Commercial deposits subject to check	76,103 77
Bonds and securities:		Demand certificates of deposit	13,987 52
Savings	39,700 00	Certified checks	4,287 50
Due from banks in reserve cities:		Cashier's checks	3,231 36
Commercial	41,611 83	Savings deposits (book acc't)	148,816 76
Savings	15,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,450 00		
Total cash on hand:			
Commercial	4,307 08		
Savings	5,130 00		
Overdrafts	210 07		
Banking house	1,412 89		
Furniture and fixtures	1,887 53		
Other real estate	4,910 64		
Due from banks other than in reserve cities	2,750 93		
Total	$303,599 49	Total	$303,599 49

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No. 661.

BARODA STATE BANK, BARODA.

Organized June 28, 1920.

K. E. SUTHERLAND, *President;* FRANK BIHLMIRE, *Vice President;* GEORGE C. TYSON, *Cashier;* EVELYN M. MILLER, *Assistant Cashier.*
DIRECTORS.—K. E. Sutherland, E. A. Boal, A. C. Miller, W. E. Hatch, J. J. Theisen, Frank Bihlmire, R. E. Barr, Richard R. Tollas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$71,056 98	Surplus fund	2,000 00
Real estate mortgages:		Undivided profits, net	1,717 27
Commercial	2,117 54	Reserved for taxes, interest, depreciation, etc.	160 00
Savings	15,075 00	Commercial deposits subject to check	42,999 45
Bonds and securities:		Demand certificates of deposit	49,694 75
Savings	33,210 00	Cashier's checks	766 23
Due from banks in reserve cities:		Savings deposits (book acc't)	57,142 23
Commercial	18,524 54	Customers' bonds left with bank for safe keeping	50 00
Savings	6,000 00		
Total cash on hand:			
Commercial	4,029 91		
Savings	700 00		
Overdrafts	8 59		
Banking house	11,000 00		
Furniture and fixtures	6,357 37		
Other real estate	6,000 00		
Customers' bonds left with bank for safe keeping	50 00		
Other assets	400 00		
Total	$174,529 93	Total	$174,529 93

No. 394.

THE BARRYTON STATE SAVINGS BANK, BARRYTON.

Organized March 9, 1908.

W. T. LAFLIN, *President;* JACOB OTTERBEIN, *Vice President;* O. S. WOOD, *Cashier;* FRANK WILSON, O. S. WOOD, JR., *Assistant Cashiers.*
DIRECTORS.—J. E. Soper, O. S. Wood, W. T. Laflin, Jacob Otterbein, O. S. Wood, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$69,354 90	Surplus fund	12,500 00
Savings	45,338 39	Undivided profits, net	1,839 29
Real estate mortgages:		Commercial deposits subject to check	72,908 61
Savings	45,456 10	Certified checks	25 00
Bonds and securities:		Cashier's checks	136 50
Savings	55,500 00	Savings deposits (book acc't)	114,199 18
Due from banks in reserve cities:		Savings certificates of deposit	53,600 49
Commercial	17,827 82	Customers' bonds left with bank for safe keeping	7,150 00
Savings	17,811 52		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,600 00		
Total cash on hand:			
Commercial	4,132 32		
Overdrafts	46 31		
Banking house	8,577 08		
Furniture and fixtures	2,123 59		
Other real estate	2,441 04		
Customers' bonds left with bank for safe keeping	7,150 00		
Total	$287,359 07	Total	$287,359 07

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No. 768.

LAKEVIEW STATE BANK OF BATTLE CREEK, BATTLE CREEK.

Organized October 11, 1929.

W. J. SMITH, *Chairman of the Board*
_____, *President;* E. M. MARVIN, *Vice President;* T. C. HINE, *Cashier.*
DIRECTORS.—W. J. Smith, L. J. Karcher, J. C. Toeller, W. L. Smith, Burritt Hamilton, E. M. Marvin, L. J. Kuehnle, G. A. Cross.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$58,707 06	Surplus fund	5,000 00
Savings	33,298 00	Commercial deposits subject to check	35,377 98
Real estate mortgages:		Demand certificates of deposit	5,530 64
Savings	5,950 00	Certified checks	16 25
Due from banks in reserve cities:		Cashier's checks	1,361 75
Commercial	3,589 89	Savings deposits (book acc't)	32,661 76
Savings	3,577 81	Club savings deposits	11,499 44
Total cash on hand:			
Commercial	2,845 34		
Savings	1,335 39		
Overdrafts	1 12		
Expenses, interest and taxes paid exceeding earnings	3,925 50		
Furniture and fixtures	3,207 90		
Outside checks, and other cash items	9 81		
Total	$116,447 82	Total	$116,447 82

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No. 63.

THE BAY CITY BANK, BAY CITY.

Organized September 4, 1871.
Two Branches.

GEORGE H. YOUNG, *Chairman of the Board.*
M. SETH BABCOCK, *President;* JAMES E. DUFFEY, NORRIS R. WENTWORTH, *Vice Presidents;* DAVID MILLER, *Vice President and General Manager;* R. S. BAMFORD, *Cashier;* J. I. P. SHEARER, J. F. ASMAN, *Assistant Cashiers;* T. W. NONENPREGER, *Assistant Cashier and Auditor.*
DIRECTORS.—Geo. H. Young, James E. Duffy, David Miller, Norris R. Wentworth, Otto F. Louis, Maynard L. Smith, Carroll Windiate, M. Seth Babcock, E. Wilson Cressey, Guy H. Moulthrop, L. Fay Tyler.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$963,011 95	Surplus fund	200,000 00
Savings	1,149,138 08	Undivided profits, net	104,207 07
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	15,626 22
Commercial	7,450 00	Commercial deposits subject to check	811,439 25
Savings	457,399 91	Certified checks	9,233 06
Bonds and securities:		Cashier's checks	12,390 03
Commercial	109,900 00	Due to other banks and bankers	68,895 35
Savings	2,812,471 29	State moneys on deposit	50,000 00
Due from Federal Reserve bank:		U. S. government deposits	3,508 26
Commercial	80,000 00	Savings deposits (book acc't)	4,408,351 25
Savings	123,240 30	Savings certificates of deposit	292,749 86
Due from banks in reserve cities:		Club savings deposits	93,689 13
Commercial	9,553 14	Bills payable	225,000 00
Savings	151,131 52	Customers' bonds left with bank for safe keeping	156,100 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	131,650 00		
Exchanges for clearing house:			
Commercial	15,521 92		
Total cash on hand:			
Commercial	74,414 77		
Savings	53,274 18		
Overdrafts	831 72		
Banking house	350,000 00		
Furniture and fixtures	64,440 81		
Other real estate	102,108 85		
Customers' bonds left with bank for safe keeping	156,100 00		
Outside checks, and other cash items	1,880 84		
Stock of Federal Reserve bank	21,000 00		
Other assets	16,670 20		
Total	$6,851,189 48	Total	$6,851,189 48

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No. 43.

THE BAY COUNTY SAVINGS BANK, BAY CITY.

Organized February 1, 1884.

Four Branches.

WM. L. CLEMENTS, *President;* A. E. BOUSFIELD, F. T. NORRIS, O. E. SOVEREIGN, *Vice Presidents;* IRVING H. BAKER, *Vice President and Manager;* W. E. CARTER, *Treasurer;* G. A. HELMREICH, W. S. DICKEN, *Assistant Treasurers;* O. E. LIST, *Auditor.*

DIRECTORS.—A. E. Bousfield, F. T. Norris, D. L. Galbraith, F. W. Bradley, E. S. Clark, C. F. Hutchings, Irving H. Baker, Wm. L. Clements, S. P. Cranage, W. E. Carter, O. E. Sovereign, H. S. Smith, Geo. D. Jackson, F. B. Ward, M. W. Carroll, H. J. DeFoe, F. W. Atkins, W. R. Wells.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$238,071 34	Surplus fund	300,000 00
Savings	1,180,221 04	Undivided profits, net	48,036 83
Real estate mortgages:		Dividends unpaid	104 00
Commercial	87,603 36	Reserved for taxes, interest, depreciation, etc.	52,000 00
Savings	958,172 81	Commercial deposits subject to check	876,912 19
Bonds and securities:		Certified checks	2,749 47
Commercial	1,291,975 50	Cashier's checks	27,771 24
Savings	2,833,048 43	Due to other banks and bankers	42,708 26
Due from banks in reserve cities:		State moneys on deposit	5,000 00
Savings	784,293 18	Time commercial certificates of deposit	309,225 05
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book acc't)	5,878,367 53
Savings dept. only	221,618 90	Savings certificates of deposit	100 00
Exchanges for clearing house:		Club savings deposits	132,811 28
Commercial	12,705 71	Customers' bonds left with bank for safe keeping	132,450 00
Savings	6,852 78		
Total cash on hand:			
Commercial	137,609 13		
Savings	26,719 67		
Overdrafts	1,159 04		
Banking house	161,960 47		
Furniture and fixtures	51,991 76		
Other real estate	63,654 10		
Customers' bonds left with bank for safe keeping	132,450 00		
Outside checks, and other cash items	18,128 63		
Total	$8,208,235 85	Total	$8,208,235 85

NORTHERN TITLE AND TRUST COMPANY, BAY CITY.

Organized March 24, 1919.

JAMES E. DAVIDSON, *President;* WM. F. JENNISON, M. SETH BABCOCK, *Vice Presidents;* GEO. E. WEDTHOFF, *Secretary and Treasurer.*

DIRECTORS.—James E. Davidson, Wm. F. Jennison, Geo. E. Wedthoff, Howard L. Shaw, Jas. R. Watrous, G. W. Ames, Geo. H. Young, W. O. Clift, F. C. Finkenstaedt, Walter N. Wrape, M. Seth Babcock, Charles L. Hess.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$150,000 00
Time	$101,000 00	Surplus fund	42,000 00
Demand	23,247 87	Undivided profits (less expenses, interest and taxes paid)	12,422 62
Loans on real estate mortgages:		Reserve for taxes, etc.	4,623 89
In office	200 00	Trust deposits	36,726 44
With state treasurer	73,612 50	Bills payable	116,000 00
Bonds:			
In office	88,630 62		
With state treasurer	3,000 00		
Stocks	15,813 50		
Due from approved reserve depositories	3,480 93		
Other investments	51,114 67		
Advances to trusts	490 67		
Furniture and fixtures	1 00		
Due from other banks and bankers	1,019 26		
Outside checks and cash items	54 08		
Cash	107 85		
Total	$361,772 95	Total	$361,772 95

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No. 30.

THE PEOPLES COMMERCIAL AND SAVINGS BANK, BAY CITY.

Organized August 15, 1888.

One Branch.

JAMES E. DAVIDSON, *President;* GUY H. MOULTHROP, JAS. R. TANNER, *Vice Presidents;* J. R. WATROUS, *Vice President and Cashier;* C. H. COOK, R. E. GRAVES, G. H. WATROUS, *Assistant Cashiers.*

DIRECTORS.—J. R. Watrous, Guy H. Moulthrop, J. A. Johnson, Geo. B. Jennison, James E. Davidson, James R. Tanner, C. H. Cook, F. C. Finkenstaedt, C. C. Whitney, W. N. Wrape, Eugene H. Smith, G. A. Tomlinson, C. A. Bigelow, Charles Coryell, F. D. Johnson, A. H. Weber, Edward C. Davidson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$1,370,706 30	Surplus fund	1,200,000 00
Savings	2,440,300 30	Undivided profits, net	111,221 06
Real estate mortgages:		Dividends unpaid	9 00
Commercial	37,016 38	Commercial deposits subject to check	1,372,138 33
Savings	1,067,377 85	Certified checks	4,407 69
Bonds and securities:		Cashier's checks	4,740 91
Commercial	1,694,461 31	Due to other banks and bankers	173,666 54
Savings	3,110,703 59	State moneys on deposit	50,000 00
Due from Federal Reserve bank:		Time commercial certificates of deposit	249,033 98
Commercial	117,330 42	Savings deposits (book acc't)	5,121,299 68
Savings	249,145 23	Savings certificates of deposit	2,417,182 58
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	1,585,200 00
Commercial	142,490 18	Customers' acceptances and letters of credit	11,055 00
Savings	569,960 75		
Exchanges for clearing house:			
Commercial	16,972 68		
Total cash on hand:			
Commercial	35,412 03		
Savings	141,648 10		
Overdrafts	327 80		
Banking house	147,000 00		
Furniture and fixtures	9,400 00		
Other real estate	10,895 49		
Customers' bonds left with bank for safe keeping	1,585,200 00		
Outside checks, and other cash items	2,606 36		
Stock of Federal Reserve bank	51,000 00		
Total	$12,799,954 77	Total	$12,799,954 77

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No. 513.

THE STATE BANK OF BEAVERTON, BEAVERTON.

Organized September 25, 1912.

RONALD ROSS, *President;* L. D. WHITE, *Vice President;* DONALD G. ROSS, *Cashier;* MAE J. GARDEN, *Assistant Cashier.*
DIRECTORS.—Ronald Ross, L. D. White, J. C. Musser, Donald G. Ross, A. E. Dann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$120,092 55	Surplus fund	5,000 00
Savings	4,057 24	Undivided profits, net	2,043 12
Real estate mortgages:		Commercial deposits subject to check	71,912 60
Commercial	19,961 49	Demand certificates of deposit	27,110 07
Savings	16,068 32	Cashier's checks	1,534 77
Bonds and securities:		Due to other banks and bankers	4,082 15
Savings	6,500 00	Savings deposits (book acc't)	26,963 23
Due from banks in reserve cities:		Notes and bills rediscounted	12,400 33
Commercial	355 89	Bills payable	26,500 00
Savings	660 98	Customers' bonds left with bank for safe keeping	1,450 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Other liabilities	6,800 00
Savings dept. only	100 00		
Exchanges for clearing house:			
Commercial	346 86		
Total cash on hand:			
Commercial	1,167 68		
Savings	2,000 00		
Overdrafts	862 74		
Banking house	5,500 00		
Furniture and fixtures	3,967 73		
Other real estate	32,046 94		
Customers' bonds left with bank for safe keeping	1,450 00		
Outside checks, and other cash items	657 85		
Total	$215,796 27	Total	$215,796 27

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No. 2.

THE BELDING SAVINGS BANK, BELDING

Organized January 7, 1889.

H. J. LEONARD, *President;* F. N. BELDING, *Vice President;* W. S. LAMBERTSON, *Cashier;* S. H. WILSON, J. F. HIGBEE, *Assistant Cashiers.*
DIRECTORS.—H. J. Leonard, F. N. Belding, M. M. Belding, E. C. Lloyd, W. S. Lambertson, W. J. Jones.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$95,507 22	Surplus fund	16,500 00
Savings	94,545 27	Undivided profits, net	12,613 99
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,598 66
Commercial	11,300 00	Commercial deposits subject to check	136,917 32
Savings	149,028 00	State moneys on deposit	120 72
Bonds and securities:		Savings deposits (book acc't)	320,784 70
Commercial	58,386 01	Savings certificates of deposit	136,947 52
Savings	164,247 50	Club savings deposits	7,266 20
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	19,700 00
Commercial	24,088 54		
Savings	13,050 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	29,050 00		
Exchanges for clearing house:			
Commercial	1,883 26		
Total cash on hand:			
Commercial	6,720 08		
Savings	15,000 00		
Overdrafts	471 15		
Banking house	2,300 00		
Furniture and fixtures	2,045 76		
Other real estate	24,565 96		
Customers' bonds left with bank for safe keeping	19,700 00		
Outside checks, and other cash items	1,560 20		
Total	$713,449 11	Total	$713,449 11

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No. 159.

THE PEOPLES SAVINGS BANK OF BELDING, BELDING.

Organized April 26, 1893.

BRINTON F. HALL, *President;* AMBROSE W. SPENCER, *Vice President and Cashier;* ANNA R. LARSEN, GERALD P. KIMBERLY, *Assistant Cashiers.*

DIRECTORS.—Brinton F. Hall, Jno. G. Hessler, Ambrose W. Spencer, Ed. D. Engemann, Glenn E. Wortley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$102,047 60	Surplus fund	13,500 00
Savings	91,870 21	Undivided profits, net	7,382 94
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,699 13
Commercial	9,100 00	Commercial deposits subject to check	143,842 36
Savings	161,500 99	Demand certificates of deposit	52,231 88
Bonds and securities:		Certified checks	108 00
Commercial	150,376 15	Cashier's checks	13 86
Savings	142,742 02	Savings deposits (book acc't)	312,795 60
Due from banks in reserve cities:		Savings certificates of deposit	135,810 18
Commercial	11,967 34	Club savings deposits	15,606 31
Savings	12,000 00	Bills payable	50,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	173,298 74
Savings dept. only	36,900 00		
Exchanges for clearing house:			
Commercial	132 13		
Total cash on hand:			
Commercial	16,565 32		
Savings	12,000 00		
Overdrafts	741 18		
Banking house	7,580 00		
Furniture and fixtures	4,213 37		
Other real estate	21,530 07		
Customers' bonds left with bank for safe keeping	173,298 74		
Outside checks, and other cash items	2,723 88		
Total	$957,289 00	Total	$957,289 00

No. 347.

THE BELLAIRE STATE BANK, BELLAIRE.

Organized August 18, 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.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$81,613 88	Surplus fund	7,000 00
Savings	18,643 86	Undivided profits, net	2,525 12
Real estate mortgages:		Commercial deposits subject to check	138,463 80
Commercial	705 88	Demand certificates of deposit	11,097 55
Savings	33,351 48	Cashier's checks	2,564 27
Bonds and securities:		Savings deposits (book acc't)	102,240 43
Commercial	13,530 00	Customers' bonds left with bank for safe keeping	39,850 00
Savings	39,090 00		
Due from banks in reserve cities:			
Commercial	66,701 89		
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,500 00		
Total cash on hand:			
Commercial	3,932 55		
Savings	2,000 00		
Overdrafts	26 09		
Banking house	5,000 00		
Furniture and fixtures	3,000 00		
Other real estate	4,150 00		
Customers' bonds left with bank for safe keeping	39,850 00		
Outside checks, and other cash items	645 54		
Total	$323,741 17	Total	$323,741 17

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No. 527.

THE PEOPLES STATE BANK OF BELLEVILLE.

Organized January 24, 1913.

FRANKLIN L. ROBBE, *President;* IRVING H. RIGGS, *Vice President;* FRANK H. CLARK, *Cashier;* HENRY R. DEERING, CLARA C. KREBS, *Assistant Cashiers.*
DIRECTORS.—Franklin L. Robbe, Irving H. Riggs, Frank H. Clark, Jenny C. Wilson, Genevieve Clark.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$194,795 55	Surplus fund	50,000 00
Savings	31,100 00	Undivided profits, net	9,227 46
Real estate mortgages:		Dividends unpaid	50 00
Commercial	13,600 00	Commercial deposits subject to check	152,471 47
Savings	355,856 73	Demand certificates of deposit	2,186 93
Bonds and securities:		Certified checks	143 84
Savings	291,128 49	Savings deposits (book acc't)	712,879 57
Due from banks in reserve cities:		Savings certificate of deposit	85,232 38
Commercial	22,229 80	Other liabilities	5,000 00
Savings	38,712 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	17,700 00		
Total cash on hand:			
Commercial	34,069 08		
Savings	20,000 00		
Banking house	10,000 00		
Furniture and fixtures	6,000 00		
Other real estate	7,000 00		
Total	$1,042,191 65	Total	$1,042,191 65

No. 548.

THE BELLEVUE STATE BANK, BELLEVUE.

Organized April 16, 1914.

F. A. BROWN, *President;* ALLEN HAVENS, GEO. R. BURT, *Vice Presidents;* C. D. KIMBERLY, *Cashier;* M. H. KIMBERLY, *Auditor.*
DIRECTORS.—F. A. Brown, W. C. Dyer, F. S. Allen, Charles H. Legge, L. E. Haight, John Sharkey, Allen Havens, C. D. Kimberly, Volney O. Johnson, R. M. Fruin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$118,051 43	Surplus fund	20,000 00
Savings	46,845 00	Undivided profits, net	12,948 75
Real estate mortgages:		Commercial deposits subject to check	128,112 93
Savings	69,207 75	Demand certificates of deposit	37,555 44
Bonds and securities:		Savings deposits (book acc't)	511,015 49
Commercial	14,825 00		
Savings	324,147 60		
Due from banks in reserve cities:			
Commercial	54,324 00		
Savings	8,315 14		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	54,500 00		
Exchanges for clearing house:			
Commercial	370 23		
Total cash on hand:			
Commercial	7,294 21		
Savings	8,000 00		
Overdrafts	88 03		
Banking house	20,000 00		
Furniture and fixtures	3,611 77		
Outside checks, and other cash items	52 45		
Total	$729,632 61	Total	$729,632 61

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No. 598.

FARMERS STATE BANK, BELLEVUE.

Organized June 22, 1917.

W. F. SHALER, *President;* PHIL H. QUICK, M. J. REID, BERT CARROLL, *Vice Presidents;* OLIVER J. CARROLL, *Cashier;* EDNA B. REESE, *Assistant Cashier.*
DIRECTORS.—W. F. Shaler, Bert Carroll, Charles H. York, M. J. Reid, Phil H. Quick, Mathew Shilts, Lewis J. Dann, Oliver J. Carroll, D. G. Cronk.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$17,133 52	Surplus fund	5,000 77
Savings	30,565 19	Commercial deposits subject to check	24,475 28
Real estate mortgages:		Savings deposits (book account)	99,174 55
Commercial	5,643 82	Savings certificates of deposit	15,713 11
Savings	16,890 00	Club savings deposits	2,360 69
Bonds and securities:		Customers' bonds left with bank for safe keeping	950 00
Commercial	4,938 10		
Savings	67,146 29		
Due from Federal Reserve bank:			
Commercial	959 71		
Savings	2,600 00		
Due from banks in reserve cities:			
Commercial	1,851 12		
Savings	21 46		
Total cash on hand:			
Savings	5,331 98		
Overdrafts	84 32		
Banking house	8,800 00		
Furniture and fixtures	3,500 00		
Other real estate	5,358 89		
Customers' bonds left with bank for safe keeping	950 00		
Stock of Federal Reserve bank	900 00		
Total	$172,674 40	Total	$172,674 40

No. 219

THE BENTON HARBOR STATE BANK, BENTON HARBOR.

Organized November 9, 1899.

M. P. RESCH, *President;* D. B. SUTHERLAND, F. L. BRADFORD, *Vice Presidents;* O. G. BREWITZ, *Cashier;* F. E. SEEL, *Assistant Cashier.*
DIRECTORS.—C. A. Conkey, L. F. Sutherland, F. L. Bradford, M. P. Resch, D. B. Sutherland, Wm. Wallace, E. C. Bowlby, I. W. Conkey, E. Leonard Smith, F. J. Cutler, J. N. Klock, O. G. Brewitz.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$764,093 91	Surplus fund	75,000 00
Savings	39,350 00	Undivided profits, net	48,511 09
Real estate mortgages:		Commercial deposits subject to check	546,113 15
Commercial	56,440 18	Demand certificates of deposit	41,211 07
Savings	373,252 00	Certified checks	3 50
Bonds and securities:		State moneys on deposit	15,000 00
Savings	452,901 00	U. S. government deposits	294 02
Due from banks in reserve cities:		Time commercial certificates of deposit	495,190 46
Commercial	230,839 49	Savings deposits (book account)	860,872 14
Savings	30,000 00	Club savings deposits	14,563 75
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	135,200 00		
Exchanges for clearing house:			
Commercial	9,093 95		
Total cash on hand:			
Commercial	11,485 70		
Overdrafts	365 96		
Banking house	50,000 00		
Furniture and fixtures	16,143 52		
Other real estate	27,593 47		
Total	$2,196,759 18	Total	$2,196,759 18

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No. 561.

BERRIEN COUNTY BANK, BENTON HARBOR.

Organized January 5, 1915.

C. K. MINARY, *President;* GEO. S. BARNARD, *Vice President;* JAMES M. ROSE, *Cashier;* H. T. ELDRIDGE, *Assistant Cashier.*

DIRECTORS.—C. K. Minary, Charles N. Sowers, W. H. Wanamaker, Joe S. Minary, W. H. Baker, M. G. Stouck, Charles Handy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$427,527 42	Surplus fund	50,000 00
Savings	143,203 51	Undivided profits, net	7,895 87
Real estate mortgages:		Dividends unpaid	20 00
Commercial	15,743 93	Reserved for taxes, interest, depreciation, etc.	5,476 18
Savings	81,603 66	Commercial deposits subject to check	352,377 06
Bonds and securities:		Certified checks	275 94
Commercial	225,406 42	Cashier's checks	6,599 67
Savings	204,133 38	Due to other banks and bankers	2,111 74
Due from banks in reserve cities:		State moneys on deposit	25,000 00
Commercial	41,618 13	Time commercial certificates of deposit	228,377 93
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book account)	431,217 47
Savings dept. only	20,000 00	Club savings deposits	13,518 67
Exchanges for clearing house:		Bills payable	100,000 00
Commercial	4,742 40	Customers' bonds left with bank for safe keeping	21,900 00
Total cash on hand:		Trust department:	
Commercial	46,358 07	Trust deposits—totals	1,136 96
Overdrafts	613 84		
Premium account	994 71		
Banking house	39,500 32		
Furniture and fixtures	17,905 30		
Other real estate	3,484 19		
Customers' bonds left with bank for safe keeping	21,900 00		
Outside checks, and other cash items	35 25		
Trust department, viz:			
Cash and due from banks in reserve cities	1,136 96		
Total	$1,295,907 49	Total	$1,295,907 49

MERCHANTS AND UNION TRUST COMPANY, BENTON HARBOR.

Organized August 29, 1929.

FRANK A. KELBLE, *President;* C. M. NILES, MILTON HINKLEY, *Vice Presidents;* FRED W. TEBBE, *Vice President and Treasurer;* VERE BECKWITH, *Vice President and Secretary;* HARRY JOHNSON, W. H. POUNDSTONE, VERE BECKWITH, ROBERT CONNELL, *Trust Officers.*

DIRECTORS.—Vere Beckwith, W. F. Benning, Roy Clark, W. R. Gilmore, Milton Hinkley, H. A. Johnson, Frank A. Kelble, J. J. McDermott, D. D. Merrill, C. M. Niles, W. H. Poundstone, H. B. Ross, R. D. Scamehorn, Fred W. Tebbe, Geo. B. Thayer, Louis D. Wallace.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$200,000 00
Time	$77,350 00	Surplus fund	200,000 00
Demand	8,075 07	Undivided profits (less expenses, interest and taxes paid)	6,825 97
Loans on real estate mortgages:		Trust deposits	31,154 18
In office	2,000 00	Other liabilities	3,297 00
With state treasurer	5,000 00		
Other loans	7,600 00		
Bonds:			
In office	119,646 00		
With state treasurer	95,427 67		
Due from approved reserve depositories	79,821 11		
Other investments	3,500 00		
Furniture and fixtures	1,696 70		
Banking house	37,000 00		
Outside checks and cash items	750 00		
Accrued interest and prepaid expense	113 60		
Other assets	3,297 00		
Total	$441,277 15	Total	$441,277 15

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No. 710.

BERKLEY STATE BANK, BERKLEY.

Organized February 16, 1924.

T. ALLAN SMITH, *President;* ELMER D. CROMIE, H. A. O'DELL, *Vice President;* F. EVAN HERDMAN, *Cashier.*

DIRECTORS.—T. Allan Smith, Elmer D. Cromie, Russell A. Murdoch, Ernest O. Knight, Daniel L. Fowler, Frank J. Knight, Wm. A. Stearns, H. A. O'Dell, Earl H. Shedd, J. J. Levy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$65,345 62	Surplus fund	7,500 00
Savings	26,125 45	Undivided profits, net	1,553 71
Real estate mortgages:		Commercial deposits subject to check	63,813 93
Commercial	13,576 93	Certified checks	9 00
Savings	39,887 51	Cashier's checks	1,581 04
Bonds and securities:		State moneys on deposit	2,500 00
Savings	76,858 50	Savings deposits (book account)	120,995 40
Due from banks in reserve cities:		Savings certificates of deposit	54,853 00
Commercial	8,789 55	Club savings deposits	3,212 00
Savings	19,500 00	Customers' bonds left with bank for safe keeping	36,290 00
Exchanges for clearing house:			
Commercial	115 59		
Total cash on hand:			
Commercial	6,000 00		
Savings	1,249 97		
Overdrafts	7 20		
Premium account	898 16		
Banking house	9,500 00		
Furniture and Fixtures	6,781 91		
Other real estate	1,381 69		
Due from banks other than in reserve cities	5,000 00		
Customers' bonds left with bank for safe keeping	36,290 00		
Total	$317,308 08	Total	$317,308 08

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, *Vice President and Cashier;* W. F. SHULTZ, *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.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$196,732 13	Surplus fund	16,000 00
Savings	51,360 57	Undivided profits, net	6,010 38
Real estate mortgages:		Commercial deposits subject to check	199,189 51
Commercial	23,598 32	Demand certificates of deposit	80,577 27
Savings	134,971 04	Cashier's checks	5,850 04
Bonds and securities:		Savings deposits (book acc't)	316,814 30
Commercial	1,875 00	Savings certificates of deposit	111,047 42
Savings	146,588 79	Club savings deposits	5,023 50
Due from banks in reserve cities:			
Commercial	80,491 93		
Savings	100,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,392 20		
Exchanges for clearing house:			
Commercial	350 98		
Total cash on hand:			
Commercial	8,566 65		
Overdrafts	226 49		
Premium account	1,268 59		
Banking house	8,900 00		
Furniture and fixtures	1,450 00		
Other real estate	1,705 48		
Outside checks, and other cash items	34 25		
Total	$760,512 42	Total	$760,512 42

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No. 500.

THE PEOPLES STATE BANK, BESSEMER.

Organized March 22, 1912.

CHARLES E. STEVENS, *President;* J. STANLEY RUMMAGE, *Vice President;* M. A. HAGERMAN, *Cashier;* C. L. SWANSON, G. L. MAZANEC, *Assistant Cashiers;* A. A. MAZANEC, *Auditor.*
DIRECTORS.—Joseph Ochis, J. Stanley Rummage, M. A. Hagerman, A. A. Mazanec, Chas. E. Stevens.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$101,073 27	Surplus fund	25,000 00
Savings	178,189 59	Undivided profits, net	7,884 53
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	8,500 00
Commercial	4,407 70	Commercial deposits subject to check	145,441 99
Savings	109,473 54	Certified checks	370 00
Bonds and securities:		Cashier's checks	5,328 15
Commercial	106,804 05	State moneys on deposit	5,000 00
Savings	67,931 83	Savings deposits (book account)	324,009 94
Due from banks in reserve cities:		Savings certificates of deposit	67,101 56
Commercial	25,461 16	Club savings deposits	2,351 30
Savings	15,000 00	Bills payable	45,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	29,100 00		
Exchanges for clearing house:			
Commercial	498 47		
Total cash on hand:			
Commercial	7,624 19		
Savings	7,000 00		
Overdrafts	115 54		
Banking house	17,500 00		
Furniture and fixtures	6,780 63		
Other real estate	8,880 82		
Outside checks, and other cash items	146 68		
Total	$685 987 47	Total	$685 987 47

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, Irving P. Jones, J. F. Munro.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$83,352 72	Surplus fund	15,000 00
Savings	11,620 10	Undivided profits, net	3,925 93
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,733 27
Commercial	1,255 33	Commercial deposits subject to check	142,343 64
Savings	66 894 49	Cashier's checks	2,220 58
Bonds and securities:		Savings deposits (book account)	173,786 38
Commercial	67,916 00	Savings certificates of deposit	59,481 72
Savings	130,100 00	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	72,450 00
Commercial	38,106 30		
Savings	19,648 68		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	700 00		
Total cash on hand:			
Commercial	4,915 02		
Savings	3,000 00		
Overdrafts	37 45		
Banking house	5,000 00		
Furniture and fixtures	1,700 00		
Other real estate	2,245 43		
Customers' bonds left with bank for safe keeping	72,450 00		
Total	$508,941 52	Total	$508,941 52

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No. 259.

BIG RAPIDS SAVINGS BANK, BIG RAPIDS.

Organized March 18, 1902.

WM. F. TURNER, *President;* A. K. HANCHETT, J. E. BERGELIN, *Vice Presidents;* J. FRANK MORFORD, *Cashier;* F. N. FORD, *Assistant Cashier.*

DIRECTORS.—Wm. F. Turner, A. A. Worcester, Glenn Grieve, A. K. Hanchett, J. J. Henderson, L. B. Hanchett, J. E. Bergelin, Roy C. Buck, R. V. Hanchett.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$480,061 70	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	16,836 87
Commercial	9,314 04	Reserved for taxes, interest, depreciation, etc.	19,437 70
Savings	158,194 45	Commercial deposits subject to check	292,993 29
Bonds and securities:		Certified checks	328 70
Commercial	21,000 00	Cashier's checks	1,658 89
Savings	361,500 00	State moneys on deposit	30,000 00
Due from Federal Reserve bank:		Time commercial certificates of deposit	214,183 72
Commercial	18,851 78	Savings deposits (book acc't)	539,747 19
Savings	27,000 00	Club savings deposits	18,232 05
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	25,300 00
Commercial	77,755 19	Other liabilities	16,300 00
Total cash on hand:		Trust department:	
Commercial	14,634 01	Trust deposits—totals	20,872 48
Savings	11,284 79		
Overdrafts	1,572 45		
Banking house	50,000 00		
Furniture and fixtures	11,000 00		
Other real estate	4,550 00		
Customers' bonds left with bank for safe keeping	25,300 00		
Stock of Federal Reserve bank	3,000 00		
Trust department, viz:			
Cash and due from banks in reserve cities	20,872 48		
Total	$1,295,890 89	Total	$1,295,890 89

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No. 248.

CITIZENS STATE BANK, BIG RAPIDS.

Organized September 20, 1901.

GEORGE A. WRIGHT, *President;* FRED E. HOOD, W. T. DODGE, *Vice Presidents;* D. C. MORRILL, *Cashier;* GEO. N. BEVIER, FRED A. ASHLEY, *Assistant Cashiers;* STANLEY C. NELSON, *Auditor.*
DIRECTORS.—George A. Wright, Geo. F. Fairman, W. T. Dodge, D. C. Morrill, Fred E. Hood, Jos. Fitzpatrick, John C. Jensen, Arthur J. Butler, J. B. Campbell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$580,905 53	Surplus fund	50,000 00
Savings	132,634 29	Undivided profits, net	16,256 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	20,000 00
Savings	214,316 98	Commercial deposits subject to check	335,409 63
Bonds and securities:		Demand certificates of deposit	348,307 85
Commercial	79,505 35	Certified checks	208 00
Savings	701,284 89	Cashier's checks	1,653 08
Due from Federal Reserve bank:		Due to other banks and bankers	9,663 57
Commercial	24,388 09	Savings deposits (book account)	1,134,679 27
Savings	46,812 46	Savings certificates of deposit	6,474 53
Due from banks in reserve cities:		Club savings deposits	22,174 42
Commercial	73,493 59	Customers' bonds left with bank for safe keeping	22,850 00
Savings	72,688 37	Trust department:	
Exchanges for clearing house:		Trust deposits—Totals	1,467 07
Commercial	2,372 94		
Total cash on hand:			
Commercial	9,134 12		
Savings	15,526 23		
Overdrafts	185 28		
Banking house	20,000 00		
Furniture and fixtures	5,000 00		
Other real estate	10,809 11		
Customers' bonds left with bank for safe keeping	22,850 00		
Outside checks, and other cash items	2,769 21		
Stock of Federal Reserve bank	3,000 00		
Trust department:			
Cash and due from banks in reserve cities	1,467 07		
Total	$2,019,143 51	Total	$2,019,143 51

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No. 505.

THE BIRCH RUN STATE BANK, BIRCH RUN.

Organized June 13, 1912.

CHAS. WOLOHAN, *President;* WM. P. MCGREGOR, *Vice President;* HERBERT WALTER, *Cashier;* EDGAR POELLET, *Assistant Cashier.*

DIRECTORS.—Chas. Wolohan, Miles L. Hadsall, Herbert Walter, William P. McGregor, Alvin H. Totten.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$98,335 78	Surplus fund	11,500 00
Savings	62,893 77	Undivided profits, net	3,143 58
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	755 00
Commercial	3,150 00	Commercial deposits subject to check	51,050 66
Savings	132,161 29	Demand certificates of deposit	35,815 90
Bonds and securities:		Certified checks	501 04
Savings	84,500 00	Cashier's checks	1,457 00
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	9,305 47	Savings deposits (book account)	311,381 76
Savings	29,060 00	Bills payable	16,960 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	2,850 00
Savings dept. only	450 00		
Total cash on hand:			
Commercial	4,981 84		
Savings	7,000 00		
Overdrafts	349 66		
Banking house	16,372 04		
Furniture and fixtures	10,893 04		
Customers' bonds left with bank for safe keeping	2,850 00		
Outside checks, and other cash items	612 05		
Total	$462,914 94	Total	$462,914 94

No. 749.

BIRMINGHAM SAVINGS BANK, BIRMINGHAM.

Organized July 5, 1927.

JUDSON BRADWAY, *President;* JOHN C. LAWSON, CHAS. J. SHAIN, *Vice Presidents;* LAWRENCE W. MARTINDALE, *Cashier;* WALTER L. MORELAND, *Assistant Cashier.*

DIRECTORS.—Seymour D. Adams, Harry Allen, Luther D. Allen, J. E. Burris, Judson Bradway, Robert W. Chissus, Rolla J. Coryell, John C. Lawson, L. W. Martindale, Fred V. Quarton, Chas. J. Shain, James Vernor, Jr., James W. Taylor, Harley D. Warner, Albert W. Wasey.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$245,701 92	Surplus fund	50,000 00
Savings	75,513 47	Undivided profits, net	7,722 06
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	9,512 89
Commercial	50,770 00	Commercial deposits subject to check	182,400 36
Savings	175,496 49	Demand certificates of deposit	153,000 00
Bonds and securities:		Certified checks	1,000 00
Commercial	96,500 00	Cashier's checks	1,042 55
Savings	61,000 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book account)	212,036 37
Commercial	52,800 55	Savings certificates of deposit	92,650 32
Savings	38,000 00	Club savings deposits	6,145 50
Exchanges for clearing house:			
Commercial	1,334 94		
Total cash on hand:			
Commercial	18,141 29		
Overdrafts	35 47		
Banking house	91,412 88		
Furniture and fixtures	12,674 42		
Outside checks, and other cash items	57 32		
Other assets	1,071 30		
Total	$920,510 05	Total	$920,510 05

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No. 411.

THE FIRST STATE SAVINGS BANK, BIRMINGHAM.

Organized September 15, 1908.

THOMAS H. COBB, *President;* T. B SMITH, W. W. MASTERS, *Vice Presidents;* ARTHUR C. PECK, *Vice President and Cashier;* ROBERT C. PECK, BERNARD A. SHROCK, *Assistant Cashiers.*
DIRECTORS.—Thomas H. Cobb, Frank Schlaack, W. W. Masters, T. B. Smith, W. B. Harris, Arthur C. Peck, Robert C. Peck, A. L. Moses, Harry W. Rainey, S. R. Kingston, E. W. Ilett, David H. Ladd.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and Discounts:		Capital stock paid in	$200,000 00
Commercial	$788,127 22	Surplus fund	150,000 00
Savings	582,102 83	Undivided profits, net	70,883 92
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	26,594 13
Commercial	33,627 21	Commercial deposits subject to check	556,468 29
Savings	822,170 32	Demand certificates of deposit	229 38
Bonds and securities:		Certified checks	2,263 83
Savings	607,100 00	Cashier's checks	11,522 52
Due from Federal Reserve bank:		State moneys on deposit	15,000 00
Commercial	42,347 33	Savings deposits (book account)	1,515,800 68
Savings	62,403 00	Savings certificates of deposit	552,462 02
Due from banks in reserve cities:		Club savings deposits	11,870 70
Savings	60,484 27	Bills payable	130,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	27,950 00
Commercial	2,996 45	Other liabilities	35,463 52
Total cash on hand:			
Commercial	7,230 92		
Savings	30,000 00		
Overdrafts	3,222 22		
Banking house	135,395 38		
Furniture and fixtures	34,734 08		
Other real estate	56,117 76		
Customers' bonds left with bank for safe keeping	27,950 00		
Stock of Federal Reserve bank	10,500 00		
Total	$3,306,508 99	Total	$3,306,508 99

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No. 481.

THE BLANCHARD STATE BANK, BLANCHARD.

Organized April 4, 1911.

ANDREW W. ORR, *President;* AARON AMON, *Vice President;* CHESTER MCDONALD, *Cashier.*
DIRECTORS.—Andrew W. Orr, George Bilbrough, Aaron Amon, E. M. Orr, Chester McDonald.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$83,958 29	Surplus fund	6,750 00
Savings	25,854 00	Undivided profits, net	2,832 10
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Commercial	5,229 48	Commercial deposits subject to check	61,996 21
Savings	23,549 37	Cashier's checks	3,207 62
Bonds and securities:		State moneys on deposit	15,000 00
Savings	125,933 75	Time commercial certificates of deposit	16,381 62
Due from Federal Reserve bank:		Savings Deposits (book account)	155,987 50
Commercial	7,110 62	Savings certificates of deposit	45,517 62
Savings	6,500 00	Trust department:	
Due from banks in reserve cities:		Trust deposits—totals	4,374 38
Commercial	13,144 22		
Savings	9,320 57		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,000 00		
Exchanges for clearing house:			
Commercial	812 83		
Total cash on hand:			
Commercial	3,725 05		
Savings	4,000 00		
Overdrafts	174 09		
Banking house	3,800 00		
Furniture and fixtures	1,200 00		
Other Real Estate	3,960 40		
Stock of Federal Reserve bank	900 00		
Trust Department:			
Cash and due from Banks in reserve cities	4,374 38		
Total	$338,547 05	Total	$338,547 05

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No. 163.

THE BLISSFIELD STATE BANK, BLISSFIELD.
Organized April 25, 1893.

WILLIAM ROTHFUSS, *President;* E. A. BEAMER, *Vice President;* K. B. GLASER, *Vice President and Cashier;* H. F. ROHRBACK, *Assistant Cashier.*
DIRECTORS.—William Rothfuss, Bert McCormick, G. A. Hathaway, James G. Hill, E. A. Beamer, K. B. Glaser, H. F. Rohrback, C. A. Gilson, F. J. Wilt, W. E. Pifer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$195,215 01	Surplus Fund	30,000 00
Savings	57,333 15	Undivided profits, net	11,983 62
Real estate mortgages:		Commercial deposits subject to check	109,718 48
Commercial	3,225 00	Cashier's checks	4,583 83
Savings	263,226 36	State moneys on deposit	5,000 00
Bonds and securities:		Time commercial certificates of deposit	143,153 71
Savings	163,717 23	Savings deposits (book account)	610,272 86
Due from Federal Reserve bank:		Club savings deposits	10,408 15
Commercial	8,000 00	Bills payable	10,000 00
Savings	25,677 09	Customers' bonds left with bank for safe keeping	112,850 00
Due from banks in reserve cities:			
Commercial	8,668 86		
Savings	43,367 48		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	135,526 78		
Exchanges for clearing house:			
Commercial	247 93		
Total cash on hand:			
Commercial	4,685 19		
Savings	4,500 00		
Overdrafts	104 60		
Premium account	1,271 07		
Banking house	32,331 00		
Furniture and fixtures	13,484 40		
Other real estate	22,100 00		
Customers' bonds left with bank for safe keeping	112,850 00		
Outside checks, and other cash items	39 50		
Stock of Federal Reserve bank	2,400 00		
Total	$1,097,970 65	Total	$1,097,970 65

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No. 221.

THE JIPSON-CARTER STATE BANK, BLISSFIELD.

Organized January 29, 1900.

CORA A. JIPSON, *President;* JACOB G. BAUER, *Vice President;* HAROLD A. CRANE, *Cashier;* OLIN C. PIFER, *Assistant Cashier.*

DIRECTORS.—C. E. Howland, J. C. Holt, J. J. Walper, R. M. Eccles, Jacob G. Bauer, John Ickler, W. H. Burns, T. G. Glaser, H. E. Morrow, Cora A. Jipson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$227,856 94	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	25,135 77
Savings	228,478 01	Commercial deposits subject to check	183,226 25
Bonds and securities:		State moneys on deposit	5,000 00
Savings	699,720 14	Savings deposits (book account)	860,163 85
Due from banks in reserve cities:		Savings certificates of deposit	204,425 22
Commercial	57,642 89	Club savings deposits	6,561 88
Savings	124,905 98	Customers' bonds left with bank for safe keeping	116,650 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Exchanges for clearing house:			
Savings	564 68		
Total cash on hand:			
Commercial	10,000 00		
Savings	8,019 70		
Overdrafts	110 41		
Premium account	6,176 72		
Banking house	8,000 00		
Furniture and fixtures	3,012 50		
Customers' bonds left with bank for safe keeping	116,650 00		
Outside checks, and other cash items	25 00		
Total	$1,501,162 97	Total	$1,501,162 97

No. 745.

BLOOMFIELD HILLS SAVINGS BANK, BLOOMFIELD HILLS.

Organized June 14, 1927.

MANLY D. DAVIS, *President;* DUBOIS YOUNG, WALTER G. MORLEY, *Vice Presidents;* DELBERT C. MORRIS, *Cashier;* GENEVIEVE L. WAHL, *Assistant Cashier.*

DIRECTORS.—Manly D. Davis, Lynn D. Halsted, Elmer C. Huston, Walter G. Morley, Charles M. Roehm, Harry L. Wallace, Charles B. Randall, DuBois Young, Frank L. Bromley, T. R. Donovan, Delbert C. Morris.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$33,629 52	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	8,417 75
Savings	187,795 61	Commercial deposits subject to check	90,256 79
Bonds and securities:		Certified checks	122 48
Savings	90,558 30	Cashier's checks	2,896 18
Due from banks in reserve cities:		Savings deposits (book account)	87,303 99
Commercial	86,065 84	Savings certificates of deposit	223,929 98
Savings	39,500 00	Club savings deposits	1,683 01
Total cash on hand:			
Commercial	6,049 22		
Furniture and fixtures	2,498 32		
Due from banks other than in reserve cities	3,513 37		
Total	$449,610 18	Total	$449,610 18

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No. 516.

THE PEOPLES STATE BANK, BLOOMINGDALE.

Organized July 9, 1912.

RUBEN E. ALLEN, *President;* ARTHUR B. WIGGINS, *Vice President;* ELLIS SIMON, *Cashier;* ENA B. SIMON, *Assistant Cashier.*
DIRECTORS.—Ruben E. Allen, Daniel M. Allen, L. A. Newcomb, Ellis Simon, Edwin J. Dayton, Arthur B. Wiggins.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$119,250 70	Surplus fund	20,000 00
Savings	32,382 00	Undivided profits, net	1,461 59
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,675 27
Commercial	9,285 00	Commercial deposits subject to check	90,485 25
Savings	89,007 55	State moneys on deposit	2,500 00
Bonds and securities:		Time commercial certificates of deposit	38,857 49
Savings	103,115 00	Savings deposits (book acc't)	126,671 39
Due from banks in reserve cities:		Savings certificates of deposit	133,961 87
Commercial	25,380 31	Club savings deposits	1,905 15
Savings	3,000 00	Customers' bonds left with bank for safe keeping	31,150 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	33,550 00		
Total cash on hand:			
Commercial	6,795 63		
Savings	2,000 00		
Overdrafts	182 32		
Premium account	121 14		
Banking house	8,200 00		
Furniture and fixtures	4,800 00		
Other real estate	3,959 42		
Customers' bonds left with bank for safe keeping	31,150 00		
Outside checks, and other cash items	488 94		
Total	$472,668 01	Total	$472,668 01

No. 624.

STATE BANK OF BOYNE FALLS, BOYNE FALLS.

Organized October 30, 1918.

HERMAN C. MEYER, *President;* W. P. PORTER, *Vice President;* DAN E. HERRINGTON, *Cashier.*
DIRECTORS.—Herman C. Meyer, J. H. Porter, Wm. A. Strobel, Roscoe Mackey, Wm. H. Parks, S. T. Ulvund.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$64,947 94	Surplus fund	4,900 00
Savings	8,000 00	Undivided profits, net	3,432 11
Real estate mortgages:		Commercial deposits subject to check	34,984 02
Commercial	1,231 55	Cashier's checks	291 09
Savings	9,727 50	State moneys on deposit	5,000 00
Bonds and securities:		Time commercial certificates of deposit	22,175 05
Savings	7,020 00	Savings deposits (book acc't)	24,686 21
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	11,350 00
Commercial	13,397 28		
Savings	3,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	550 00		
Total cash on hand:			
Commercial	2,751 56		
Overdrafts	9 95		
Banking house	2,300 00		
Furniture and fixtures	2,000 00		
Customers' bonds left with bank for safe keeping	11,350 00		
Outside checks, and other cash items	32 70		
Total	$126,818 48	Total	$126,818 48

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No. 436.

THE FARMERS STATE BANK, BRECKENBRIDGE.

Organized April 21, 1909.

ALEX CHISHOLM, *President;* JOHN L. SMITH, RALPH C. CHISHOLM, *Vice Presidents;* ROBERT L. BALDWIN, *Cashier;* HAMPTON J. STROUPE, JR., *Assistant Cashier.*
DIRECTORS.—Alex Chisholm, J. L. Smith, Robert L. Baldwin, C. K. Fox, Ralph C. Chisholm, B. L. Case, Frank Oberst.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$196,892 52	Surplus fund	15,000 00
Savings	40,195 11	Undivided profits, net	5,976 41
Real estate mortgages:		Commercial deposits subject to check	103,758 96
Commercial	24,497 14	Demand certificates of deposit	164,261 38
Savings	108,657 43	Cashier's checks	2,144 64
Bonds and securities:		State moneys on deposit	10,000 00
Commercial	82,800 00	Savings deposits (book acc't)	262,306 19
Savings	72,100 00	Savings certificates of deposit	14,093 01
Due from banks in reserve cities:		Bills payable	20,000 00
Commercial	37,774 24	Customers' bonds left with bank for safe keeping	7,500 00
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	29,250 00		
Total cash on hand:			
Commercial	13,572 29		
Overdrafts	93 89		
Banking house	12,500 00		
Furniture and fixtures	3,800 00		
Customers' bonds left with bank for safe keeping	7,500 00		
Outside checks, and other cash items	407 97		
Total	$635,040 59	Total	$635,040 59

No. 640.

BRIDGEWATER SAVINGS BANK, BRIDGEWATER.

Organized May 7, 1919.

GEO. KLAGER *President;* WM. SCHUMACHER, FRED BLUMHARDT, *Vice President;* LEO GRUNER, *Cashier;* DELIA REED, *Assistant Cashier.*
DIRECTORS.—Geo. Klager, Jacob F. Bauer, Wm. Schumacher, Wm. Kuebler, Jacob Schaible, Fred Blumhardt, Jacob Renz.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$54,133 82	Surplus fund	6,116 85
Savings	6,338 50	Undivided profits, net	7,052 35
Real estate mortgages:		Dividends unpaid	10 00
Commercial	5,200 00	Reserved for taxes, interest, depreciation, etc.	3,500 00
Savings	24,082 72	Commercial deposits subject to check	48,819 96
Bonds and securities:		Cashier's checks	176 27
Commercial	22,000 00	Savings deposits (book acc't)	147,343 57
Savings	112,860 00	Savings certificates of deposit	19,304 98
Due from banks in reserve cities:		Notes and bills rediscounted	11,685 00
Commercial	8,932 18	Customers' bonds left with bank for safe keeping	67,250 00
Savings	10,378 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,450 00		
Total cash on hand:			
Commercial	1,340 12		
Savings	1,000 00		
Premium account	293 48		
Banking house	9,000 00		
Customers' bonds left with bank for safe keeping	67 250 00		
Total	$336,258 98	Total	$336,258 98

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No. 570.

*BRIDGMAN STATE BANK, BRIDGMAN.

Organized December 23, 1915.

O. A. D. BALDWIN, *President;* WM. H. GAST, F. W. GAST, *Vice Presidents;* P. R. BERNDT, *Cashier;* F. MACHOLZ, A. C. ESSIG, *Assistant Cashiers.*
DIRECTORS.—O. A. D. Baldwin, A. E. Chauncey, F. W. Gast, W. H. Gast, R. W. Ackerman, C. J. Peck, Geo. C. Bridgman.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$226,117 53	Surplus fund	12,500 00
Savings	59,850 65	Dividends unpaid	35 00
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,130 00
Savings	125,629 50	Commercial deposits subject to check	190,603 63
Bonds and securities:		Demand certificates of deposit	56,581 17
Commercial	14,190 00	Certified checks	258 75
Savings	79,304 74	Cashier's checks	3,788 41
Due from banks in reserve cities:		Savings deposits (book acc't)	305,153 84
Commercial	71,019 61	Savings certificates of deposit	261 72
Savings	30,000 00	Bills payable	59,236 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	5,150 00
Commercial	3,420 93		
Savings	7,000 00		
Expenses, interest and taxes paid exceeding earnings	1,173 17		
Banking house	10,000 00		
Furniture and fixtures	8,150 00		
Other real estate	15,692 39		
Customers' bonds left with bank for safe keeping	5,150 00		
Total	$656,698 52	Total	$656,698 52

*December 12, 1930. The Bridgman State Bank of Bridgman was closed by order of the Commissioner of the Banking Department.

No. 452.

THE BRIGHTON STATE BANK, BRIGHTON.

Organized April 6, 1910.

F. T. HYNE, *President;* A. L. SMITH, *Vice President;* R. O. NEWCOMB, *Cashier.*
DIRECTORS.—F. T. Hyne, A. L. Smith, R. O. Newcomb, E. R. Hyne, D. W. Van Winkle, Oscar Schoenhals, H. P. Mellus, J. A. Brady.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$78,902 68	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	9,415 13
Savings	56,308 03	Commercial deposits subject to check	157,141 20
Bonds and securities:		Certified checks	59 57
Commercial	61,950 85	Savings deposits (book acc't)	171,509 32
Savings	181,346 60	Savings certificates of deposit	110,932 77
Due from banks in reserve cities:		Club savings deposits	4,177 10
Commercial	58,666 27		
Savings	33,959 34		
Total cash on hand:			
Commercial	368 89		
Savings	15,405 22		
Overdrafts	25 73		
Banking house	7,900 00		
Furniture and fixtures	2,720 00		
Outside checks, and other cash items	681 48		
Total	$498,235 09	Total	$498,235 09

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No. 635.

THE PEOPLES STATE SAVINGS BANK, BRITTON.

Organized April 26, 1919.

EDWARD FRENSDORF, *President;* GUY E. NEMIRE, *Vice President;* D. J. EXELBY, *Cashier;* E. W. EBERHARDT, *Assistant Cashier.*

DIRECTORS.—Edward Frensdorf, Guy E. Nemire, Kenneth D. Hall, John J. Walper, John L. Underwood, Wm. E. Swick.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$60,742 40	Surplus fund	5,000 00
Savings	37,509 98	Undivided profits, net	2,243 30
Real estate mortgages:		Commercial deposits subject to check	63,860 77
Commercial	8,720 00	Demand certificates of deposit	1,245 09
Savings	28,920 00	Certified checks	209 75
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	90,000 00	Savings deposits (book acc't)	138,570 92
Due from Federal Reserve bank:		Savings certificates of deposit	38,052 13
Commercial	2,639 38	Notes and bills rediscounted	1,016 33
Savings	6,000 00	Bills payable	5,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	41,300 00
Savings	6,300 26		
Total cash on hand:			
Commercial	4,242 17		
Savings	4,000 00		
Overdrafts	129 06		
Banking house	5,000 00		
Furniture and fixtures	5,000 00		
Other real estate	7,890 77		
Due from banks other than in reserve cities	14,704 27		
Customers' bonds left with bank for safe keeping	41,300 00		
Stock of Federal Reserve bank	900 00		
Total	$323,998 29	Total	$323,998 29

No. 409.

FIRST STATE SAVINGS BANK, BRONSON.

Organized May 1, 1908.

J. E. WATSON, *Chairman of the Board.*

FRANK COWARD, *President;* F. T. SHAFFMASTER, J. F. WERNER, *Vice Presidents;* JESSE MONROE, *Vice President and Chairman of Finance Committee;* GUY W. MONROE, *Cashier,* ALLEN J. RENSHAW, *Assistant Cashier.*

DIRECTORS.—Jesse Monroe, J. E. Watson, Frank Coward, J. A. Sommer, B. P. Taggart, J. H. Shaffmaster, F. T. Shaffmaster, A. G. Bushnell, E. J. McMahon, J. F. Werner.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$158,059 36	Surplus fund	25,000 00
Savings	48,237 75	Undivided profits, net	8,835 05
Real estate mortgages:		Dividends unpaid	37 50
Savings	103,491 25	Commercial deposits subject to check	88,952 35
Bonds and securities:		Certified checks	100 00
Savings	110,946 92	State moneys on deposit	15,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	130,085 52
Commercial	9,864 94	Savings certificates of deposit	204,942 44
Savings	31,838 42	Club savings deposits	4,028 25
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	62,950 00
Savings dept. only	31,600 00		
Exchanges for clearing house:			
Commercial	998 34		
Total cash on hand:			
Commercial	13,609 28		
Overdrafts	251 40		
Banking house	4,310 00		
Furniture and fixtures	1,398 45		
Due from banks other than in reserve cities	10,000 00		
Customers' bonds left with bank for safe keeping	62,950 00		
Other assets	2,375 00		
Total	$589,931 11	Total	$589,931 11

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No. 312.

THE BROOKLYN STATE BANK, BROOKLYN.

Organized May 16, 1905.

FRANK H. BROWN, *President;* W. T. PARKER, CHAS. T. GREENE, *Vice Presidents;* B. A. AYERS, *Cashier;* JENNIE A. MIERS, *Assistant Cashier.*
DIRECTORS.—David J. Boyce, Wm. V. Roberson, Chas. T. Green, F. H. Brown, W. J. Neely, W. T. Parker, C. R. Watts. J. W. Pierce, B. A. Ayers.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$183,324 75	Surplus fund	46,000 00
Savings	21,700 35	Undivided profits, net	9,667 42
Real estate mortgages:		Dividends unpaid	16 00
Commercial	7,975 00	Reserved for taxes, interest, depreciation, etc.	2,539 94
Savings	93,597 88	Commercial deposits subject to check	157,590 48
Bonds and securities:		Cashier's checks	2,198 27
Savings	60,500 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	141,836 94
Commercial	43,567 21	Savings certificates of deposit	58,651 71
Savings	23,515 88		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,350 00		
Exchanges for clearing house:			
Commercial	693 93		
Total cash on hand:			
Commercial	8,257 87		
Savings	5,000 00		
Overdrafts	17 89		
Banking house	5,300 00		
Furniture and fixtures	2,200 00		
Total	$471,000 76	Total	$471,000 76

No. 216.

BROWN CITY SAVINGS BANK, BROWN CITY.

Organized May 26, 1899.

ALBERT E. SLEEPER, *President;* JOHN E. CAMPBELL, L. H. HOWSE, *Vice Presidents;* EZRA W. PEPPER, *Cashier;* J. L. KEARNS, *Assistant Cashier.*
DIRECTORS.—Albert E. Sleeper, John E. Campbell, Sarah S. Kearns, L. H. Howse, D. C. Merrill, D. A. McKeith, M. L. Burkholder.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$155,353 28	Surplus fund	6,000 00
Savings	5,248 96	Undivided profits, net	1,155 11
Real estate mortgages:		Commercial deposits subject to check	114,028 81
Commercial	17,490 70	Demand certificates of deposit	14,249 34
Savings	87,214 22	Certified checks	135 40
Bonds and securities:		Time commercial certificates of deposit	102,145 05
Savings	108,350 00	Savings deposits (book acc't)	222,704 84
Due from Federal Reserve bank:		Notes and bills rediscounted	5,626 59
Commercial	14,638 89	Customers' bonds left with bank for safe keeping	5,150 00
Savings	10,462 28		
Due from banks in reserve cities:			
Commercial	31,394 28		
Savings	15,485 89		
Total cash on hand:			
Commercial	3,115 18		
Savings	5,000 00		
Premium account	154 42		
Banking house	15,000 00		
Furniture and fixtures	4,755 00		
Other real estate	16,420 43		
Customers' bonds left with bank for safe keeping	5,150 00		
Outside checks, and other cash items	11 61		
Stock of Federal Reserve bank	950 00		
Total	$496,195 14	Total	$496,195 14

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No. 588.

BUCHANAN STATE BANK, BUCHANAN.

Organized November 25, 1916.

HENRY M. LEE, *President;* GEORGE B. RICHARDS, *Vice President;* HERBERT ROE, *Cashier;* CHAS. W. LANDIS, *Assistant Cashier.*

DIRECTORS.—Henry M. Lee, George B. Richards, Herbert Roe, William J. Miller, Jesse G. Boyle.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$283,527 90	Surplus fund	13,500 00
Real estate mortgages:		Undivided profits, net	20,612 76
Savings	30,153 63	Commercial deposits subject to check	174,925 24
Bonds and securities:		Demand certificates of deposit	91,071 29
Commercial	47,380 00	Cashier's checks	2,529 83
Savings	111,060 00	Savings deposits (book acc't)	157,303 31
Due from banks in reserve cities:		Club savings deposits	12,286 80
Commercial	28,255 79	Bills payable	50,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,900 00		
Total cash on hand:			
Commercial	20,403 44		
Overdrafts	8 47		
Banking house	10,500 00		
Furniture and fixtures	6,000 00		
Other real estate	9,040 00		
Total	$562,229 23	Total	$562,229 23

No. 212.

THE BURR OAK STATE BANK, BURR OAK.

Organized November 3, 1898.

B. P. TAGGART, *President;* GEO. E. WATSON, *Vice President;* E. I. HOLMES, *Cashier;* MAREE HOLMES, *Assistant Cashier.*

DIRECTORS.—B. P. Taggart, M. F. Smith, Geo. E. Watson, Clinton A. Mallow, Jay B. Keesler, V. V. Tefft, D. B. Royer.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$4,369 50	Surplus fund	6,000 00
Savings	33,385 02	Undivided profits net	4,290 73
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,804 88
Commercial	1,500 00	Commercial deposits subject to check	14,137 88
Savings	21,810 00	Cashier's checks	18 80
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	15,020 00	Savings deposits (book acc't)	31,947 05
Savings	57,121 75	Savings certificates of deposit	73,289 91
Due from banks in reserve cities:			
Commercial	2,098 57		
Savings	3,032 45		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,680 00		
Overdrafts	28 96		
Banking house	3,100 00		
Furniture and fixtures	1,500 00		
Other real estate	1,343 00		
Total	$153,989 25	Total	$153,989 25

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No. 637.

PEOPLES STATE BANK, BUTTERNUT.

Organized December 18, 1919.

GEORGE WHITMORE, *President;* JOHN R. HUDSON, WALTER HUYCK, *Vice Presidents;* IRA TROWBRIDGE, *Cashier;* RUSSELL GREENHOE, *Assistant Cashier.*
DIRECTORS.—John R. Hudson, Byron Arntz, Geo. Whitmore, Z. D. Rule, T. C. Magee, Walter Huyck.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$70,204 73	Surplus fund	5,500 00
Savings	27,441 29	Undivided profits, net	2,156 17
Real estate mortgages:		Commercial deposits subject to check	22,474 45
Commercial	1,330 00	Demand certificates of deposit	39,240 19
Savings	27,256 86	Cashier's checks	530 75
Bonds and securities:		Savings deposits (book acc't)	34,517 38
Savings	13,760 00	Savings certificates of deposit	38,472 96
Due from banks in reserve cities:		Bills payable	8,200 00
Commercial	4,471 33	Customers' bonds left with bank for safe keeping	7,150 00
Savings	2,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,400 00		
Total cash on hand:			
Commercial	1,399 74		
Savings	3,000 00		
Overdrafts	171 65		
Banking house	2,900 00		
Furniture and fixtures	2,255 00		
Other real estate	10,500 00		
Customers' bonds left with bank for safe keeping	7,150 00		
Outside checks, and other cash items	1 30		
Total	$178,241 90	Total	$178,241 90

No. 313.

THE STATE BANK OF BYRON, BYRON.

Organized June 7, 1905.

BETTIE J. CHAFFEE, *President;* ALMA L. BRADEN, HOMER NICHOLS, *Vice Presidents;* J. L. VAN ALSTINE, *Cashier;* L. W. VAN ALSTINE, *Assistant Cashier.*
DIRECTORS.—J. L. Van Alstine, Bettie J. Chaffee, Millie D. Lee, Alma L. Braden, E. L. Wolfin, L. Nichols, P. Homer Nichols.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$46,475 58	Surplus fund	8,475 00
Real estate mortgages:		Undivided profits, net	880 39
Commercial	12,094 36	Reserved for taxes, interest, depreciation, etc.	2,000 00
Savings	78,479 62	Commercial deposits subject to check	31,450 46
Bonds and securities:		Demand certificates of deposit	35,112 48
Commercial	25,400 00	Savings deposits (book acc't)	35,098 84
Savings	61,500 00	Savings certificates of deposit	122,234 43
Due from banks in reserve cities:		Bills payable	10,000 00
Commercial	14,308 66		
Savings	10,954 03		
Total cash on hand:			
Commercial	2,317 07		
Savings	6,399 62		
Overdrafts	52 66		
Banking house	2,000 00		
Furniture and fixtures	3,000 00		
Other real estate	2,270 00		
Total	$265,251 60	Total	$265,251 60

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No. 673.

BYRON CENTER STATE BANK, BYRON CENTER.

Organized October 27, 1920.

SIERD ANDRINGA, *President;* DANIEL BURGESS, *Vice President;* FRANK WIERENGA, *Cashier;* H. PECKMAN, *Assistant Cashier.*

DIRECTORS.—Sierd Andringa, Paul J France, Daniel Burgess, John Homrich, Peter Holleman.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$74,743 81	Surplus fund	8,000 00
Savings	3,965 00	Undivided profits, net	3,642 90
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,070 20
Savings	53,375 00	Commercial deposits subject to check	61,843 57
Bonds and securities:		Demand certificates of deposit	72,742 03
Commercial	52,100 00	Cashier's checks	1,468 34
Savings	63,300 00	Savings deposits (book acc't)	115,103 52
Due from banks in reserve cities:		Club savings deposits	983 00
Commercial	23,067 84		
Savings	9,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,350 00		
Total cash on hand:			
Commercial	1,005 98		
Savings	4,000 00		
Banking house	3,355 87		
Furniture and fixtures	3,590 06		
Total	$292,853 56	Total	$292,853 56

No. 670.

AMERICAN STATE BANK, CADILLAC.

Organized September 8, 1920.

FRED S. LAMB, JOHN A. WILLMAN, E. F. SAWYER, *Vice Presidents;* REUBEN F. FORSMAN, *Cashier;* ELDON F. PETERSON, *Assistant Cashier.*

DIRECTORS.—Emil F. Brehm, E. F. Sawyer, Peter E. Torbeson, W. S. Williams, John A. William, H. F. Donahue, L. C. Schalow, Fred S. Lamb, L. Van Meter, J. D. Widgren.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$140,803 00	Surplus fund	12,500 00
Savings	53,581 22	Undivided profits, net	4,901 38
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Commercial	5,883 02	Commercial deposits subject to check	67,587 63
Savings	77,042 61	Demand certificates of deposit	41,844 22
Bonds and securities:		Certified checks	96 70
Commercial	29,900 50	Cashier's checks	381 14
Savings	44,375 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	165,221 04
Commercial	13,950 08	Savings certificates of deposit	1,844 55
Savings	10,043 12	Club savings deposits	14,182 50
Exchanges for clearing house:		Bills payable	25,000 00
Commercial	3,628 92		
Total cash on hand:			
Commercial	2,122 29		
Savings	12,000 00		
Overdrafts	461 49		
Banking house	26,410 79		
Furniture and fixtures	15,248 45		
Other real estate	4,108 67		
Total	$439,559 16	Total	$439,559 16

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No. 181.

THE CADILLAC STATE BANK, CADILLAC.

Organized September 30, 1895.

FRED L. REED, *President;* HENRY KNOWLTON, *Vice President;* JAY J. VELDMAN, *Cashier.*
DIRECTORS.—F. J. Cobbs, Wm. L. Saunders, Joseph Murphy, Fred L. Reed, C. F. Williams, C. A. Saunders, Geo. G. Brown, C. T. Mitchell, Henry Knowlton, Jno. P. Wilcox, J. C. Ford.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$762,341 98	Surplus fund	100,000 00
Savings	527,823 22	Undivided profits, net	32,978 15
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	9,500 00
Commercial	18,376 11	Commercial deposits subject to check	326,306 39
Savings	269,587 78	Demand certificates of deposit	274,991 78
Bonds and securities:		Certified checks	1,293 27
Commercial	117,151 37	Cashier's checks	2,858 32
Savings	506,599 53	Due to other banks and bankers	95,793 80
Due from banks in reserve cities:		Savings deposits (book acc't)	1,325,937 75
Commercial	144,618 76	Savings certificates of deposit	136,139 25
Savings	11,869 78	Club savings deposits	23,003 84
U. S. Bds. and Cert. of Ind. as legal reserve:		Notes and bills rediscounted	35,000 00
Savings dept. only	134,350 00	Bills payable	50,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	4,200 00
Commercial	302 88		
Total cash on hand:			
Commercial	8,891 89		
Savings	35,000 00		
Overdrafts	1,227 77		
Banking house	12,000 00		
Furniture and fixtures	3,000 00		
Other real estate	10,661 48		
Customers' bonds left with bank for safe keeping	4,200 00		
Total	$2,568,002 55	Total	$2,568,002 55

No. 261.

THE PEOPLES SAVINGS BANK, CADILLAC.

Organized April 20, 1902.

E. J. HAYNES, *President;* PERRY F. POWERS, SR., GEORGE CHAPMAN, *Vice Presidents;* A. G. CHAPMAN, *Cashier;* HARRY G. CHAPMAN, *Assistant Cashier.*
DIRECTORS.—E. J. Haynes, A. G. Chapman, A. W. Johnstone, George Chapman, Perry F. Powers, Sr., A. W. Penny, Harry G. Chapman.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$512,684 20	Surplus fund	25,000 00
Savings	134,237 81	Undivided profits, net	40,912 71
Real estate mortgages:		Dividends unpaid	100 00
Savings	403,004 53	Commercial deposits subject to check	475,048 84
Bonds and securities:		State moneys on deposit	5,000 00
Savings	119,473 59	Savings deposits (book acc't)	512,148 17
Due from banks in reserve cities:		Savings certificates of deposit	308,413 09
Commercial	65,039 77		
Savings	112 265 75		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	25,000 00		
Exchanges for clearing house:			
Commercial	1,961 01		
Total cash on hand:			
Commercial	26,629 87		
Savings	20,000 00		
Overdrafts	2,181 43		
Banking house	33,500 00		
Furniture and fixtures	2,000 00		
Other real estate	4,622 00		
Outside checks, and other cash items	4,022 85		
Total	$1,466,622 81	Total	$1,466,622 81

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No. 291.

THE STATE BANK OF CALEDONIA, CALEDONIA.

Organized June 11, 1904.

SETH GRAY, *President;* FRED W. RUEHS, *Vice President;* J. C. PROCTOR, *Cashier.*
DIRECTORS.—Seth Gray, Fred W. Ruehs, J. C Proctor, Albert Miller, C. F. Beeler, F. S. Brown.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$231,666 96	Surplus fund	18,800 00
Real estate mortgages:		Undivided profits, net	2,902 90
Commercial	6,146 00	Dividends unpaid	8 00
Savings	153,783 00	Reserved for taxes, interest, depreciation, etc.	7,250 00
Bonds and securities:		Commercial deposits subject to check	97,414 48
Savings	262,600 00	Demand certificates of deposit	77,816 21
Due from Federal Reserve bank:		State moneys on deposit	5,000 00
Commercial	12,000 00	Savings deposits (book acc't)	274,571 40
Savings	21,836 73	Savings certificates of deposit	161,432 67
Due from banks in reserve cities:		Notes and bills rediscounted	14,329 22
Savings	20,615 17	Bills payable	14,000 00
Total cash on hand:		Other liabilities	5,970 45
Commercial	3,000 00		
Savings	10,197 01		
Overdrafts	150 82		
Furniture and fixtures	1,885 27		
Other real estate	3,564 37		
Stock of Federal Reserve bank	2,050 00		
Total	$729,495 33	Total	$729,495 33

No. 87.

MERCHANTS AND MINERS BANK, CALUMET.

Organized August 7, 1873.

Two Branches.

GORDON R. CAMPBELL, *Chairman of the Board.*
FRANK J. KOHLHAAS, *President;* NORMAN MACDONALD, E. H. MANGER, *Vice Presidents;* W. G. CUDLIP, *Cashier;* WALTER EDWARDS, EDGAR JOHNSON, *Assistant Cashiers;* JAMES T. FISHER, *Trust Officer;* WALTER EDWARDS, *Manager Sixth Street Branch;* JOHN ILENICH, *Assistant Manager Sixth Street Branch;* EDWARD P. BAST, *Manager Laurium Branch;* JOSEPH D. THURMES, *Assistant Manager Laurium Branch.*
DIRECTORS.—Gordon R. Campbell, Frank J. Kohlhaas, Herman Haas, Edward M. Lieblein, Norman Macdonald, Peter E. Ruppe, W. H. Thielman, James E. Fisher, John Vertin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$1,444,525 73	Surplus fund	300,000 00
Real estate mortgages:		Undivided profits, net	326,315 50
Commercial	76,081 74	Dividends unpaid	85 00
Bonds and securities:		Commercial deposits subject to check	3,711,822 79
Commercial	2,201,287 26	Demand certificates of deposit	24,006 93
Due from banks in reserve cities:		Certified checks	628 95
Commercial	770,119 85	Cashier's checks	15,541 93
Exchanges for clearing house:		Due to other banks and bankers	15,979 46
Commercial	8,499 59	State moneys on deposit	15,000 00
Total cash on hand:		Time commercial certificates of deposit	272,844 28
Commercial	241,800 98	Club savings deposits	6,816 00
Overdrafts	86 20	Other liabilities	805 00
Banking house	107,801 59		
Furniture and fixtures	17,599 55	Trust department:	
Other real estate	4,752 64	Trust deposits—Totals	19,040 75
Due from banks other than in reserve cities	86,331 46		
Trust department:			
Securities	50,000 00		
Total	$5,008,886 59	Total	$5,008,886 59

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No. 320.

THE FIRST STATE BANK, CAMDEN.

Organized August 24, 1905.

C. B. ALWARD, *President;* J. A. BATES, *Vice President;* B. R. ALWARD, *Cashier;* Z. M. SWIFT, *Assistant Cashier.*

DIRECTORS.—C. B. Alward, J. A. Bates, B. R. Alward, B. S. Alward, Kay Rice.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$82,222 00	Surplus fund	10,000 00
Savings	13,657 00	Undivided profits, net	2,770 44
Real estate mortgages:		Commercial deposits subject to check	51,864 32
Savings	40,534 46	Demand certificates of deposit	152,001 89
Bonds and securities:		Cashier's checks	805 73
Commercial	97,610 45	Savings deposits (book account)	82,773 85
Savings	110,682 84	Savings certificates of deposit	102,323 11
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	17,600 00
Commercial	47,632 27		
Savings	14,598 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,373 47		
Total cash on hand:			
Commercial	931 41		
Savings	4,007 42		
Overdrafts	80 30		
Banking house	2,101 35		
Furniture and fixtures	1,116 67		
Other real estate	3,930 97		
Customers' bonds left with bank for safe keeping	17,600 00		
Outside checks, and other cash items	60 57		
Total	$440,139 34	Total	$440,139 34

No. 208.

CAPAC STATE SAVINGS BANK, CAPAC.

Organized June 5, 1898.

HERBERT C. SIEGEL, *President;* ALBERT TOSCH, O. A. PREY, *Vice Presidents;* W. C. SIEGEL, *Cashier;* N. H. BRENNAN, *Assistant Cashier.*

DIRECTORS.—Lincoln Avery, Alva Leach, O. A. Prey, Albert Tosch, Herbert C. Siegel, Geo. C. Watson, Corey Leach, Elmer Lang.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$131,186 55	Surplus fund	8,000 00
Savings	31,692 43	Undivided profits, net	18,919 06
Real estate mortgages:		Dividends unpaid	300 00
Commercial	3,376 50	Commercial deposits subject to check	64,393 77
Savings	134,277 04	Demand certificates of deposit	82,265 13
Bonds and securities:		Cashier's checks	992 62
Savings	158,913 25	Savings deposits (book account)	378,828 59
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	3,400 00
Commercial	27,719 66		
Savings	38,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,600 00		
Total cash on hand:			
Commercial	3,970 64		
Savings	5,345 87		
Overdrafts	245 02		
Banking House	6,709 23		
Furniture and fixtures	2,898 94		
Other real estate	17,980 87		
Customers' bonds left with bank for safe keeping	3,400 00		
Outside checks, and other cash items	783 17		
Total	$577,099 17	Total	$577,099 17

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No. 303.

STATE SAVINGS BANK OF CARLETON, CARLETON.

Organized December 1, 1904.

EDWIN C. MAXWELL, *President;* EDWARD F. KAHLBAUM, *Vice President;* R. J. MCCORMICK, *Cashier;* ANDREW D. WOODWARD, *Assistant Cashier;* HARRY S. GERMAN, *Auditor.*
DIRECTORS.—Edwin C. Maxwell, J. Edward Ready, Harry S. German, R. J. McCormick, Edw. F. Kahlbaum, Ralph A. Lucke.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$139,061 98	Surplus fund	20,000 00
Savings	18,810 00	Undivided profits, net	29,826 10
Real estate mortgages:		Dividends unpaid	2,000 00
Commercial	4,489 00	Commercial deposits subject to check	76,105 26
Savings	255,024 12	Demand certificates of deposit	30,000 00
Bonds and securities:		Cashier's checks	1,186 47
Savings	50,346 32	Savings deposits (book acc't)	359,500 25
Due from banks in reserve cities:		Savings certificates of deposit	41,509 53
Commercial	3,863 55	Club Savings deposits	2,427 31
Savings	9,897 28	Bills payable	14,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	3,600 00
Savings dept. only	55,150 00		
Total cash on hand:			
Commercial	14,238 64		
Savings	8,000 00		
Banking house	5,500 00		
Furniture and Fixtures	4,500 00		
Other real estate	10,122 41		
Due from banks other than in reserve cities	16,974 10		
Customers' bonds left with bank for safe keeping	3,600 00		
Outside checks, and other cash items	577 52		
Total	$600,154 92	Total	$600,154 92

No. 525.

THE PEOPLES STATE BANK OF CARO, CARO.

Organized November 11, 1912.

JOSEPH H. BECKTON, *President;* ALBERT O. PURDY, CARL SIELAND, *Vice Presidents;* SAMUEL R. PARK, *Cashier;* H. H. PURDY, *Assistant Cashier.*
DIRECTORS.—Joseph H. Beckton, Albert O. Purdy, Carl Sieland, Samuel R. Park, Robert Park, Jr., D. Healy Clark, Alfred J. Purdy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$107,373 79	Surplus fund	40,000 00
Savings	110,365 67	Undivided profits, net	16,173 73
Real estate mortgages:		Commercial deposits subject to check	276,275 02
Savings	332,184 47	Demand certificates of deposit	353 75
Bonds and securities:		Cashier's checks	947 59
Commercial	255,000 00	Savings deposits (book account)	546,083 35
Savings	222,302 52	Savings certificates of deposit	309,044 78
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	264,000 00
Commercial	53,638 59		
Savings	85,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	23,700 00		
Exchanges for clearing house:			
Savings	566 30		
Total cash on hand:			
Commercial	774 71		
Savings	7,433 70		
Overdrafts	25 48		
Banking house	12,500 00		
Other real estate	18,012 99		
Customers' bonds left with bank for safe keeping	264,000 00		
Total	$1,492 878 22	Total	$1,492 878 22

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No. 286.

THE STATE SAVINGS BANK OF CARO, CARO.

Organized April 27, 1904.

LOUIS WEAN, *President;* A. D. GALLERY, R. L. DIXON, *Vice Presidents;* CLARENCE R. MYERS, *Cashier;* L. R. STEWART, D. M. GRAHAM, *Auditors.*
DIRECTORS.—Louis Wean, Lee R. Stewart, Clarence R. Myers, A. D. Gallery, R. L. Dixon, Carl Palmer, D. M. Graham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$216,831 72	Surplus fund	25,000 00
Savings	124,368 71	Undivided profits, net	3,502 99
Real estate mortgages:		Commercial deposits subject to check	311,330 97
Commercial	33,983 25	Demand certificates of deposit	2,633 76
Savings	332,329 27	State moneys on deposit	10,000 00
Bonds and securities:		Time commercial certificates of deposit	22,580 00
Savings	245,975 04	Savings deposits (book account)	502,039 43
Due from Federal Reserve bank:		Savings certificates of deposit	264,716 71
Commercial	26,696 36	Club savings deposits	6,719 00
Savings	24,000 00	Notes and bills rediscounted	12,114 75
Due from banks in reserve cities:		Bills payable	25,000 00
Commercial	54,529 66	Customers' bonds left with bank for safe keeping	40,000 00
Savings	64,628 57		
Exchanges for clearing house:			
Commercial	752 18		
Total cash on hand:			
Commercial	6,392 07		
Savings	10,000 00		
Overdrafts	367 51		
Banking house	40,000 00		
Furniture and fixtures	15,000 00		
Other real estate	46,539 43		
Customers' bonds left with bank for safe keeping	40,000 00		
Outside checks, and other cash items	55 91		
Stock of Federal Reserve bank	3,000 00		
Accrued interest, receivable (net)	187 93		
Other assets	15,000 00		
Total	$1,300,637 61	Total	$1,300,637 61

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No. 558.

THE FARMERS AND MERCHANTS STATE BANK OF CARSON CITY.

Organized December 21, 1914.

W. E. ADAMS, *President;* DELBERT MAYES, *Vice President;* E. B. STEBBINS, *Cashier;* M. E. GEORGE, WM. MAGEE, *Assistant Cashiers.*

DIRECTORS.—W. E. Adams, Delbert Mayes, M. H. Kipp, E. B. Stebbins, Ray C. Brooks, Edward J. Owens, Martin Straight.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$79,800 44	Surplus fund	11,200 00
Savings	17,627 76	Undivided profits, net	2,276 60
Real estate mortgages:		Dividends unpaid	36 00
Commercial	4,450 10	Commercial deposits subject to check	40,138 81
Savings	53,911 08	Demand certificates of deposit	20,152 88
Bonds and securities:		Cashier's checks	752 97
Commercial	8,000 00	State moneys on deposit	2,500 00
Savings	78,000 00	Savings deposits (book acc't)	99,573 18
Due from Federal Reserve bank:		Savings certificates of deposit	60,787 45
Commercial	4,272 58	Notes and bills rediscounted	18,264 12
Savings	5,500 00		
Due from banks in reserve cities:			
Commercial	7,873 55		
Savings	2,250 00		
Total cash on hand:			
Commercial	3,350 85		
Savings	3,750 00		
Overdrafts	209 64		
Banking house	6,750 00		
Furniture and fixtures	3,671 82		
Outside checks, and other cash items	214 19		
Stock of Federal Reserve bank	1,050 00		
Total	$280,682 01	Total	$280,682 01

No. 72.

STATE BANK OF CARSON, CARSON CITY.

Organized February 14, 1887.

IRA CUMMINGS, *President;* E. D. LYON, *Vice President;* BESS E. SOMERS, *Cashier;* CLARE HARDEN, *Assistant Cashier.*

DIRECTORS.—J. W. Hallett, Ira Cummings, G. K. Daniels, Bess E. Somers, E. D. Lyon, Bernard Miller, Roy E. Warner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$166,055 55	Surplus fund	13,300 00
Real estate mortgages:		Undivided profits, net	8,275 64
Savings	145,464 43	Commercial deposits subject to check	70,417 45
Bonds and securities:		Demand certificates of deposit	78,545 38
Commercial	22,936 95	State moneys on deposit	5,000 00
Savings	202,820 71	Savings deposits (book acc't)	296,562 05
Due from banks in reserve cities:		Savings certificates of deposit	105,715 24
Commercial	2,568 12	Bills payable	15,000 00
Savings	5,233 35		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	45,758 80		
Exchanges for clearing house:			
Commercial	742 63		
Total cash on hand:			
Commercial	4,395 87		
Savings	3,000 00		
Overdrafts	23 55		
Banking house	28,994 78		
Furniture and fixtures	12,011 02		
Other real estate	2,810 00		
Total	$642,815 76	Total	$642,815 76

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No. 234.

EXCHANGE STATE BANK, CARSONVILLE.

Organized June 18, 1901.

DAVID CROREY, *President;* W. C. VIVIAN, W. J. MCCAREN, *Vice Presidents;* FRANK C. CROREY, *Cashier;* H. L. VIVIAN, *Assistant Cashier.*
DIRECTORS.—David Crorey, W. J. McCaren, Frank C. Crorey, W. C. Vivian, James Trigger, H. Ashton Ruttle.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$148,655 78	Surplus fund	7,300 00
Savings	48,821 92	Undivided profits, net	9,172 92
Real estate mortgages:		Commercial deposits subject to check	91,076 37
Commercial	12,700 00	Cashier's checks	2,327 23
Savings	124,076 17	Time commercial certificates of deposit	137,486 09
Bonds and securities:		Savings deposits (book acc't)	73,729 58
Commercial	59,000 00	Savings certificates of deposit	203,120 92
Savings	37,100 00	Customers' bonds left with bank for safe keeping	20,900 00
Due from banks in reserve cities:		Other liabilities	2,450 00
Commercial	39,687 10		
Savings	30,360 99		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	28,350 00		
Total cash on hand:			
Commercial	5,561 74		
Savings	3,000 00		
Overdrafts	1,557 79		
Banking house	2,750 00		
Furniture and fixtures	2,000 00		
Other real estate	7,416 53		
Customers' bonds left with bank for safe keeping	20,900 00		
Outside checks, and other cash items	625 09		
Total	$572,563 11	Total	$572,563 11

No. 571.

FARMERS AND MERCHANTS STATE BANK, CASNOVIA.

Organized December 27, 1915.

C. B. STINSON, *President;* E. H. NORRIS, E. CLARE KEMPF, *Vice Presidents;* V. R. FANCETT, *Cashier;* E. FANCETT, *Assistant Cashier.*
DIRECTORS.—E. H. Norris, C. B. Stinson, E. Clare Kempf, V. R. Fancett, H. O. Brott.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$57,240 99	Surplus fund	5,000 00
Savings	33,955 47	Undivided profits, net	126 26
Real estate mortgages:		Commercial deposits subject to check	55,009 15
Commercial	21,546 19	Demand certificates of deposit	24,910 34
Savings	54,519 15	Cashier's checks	610 94
Bonds and securities:		Savings deposits (book acc't)	70,140 60
Savings	22,245 00	Savings certificates of deposit	39,381 38
Due from banks in reserve cities:		Bills payable	9,000 00
Commercial	7,253 32	Customers' bonds left with bank for safe keeping	8,900 00
Savings	10,468 89	Other liabilities	3,200 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	250 00		
Total cash on hand:			
Commercial	2,259 55		
Savings	3,000 00		
Overdrafts	79 22		
Banking house	1,500 00		
Furniture and fixtures	2,512 50		
Other real estate	10,548 39		
Customers' bonds left with bank for safe keeping	8,900 00		
Total	$236,278 67	Total	$236,278 67

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No. 680.

CASS CITY STATE BANK, CASS CITY.

Organized June 10, 1921.

M. B. AUTEN, *President;* G. A. TINDALE, *Vice President;* C. M. WALLACE, *Cashier;* HESTER CATHCART, MYLO RAGAN, *Assistant Cashiers.*
DIRECTORS.—B. F. Benkelman, A. J. Knapp, John A. Sandham, M. B. Auten, G. A. Tindale.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$117,438 16	Surplus fund	20,000 00
Savings	89,580 77	Undivided profits, net	7,447 76
Real estate mortgages:		Commercial deposits subject to check	97,986 42
Commercial	5,915 89	Demand certificates of deposit	965 08
Savings	153,716 53	Certified checks	1,781 00
Bonds and securities:		State moneys on deposit	2,500 00
Savings	205,000 00	Savings deposits (book acc't)	329,478 58
Due from Federal Reserve bank:		Savings certificates of deposit	152,111 03
Savings	23,058 64	Customers' bonds left with bank for safe keeping	51,150 00
Due from banks in reserve cities:			
Commercial	9,852 73		
Savings	32,941 03		
Total cash on hand:			
Commercial	9,966 12		
Banking house	3,000 00		
Customers' bonds left with bank for safe keeping	51,150 00		
Stock of Federal Reserve bank	1,800 00		
Total	$703,419 87	Total	$703,419 87

No. 671

PINNEY STATE BANK, CASS CITY.

Organized January 12, 1921.

ELIZABETH E. PINNEY, *President;* H. F. LENZNER, *Vice President;* ERNEST CROFT, *Cashier;* J. C. MCRAE, FREDERICK H. PINNEY, D. W. BENKELMAN, *Assistant Cashiers.*
DIRECTORS.—Elizabeth E. Pinney, Frederick H. Pinney, Herbert F. Lenzner, P. A. Schenck, G. H. Burke.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$144,011 67	Surplus fund	25,000 00
Savings	62,905 29	Undivided profits, net	11,942 88
Real estate mortgages:		Commercial deposits subject to check	113,193 03
Commercial	1,300 00	Demand certificates of deposit	21,706 62
Savings	182,692 78	Cashier's checks	1,244 17
Bonds and securities:		State moneys on deposit	2,500 00
Savings	419,670 00	Savings deposits (book acc't)	380,917 39
Due from Federal Reserve bank:		Savings certificates of deposit	318,049 81
Commercial	8,517 57	Customers' bonds left with bank for safe keeping	89,206 00
Savings	25,000 00	Trust department:	
Due from banks in reserve cities:		Trust deposits—Totals	2,815 42
Commercial	35,806 60		
Savings	20,000 00		
Total cash on hand:			
Commercial	7,557 56		
Savings	5,000 00		
Overdrafts	8 67		
Banking house	3,000 00		
Other real estate	2,500 00		
Due from banks other than in reserve cities	4,206 15		
Customers' bonds left with bank for safe keeping	89,206 00		
Outside checks, and other cash items	177 61		
Stock of Federal Reserve bank	2,200 00		
Trust department:			
Cash and due from banks in reserve cities	2,815 42		
Total	$1,016,575 32	Total	$1,016,575 32

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No. 421.

THE CASS COUNTY STATE BANK, CASSOPOLIS.

Organized August 27, 1908.

ELICK LOWITZ, *President;* STEPHEN I. RUDD, R. F. PECK, *Vice Presidents;* WILSON B. DECKER, *Cashier;* CLYDE L. CORBIT, ESTHER BROWN, *Assistant Cashiers.*
DIRECTORS.—Elick Lowitz, Stephen I. Rudd, U. S. Eby, R. F. Peck, J. F. Hayden, Wilson B. Decker, W. C. McCutcheon.

Statement September 24, 1930.

Resources		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$235,855 88	Surplus fund	15,000 00
Savings	991 95	Undivided profits, net	10,858 33
Real estate mortgages:		Commercial deposits subject to check	107,840 81
Commercial	18,800 00	Demand certificates of deposit	806 87
Savings	94,400 82	Cashier's checks	1,093 40
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	59,958 75	Time commercial certificates of deposit	165,576 12
Savings	38,900 00	Savings deposits (book acc't)	138,621 74
Due from Federal Reserve bank:		Savings certificates of deposit	17,387 45
Commercial	23,872 29	Notes and bills rediscounted	17,760 26
Savings	10,000 00	Customers' bonds left with bank for safe keeping	7,550 00
Due from banks in reserve cities:			
Commercial	9,625 35		
Exchanges for clearing house:			
Commercial	1,005 01		
Total cash on hand:			
Commercial	372 97		
Savings	11,715 42		
Overdrafts	554 05		
Banking house	5,850 00		
Furniture and fixtures	850 00		
Other real estate	2,976 97		
Customers' bonds left with bank for safe keeping	7,550 00		
Outside checks, and other cash items	65 52		
Stock of Federal Reserve bank	1,650 00		
Total	$524,994 98	Total	$524,994 98

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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;* FRANK E. SBONEK, *Cashier;* CHAS. KUCERA, *Assistant Cashier.*

DIRECTORS.—George A. Mason, Elmer Billman, A. E. Bellinger, S. R. Burke, J. C. Vlack.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,162 11	Surplus fund	7,500 00
Savings	36,538 26	Undivided profits, net	650 40
Real estate mortgages:		Dividends unpaid	32 00
Commercial	900 00	Reserved for taxes, interest, depreciation, etc.	2,153 28
Savings	90,950 58	Commercial deposits subject to check	40,474 94
Bonds and securities:		Demand certificates of deposit	71,792 03
Commercial	31,000 00	Cashier's checks	3,447 00
Savings	98,250 00	Savings deposits (book acc't)	254,469 28
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	30,950 00
Commercial	11,251 74		
Savings	23,114 98		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,500 00		
Total cash on hand:			
Commercial	3,740 32		
Savings	2,000 00		
Overdrafts	185 10		
Banking house	10,000 00		
Furniture and fixtures	3,600 00		
Other real estate	9,228 76		
Customers' bonds left with bank for safe keeping	30,950 00		
Outside checks, and other cash items	97 08		
Total	$431,468 93	Total	$431,468 93

No. 581.

CEDAR SPRINGS STATE BANK, CEDAR SPRINGS.

Organized April 4, 1916.

FRED HUBBARD, *President;* GEO. F. FURNER, *Vice President;* HERBERT W. WHEELER, *Cashier;* LEE GRISWOLD, D. D. DAVIS, *Assistant Cashiers.*

DIRECTORS.—Fred Hubbard, George F. Furner, Lee Griswold, Ernest A. Remer, Herbert W. Wheeler, D. D. Davis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$108,495 85	Surplus fund	12,000 00
Savings	52,885 23	Undivided profits, net	1,210 92
Real estate mortgages:		Commercial deposits subject to check	116,493 40
Commercial	2,400 00	Demand certificates of deposit	94,883 21
Savings	136,923 56	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	122,679 64
Commercial	63,216 83	Savings certificates of deposit	229,714 92
Savings	101,778 86	Club savings deposits	461 50
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	10,550 00
Commercial	41,077 41		
Savings	9,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	51,350 00		
Total cash on hand:			
Commercial	1,992 58		
Savings	5,200 00		
Overdrafts	120 69		
Banking house	14,447 11		
Furniture and fixtures	5,292 19		
Other real estate	4,296 64		
Customers' bonds left with bank for safe keeping	10,550 00		
Outside checks, and other cash items	966 64		
Total	$610,493 59	Total	$610,493 59

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No. 665.

BANK OF CEMENT CITY, CEMENT CITY.

Organized August 4, 1920.

JOHN S. FLINT, *President;* ERVIN LEWIS, B. H. MILLER, *Vice Presidents;* MABEL PARKER, *Cashier;* MINNIE K. MYERS, *Assistant Cashier.*

DIRECTORS.—John S. Flint, Alvin Cole, Norman W. Birdsall, Earl J. Wilson, L. W. Burroughs, Ervin Lewis, Ernest D. Avery, Byron Every, James O. Wheaton, William O. Wheaton, Benjamin F. Allen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$35,093 09	Surplus fund	6,891 85
Real estate mortgages:		Undivided profits, net	1,086 04
Savings	13,713 82	Commercial deposits subject to check	62,604 26
Bonds and securities:		Savings deposits (book acc't)	10,886 07
Commercial	17,820 00	Savings certificates of deposit	29,696 39
Savings	20,823 26	Customers' bonds left with bank for safe keeping	10,745 00
Due from banks in reserve cities:			
Commercial	24,418 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,569 69		
Exchanges for clearing house:			
Commercial	4,313 85		
Total cash on hand:			
Commercial	4,501 33		
Savings	1,475 69		
Overdrafts	90 82		
Banking house	4,458 78		
Furniture and fixtures	4,846 04		
Customers' bonds left with bank for safe keeping	10,745 00		
Outside checks, and other cash items	40 00		
Total	$146,909 61	Total	$146,909 61

No. 660.

CENTER LINE STATE SAVINGS BANK, CENTER LINE.

Organized May 1, 1920.

EDWARD J. SCHOENHERR, *President;* CHAS. HALMICH, H. J. MCGILL, *Vice Presidents;* B. A. KALAHAR, *Vice President and Cashier;* DAVID J. SMITH, *Assistant Cashier.*

DIRECTORS.—Chas. Halmich, Bert V. Nunneley, John F. Buechel, Edw. J. Schoenherr, Bernard Wolf, Fred Schuster, H. J. McGill, B. A. Kalahar, Russell E. Lynch.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$153,400 09	Surplus fund	60,000 00
Savings	161,591 18	Undivided profits, net	10,150 62
Real estate mortgages:		Dividends unpaid	8 00
Commercial	44,386 04	Reserved for taxes, interest, depreciation, etc.	19,902 71
Savings	379,358 35	Commercial deposits subject to check	183,466 05
Bonds and securities:		Certified checks	365 59
Savings	251,000 00	Cashier's checks	3,672 59
Due from Federal Reserve bank:		State moneys on deposit	5,000 00
Commercial	19,322 04	Savings deposits (book acc't)	768,086 10
Savings	24,500 00	Savings certificates of deposit	31,764 00
Due from banks in reserve cities:		Club savings deposits	3,556 25
Commercial	74,861 16	Bills payable	35,000 00
Exchanges for clearing house:			
Commercial	6,537 01		
Total cash on hand:			
Commercial	4,509 21		
Savings	10,000 00		
Overdrafts	13 17		
Banking house	34,000 00		
Furniture and fixtures	5,000 00		
Other real estate	8,893 66		
Stock of Federal Reserve bank	3,600 00		
Total	$1,180,971 91	Total	$1,180,971 91

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No. 343.

THE FIRST STATE BANK, CENTRAL LAKE.

Organized June 15, 1906.

C. W. McPhail, *President;* A. F. Wallbrecht, W. S. Richardson, *Vice Presidents;* Guy E. White, *Cashier.*

Directors.—C. W. McPhail, W. S. Richardson, A. F. Wallbrecht, J. H. Smith, M. G. Smith, Guy E. White.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,348 80	Surplus fund	6,000 00
Savings	35,178 95	Undivided profits, net	2,350 94
Real estate mortgages:		Commercial deposits subject to check	38,557 71
Savings	32,038 53	Demand certificates of deposit	22,498 05
Bonds and securities:		Cashier's checks	1,439 71
Savings	43,600 00	Due to other banks and bankers	557 34
Due from banks in reserve cities:		Savings deposits (book acc't)	128,592 25
Commercial	9,298 20	Customers' bonds left with bank for safe keeping	38,950 00
Savings	7,024 15		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,950 00		
Total cash on hand:			
Commercial	861 28		
Savings	2,000 00		
Overdrafts	163 18		
Banking house	3,350 00		
Furniture and fixtures	1,800 00		
Other real estate	1,363 19		
Customers' bonds left with bank for safe keeping	38,950 00		
Outside checks, and other cash items	1,019 72		
Total	$258,946 00	Total	$258,946 00

No. 391.

THE WOLF BROS. STATE BANK, CENTREVILLE.

Organized March 26, 1908.

Frank Wolf, *President;* Ernest C. Engle, *Vice President;* C. D. Mosher, *Cashier;* Paul Dillon, *Assistant Cashier.*

Directors.—Frank Wolf, W. I. Ashley, R. C. Truckenmiller, F. S. Cummings, H. C. Bucknell, G. L. Thoms, F. W. Thomas, C. D. Mosher, E. C. Engle.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$140.158 82	Surplus fund	15,000 00
Savings	31,100 00	Undivided profits, net	2,342 79
Real estate mortgages:		Commercial deposits subject to check	361,187 46
Commercial	10,500 00	Savings deposits (book acc't)	248,014 42
Savings	146,111 45	Savings certificates of deposit	238,134 01
Bonds and securities:			
Commercial	20,000 00		
Savings	243,500 00		
Due from banks in reserve cities:			
Commercial	199,253 10		
Savings	56,713 87		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	30,000 00		
Total cash on hand:			
Commercial	8,570 17		
Overdrafts	239 17		
Furniture and fixtures	3,500 00		
Other real estate	5,000 00		
Outside checks, and other cash items	32 10		
Total	$894,678 68	Total	$894,678 68

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No. 315.

THE CHARLEVOIX STATE SAVINGS BANK, CHARLEVOIX.

Organized June 8, 1905.

W. S. RICHARDSON, *President;* A. D. CRIMMINS, *Vice President;* ARCHIE L. LIVINGSTON, *Cashier;* G. W. RICHARDSON, *Assistant Cashier.*

DIRECTORS.—John Burns, A. D. Crimmins, W. S. Richardson, Archie L. Livingston, Harry A. Craig, Gerald W. Richardson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$149,841 94	Surplus fund	25,000 00
Savings	72,947 73	Undivided profits, net	7,966 18
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,230 00
Savings	146,566 64	Commercial deposits subject to check	230,884 23
Bonds and securities:		Demand certificates of deposit	104,429 46
Commercial	156,173 98	Certified checks	393 30
Savings	171,395 24	Cashier's checks	4,866 37
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	31,624 44	Savings deposits (book acc't)	424,751 32
Savings	43,626 32	Savings certificates of deposit	1,178 08
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	1,450 00
Savings dept. only	8,700 00	Accrued interest and expense payable (net)	179 66
Exchanges for clearing house:			
Commercial	1,110 27		
Total cash on hand:			
Commercial	16,311 12		
Savings	10,000 00		
Overdrafts	439 76		
Banking house	11,000 00		
Furniture and fixtures	4,409 25		
Other real estate	7,731 82		
Customers' bonds left with bank for safe keeping	1,450 00		
Outside checks, and other cash items	500 09		
Total	$833,828 60	Total	$833,828 60

No. 218.

EATON COUNTY SAVINGS BANK, CHARLOTTE.

Organized August 1, 1899.

GEO. H. SPENCER, *President;* ALBERT MURRAY, NED B. ALSOVER, *Vice Presidents;* C. E. FISHER, *Cashier;* ETHEL SHOTWELL, C. O. RONEY, *Assistant Cashiers.*

DIRECTORS.—Albert Murray, Geo. H. Spencer, E. D. Barber, Ned B. Alsover, Myer Vomberg, H. T. McGrath, W. B. Fulton, C. E. Fisher.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$368,561 69	Surplus fund	50,000 00
Savings	81,959 49	Undivided profits, net	13,272 41
Real estate mortgages:		Dividends unpaid	27 00
Savings	38,996 58	Commercial deposits subject to check	419,247 93
Bonds and securities:		Demand certificates of deposit	122,972 96
Commercial	61,394 34	Certified checks	100 00
Savings	422,199 28	Cashier's checks	6,783 92
Due from Federal Reserve bank:		State moneys on deposit	5,000 00
Commercial	39,997 57	U. S. government deposits	51 08
Savings	14,800 00	Savings deposits (book acc't)	489,911 97
Due from banks in reserve cities:		Club savings deposits	15,575 82
Commercial	118,240 31	Trust department:	
Savings	10,000 00	Trust deposits—Totals	4,716 37
Exchanges for clearing house:			
Commercial	1,749 92		
Total cash on hand:			
Commercial	9,911 19		
Savings	8,000 00		
Overdrafts	132 72		
Banking house	31,500 00		
Furniture and fixtures	11,000 00		
Stock of Federal Reserve bank	4,500 00		
Trust department:			
Cash and due from banks in reserve cities	4,716 37		
Total	$1,227,659 46	Totals	$1,227,659 46

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No. 509.

THE CHASSELL STATE BANK, CHASSELL.

Organized June 27, 1912.

CHAS. H. WORCESTER, *President;* EDWARD A. HAMAR, J. H. FUNK, *Vice Presidents,* E. W. HIETALA, *Cashier;* A. C. REMILLARD, *Assistant Cashier.*
DIRECTORS.—Chas. H. Worcester, Edward A. Hamar, J. H. Funk, W. H. Hutchings, D. L. Robinson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$32,674 27	Surplus fund	12,000 00
Savings	1,505 00	Undivided profits, net	1,590 41
Real estate mortgages:		Commercial deposits subject to check	63,706 28
Savings	13,482 05	Cashier's checks	520 61
Bonds and securities:		Savings deposits (book acc't)	22,738 85
Commercial	39,575 00	Savings certificates of deposit	5,303 23
Savings	14,000 00	Club savings deposits	402 17
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	550 00
Commercial	6,574 75	Other liabilities	48 03
Savings	1,457 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,850 00		
Total cash on hand:			
Commercial	4,204 37		
Overdrafts	3 13		
Banking house	2,200 00		
Furniture and fixtures	600 00		
Other real estate	1,261 99		
Customers' bonds left with bank for safe keeping	550 00		
Outside checks, and other cash items	798 50		
Accrued interest, receivable (net)	123 28		
Total	$126,859 58	Total	$126,859 58

No. 304.

THE CHEBOYGAN STATE SAVINGS BANK, CHEBOYGAN.

Organized February 11, 1905.

FRED A. HAUT, *President;* HENRY BARBER, MILES E. RIGGS, *Vice Presidents;* GEO. D. NIMMO, *Cashier;* H. C. FRIDAY, *Assistant Cashier.*
DIRECTORS.—Fred A. Haut, J. F. Shepherd, W. E. Chapman, Henry Barber, H. H. Gebhardt, M. E. Riggs, George D. Nimmo.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$207,489 88	Surplus fund	25,000 00
Savings	80,248 92	Undivided profits, net	5,024 95
Real estate mortgages:		Commercial deposits subject to check	357,089 33
Savings	83,399 02	Certified checks	597 12
Bonds and securities:		Cashier's checks	1,347 27
Commercial	321,580 75	State moneys on deposit	5,000 00
Savings	288,156 13	Time commercial certificates of deposit	265,646 81
Due from banks in reserve cities:		Savings deposits (book acc't)	428,865 84
Commercial	154,065 24	Savings certificates of deposit	125,929 37
Savings	10,000 00	Club savings deposits	133 54
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	7,300 00
Savings dept. only	69,600 00		
Exchanges for clearing house:			
Commercial	275 67		
Total cash on hand:			
Commercial	15,796 64		
Savings	23,524 68		
Overdrafts	330 71		
Furniture and fixtures	2,000 00		
Other real estate	8,166 59		
Customers' bonds left with bank for safe keeping	7,300 00		
Total	$1,271,934 23	Total	$1,271,934 23

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No. 397.

THE FARMERS AND MERCHANTS BANK, CHELSEA.

Organized April 22, 1908.

PAUL G. SCHAIBLE, *President;* PETER MERKEL, CHRISTIAN GRAU, *Vice Presidents;* HERBERT W. SCHENK, *Cashier;* PAUL F. NIEHAUS, *Assistant Cashier.*

DIRECTORS.—Peter Merkel, Christian Grau, Christian Kalmbach, John Kalmbach, Conrad Lehman, Paul G. Schaible, A. A. Palmer, O. D. Schneider.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$231,354 30	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	32,322 58
Commercial	15,050 00	Dividends unpaid	50 00
Savings	266,220 46	Reserved for taxes, interest, depreciation, etc.	7,000 00
Bonds and securities:		Commercial deposits subject to check	234,740 66
Commercial	24,300 00	Certified checks	174 35
Savings	287,157 54	Cashier's checks	150 38
Due from Federal Reserve bank:		State moneys on deposit	5,000 00
Commercial	16,277 28	Savings deposits (book acc't)	595,681 49
Savings	16,000 00	Savings certificates of deposit	44,977 82
Due from banks in reserve cities:			
Commercial	67,379 99		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	62,850 00		
Exchanges for clearing house:			
Commercial	231 97		
Total cash on hand:			
Commercial	4,163 11		
Savings	8,431 31		
Overdrafts	321 32		
Banking house	12,960 00		
Furniture and fixtures	4,400 00		
Stock of Federal Reserve bank	3,000 00		
Total	$1,020,097 28	Total	$1,020,097 28

No. 203.

THE KEMPF COMMERCIAL AND SAVINGS BANK, CHELSEA.

Organized December 17, 1897.

D. C. MCLAREN, *President;* J. L. FLETCHER, *Vice President;* CARL J. MAYER, *Cashier;* P. C. MARONEY, *Assistant Cashier.*

DIRECTORS.—Otto D. Luick, Edward Vogel, D. C. McLaren, L. P. Vogel, E. S. Spaulding, D. E. Beach, C. J. Chandler, Andros Gulde, L. G. Palmer, J. L. Fletcher.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$249,744 96	Surplus fund	40,000 00
Savings	54,966 67	Undivided profits, net	39,416 30
Real estate mortgages:		Dividends unpaid	90 00
Commercial	27,817 32	Reserved for taxes, interest, depreciation, etc.	5,000 00
Savings	174,128 73	Commercial deposits subject to check	149,771 95
Bonds and securities:		Cashier's checks	25 22
Savings	157,062 50	State moneys on deposit	2,500 00
Due from Federal Reserve bank:		Time commercial certificates of deposit	15,916 13
Commercial	8,982 63	Savings deposits (book acc't)	449,488 34
Savings	15,000 00	Savings certificates of deposit	25,220 24
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	17,750 00
Commercial	46,727 47		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	28,181 00		
Exchanges for clearing house:			
Commercial	576 40		
Total cash on hand:			
Commercial	10,215 73		
Overdrafts	224 77		
Furniture and fixtures	10,000 00		
Other real estate	800 00		
Customers' bonds left with bank for safe keeping	17,750 00		
Stock of Federal Reserve bank	3,000 00		
Total	$805,178 18	Total	$805,178 18

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No. 235.

CHESANING STATE BANK, CHESANING.

Organized May 17, 1901.

G. M. PEET, *Chairman of the Board.*
FRANK J. STEVENS, *President;* F. A. GREENFELDER, CLARENCE W. SCHAFER, *Vice Presidents;* FLOYD M. HOPKINS, *Cashier;* CHAS. S. HARMON, *Assistant Cashier.*
DIRECTORS.—Ralph Agnew, A. R. Babion, C. W. Cheeney, J. Lawrence Cowman, F. M. Dodge, E. F. Evarts, F. A. Greenfelder, G. M. Peet, L. A. Perrot, C. W. Schafer, Frank J. Stevens.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$524,177 18	Surplus fund	75,000 00
Savings	275,938 93	Undivided profits, net	12,824 79
Real estate mortgages:		Commercial deposits subject to check	184,430 33
Savings	395,732 15	Demand certificates of deposit	95,801 24
Bonds and securities:		Cashier's checks	8,288 55
Commercial	8,475 00	State moneys on deposit	45,000 00
Savings	509,138 12	Time commercial certificates of deposit	177,207 73
Due from Federal Reserve bank:		Savings deposits (book acc't)	1,257,935 85
Commercial	22,325 05	Club savings deposits	2,092 25
Savings	40,000 00	Customers' bonds left with bank for safe keeping	72,947 00
Due from banks in reserve cities:			
Commercial	1,276 33		
Savings	25,949 99		
Total cash on hand:			
Commercial	11,294 26		
Savings	20,000 00		
Overdrafts	36 97		
Banking house	27,655 95		
Furniture and fixtures	8,292 95		
Other real estate	25,714 11		
Customers' bonds left with bank for safe keeping	72,947 00		
Outside checks, and other cash items	33,073 75		
Stock of Federal Reserve bank	4,500 00		
Total	$2,006,527 74	Total	$2,006,527 74

No. 424.

THE CITIZENS STATE BANK, CLARE.

Organized December 22, 1908.

JAMES S. BICKNELL, *President and Cashier;* A. E. MULDER, *Vice President;* STUART BICKNELL, *Assistant Cashier.*
DIRECTORS.—James S. Bicknell, A. E. Mulder, Wm. H. Bicknell, A. E. Mussell. James Duncan, Donald Bicknell, A. J. Doherty, I. E. Hampton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$192,142 89	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	1,848 34
Savings	113,746 00	Commercial deposits subject to check	144,013 56
Bonds and securities:		Demand certificates of deposit	94,584 19
Commercial	45,000 00	Savings deposits (book acc't)	259,840 42
Savings	83,500 00	Customers' bonds left with bank for safe keeping	47,676 71
Due from banks in reserve cities:			
Commercial	48,038 25		
Savings	1,503 28		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	22,950 00		
Exchanges for clearing house:			
Commercial	1,164 76		
Total cash on hand:			
Commercial	913 66		
Savings	7,369 14		
Overdrafts	85 24		
Banking house	25,000 00		
Furniture and fixtures	7,000 00		
Other real estate	2,300 00		
Customers' bonds left with bank for safe keeping	47,250 00		
Total	$597,963 22	Total	$597,963 22

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No. 118.

THE CLARE COUNTY SAVINGS BANK, CLARE.
Organized May 18, 1891.

C. W. PERRY, *President;* E. A. ANDERSON, JAS. A. MCKAY, *Vice Presidents;* C. H. SUTHERLAND, *Cashier;* FRED O. MCGUIRE, O. F. HALL, *Assistant Cashiers.*
DIRECTORS.—C. W. Perry, C. H. Sutherland, Jas. A. McKay, Fred O. McGuire, E. A. Anderson, Homer Douglas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$223,859 62	Surplus fund	40,000 00
Real estate mortgages:		Undivided profits, net	9,265 57
Commercial	1,350 00	Commercial deposits subject to check	201,512 74
Savings	192,643 65	Demand certificates of deposit	247,205 19
Bonds and securities:		State moneys on deposits	5,000 00
Commercial	133,500 00	Savings deposits (book acc't)	761 424 32
Savings	555,500 00	Savings certificates of deposit	100,410 32
Due from banks in reserve cities:			
Commercial	116,620 35		
Savings	85,392 15		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	20,000 00		
Exchanges for clearing house:			
Commercial	206 53		
Total cash on hand:			
Commercial	6,372 35		
Savings	18,298 84		
Overdrafts	493 00		
Banking house	40,000 00		
Other real estate	9,490 00		
Outside checks, and other cash items	1,091 65		
Total	$1,404,818 14	Total	$1,404,818 14

No. 540.

THE CLARKSTON STATE BANK, CLARKSTON.
Organized October 31, 1913.

DAVID R. TEGGERDINE, *President;* G. A. WALTER, *Vice President;* G. D. KING, *Vice President and Cashier;* RAY C. AINSLEY, *Assistant Cashier.*
DIRECTORS.—David R. Teggerdine, William J. Perry, Lewis L. Brown, Joseph H. Alger, G. A. Walter, George D. King, Jos. S. Seeterlin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$92,902 70	Surplus fund	15,000 00
Savings	17,488 98	Undivided profits, net	6,042 77
Real estate mortgages:		Dividends unpaid	28 00
Savings	141,327 29	Commercial deposits subject to check	99,948 95
Bonds and securities:		Certified checks	92 00
Savings	101,857 56	Cashier's checks	1,716 49
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	18,170 68	Savings deposits (book acc't)	218,446 23
Savings	14,000 00	Savings certificates of deposit	62,823 30
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	2,673 85
Savings dept. only	25,700 00	Customers' bonds left with bank for safe keeping	4,388 24
Total cash on hand:			
Commercial	2,967 63		
Savings	4,000 00		
Overdrafts	62 72		
Banking house	10,737 67		
Furniture and fixtures	4,629 95		
Customers' bonds left with bank for safe keeping	4,350 00		
Outside checks, and other cash items	464 65		
Total	$438,659 83	Total	$438,659 83

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No. 486.

THE EDWIN NASH STATE BANK, CLARKSVILLE.

Organized June 5, 1911.

D. F. WALTER *President;* ELMER WINEY, *Vice President;* ROY BLOUGH, *Cashier;* LYNNE NASH, *Assistant Cashier.*

DIRECTORS.—D. F. Walter, Elmer Winey, C. E. Scoville, John Nickerson, A. I. Laughlin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$58,561 51	Surplus fund	5,300 00
Savings	41,603 21	Undivided profits, net	3,778 87
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	485 00
Commercial	1,600 00	Commercial deposits subject to check	39,430 26
Savings	76,645 00	Demand certificates of deposit	55,202 47
Bonds and securities:		Savings deposits (book acc't)	80,371 50
Commercial	23,525 00	Savings certificates of deposit	61,080 98
Savings	16,810 00		
Due from banks in reserve cities:			
Commercial	11,426 87		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,600 00		
Total cash on hand:			
Commercial	2,338 77		
Savings	2,000 00		
Overdrafts	53 72		
Banking house	2,400 00		
Furniture and fixtures	1,650 00		
Other real estate	10,735 00		
Other assets	700 00		
Total	$265,649 08	Total	$265,649 08

No. 727.

CLAWSON STATE SAVINGS BANK, CLAWSON.

Organized July 21, 1925.

H. G. HENDRICKSON, *President;* FRANK W. BLAIR, HAROLD G. VINCENT, *Vice Presidents;* ANDREW CADGER, *Cashier.*

DIRECTORS.—Fred G. Dewey, Samuel Reid, Thomas E. Griffin, Harold G. Vincent, H. G. Hendrickson, Chas. E. Clark, Leroy L. Maxam.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$120,178 88	Surplus fund	6,000 00
Savings	68,098 73	Undivided profits, net	6,866 95
Real estate mortgages:		Commercial deposits subject to check	96,331 10
Commercial	14,257 56	Demand certificates of deposit	65,000 00
Savings	66,539 92	Certified checks	61 50
Bonds and securities:		Cashier's checks	1,667 22
Savings	50,000 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	168,007 23
Commercial	42,556 82	Savings certificates of deposit	28,366 66
Savings	25,000 00	Club savings deposits	9,843 25
Total cash on hand:			
Commercial	5,553 80		
Savings	6,000 00		
Furniture and fixtures	3,858 20		
Other real estate	2,500 00		
Due from banks other than in reserve cities	5,100 00		
Total	$409,643 91	Total	$409,643 91

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No. 376.

THE CLIMAX STATE BANK, CLIMAX.

Organized August 25, 1907.

J. W. PIERCE, *President;* M. EBERSTEIN, *Vice President;* T. E. SINCLAIR, *Cashier;* KATHERINE E. SINCLAIR, *Assistant Cashier.*

DIRECTORS.—J. W. Pierce, M. Eberstein, Morris Roof, D. S. Case, T. E. Sinclair, Lydia E. Hamilton, C. L. Aldrich.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$20,019 62	Surplus fund	7,600 00
Savings	24,659 49	Undivided profits, net	2,638 69
Real estate mortgages:		Commercial deposits subject to check	39,200 72
Savings	51,880 00	Savings deposits (book acc't)	111,153 07
Bonds and securities:		Savings certificates of deposit	13,978 19
Commercial	22,029 50		
Savings	38,205 00		
Due from banks in reserve cities:			
Commercial	3,305 21		
Savings	18,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,500 00		
Total cash on hand:			
Commercial	1,479 34		
Savings	3,300 00		
Overdrafts	91 48		
Furniture and fixtures	800 00		
Other real estate	5,975 00		
Outside checks, and other cash items	128 95		
Other assets	197 08		
Total	$194,570 67	Total	$194,570 67

No. 616.

STATE SAVINGS BANK, CLINTON.

Organized June 26, 1918.

W. D. VAN TUYLE, *Chairman.*

L. W. KIMBALL, *President;* W. B. RICHMOND, FRANK W. HOGAN, *Vice Presidents;* WM. P. VAN TUYLE, *Cashier.*

DIRECTORS.—Willard D. Van Tuyle, Wm. P. Van Tuyle, W. B. Richmond, Wm. S. Kimball, Frank W. Hogan, Clare L. Kimball, L. W. Kimball.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$154,567 73	Surplus fund	25,000 00
Savings	110,009 42	Undivided profits, net	18,522 45
Real estate mortgages:		Dividends unpaid	154 00
Savings	63,780 00	Reserved for taxes, interest, depreciation, etc.	6,983 12
Bonds and securities:		Commercial deposits subject to check	228,683 02
Commercial	83,190 00	Demand certificates of deposit	10 00
Savings	443,426 25	Savings deposits (book acc't)	600,748 43
Due from banks in reserve cities:		Savings certificates of deposit	112,936 95
Commercial	67,371 05		
Savings	59,429 99		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	41,800 00		
Total cash on hand:			
Commercial	7,416 63		
Savings	1,000 00		
Banking house	8,500 00		
Furniture and fixtures	2,546 90		
Total	$1,043,037 97	Total	$1,043,037 97

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No. 483.

THE CLIO STATE BANK, CLIO.

Organized May 18, 1911.

CHAS. H. REED, *President;* FRED M. HOUGHTON, *Vice President;* CHAS. E. TAYLOR, *Cashier;* LYLE D. BROWN, *Assistant Cashier.*

DIRECTORS.—D. C. Merrill, Chas. E. Taylor, Chas. H. Reed, Fred M. Houghton, M. C. Doyle, George Palmer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$103,246 26	Surplus fund	10,000 00
Savings	48,162 72	Undivided profits, net	7,680 21
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Commercial	18,758 89	Commercial deposits subject to check	102,033 69
Savings	253,473 33	Demand certificates of deposit	2,500 00
Bonds and securities:		Certified checks	80 25
Commercial	18,500 00	Cashier's checks	2,526 72
Savings	63,500 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Time commercial certificates of deposit	16,362 51
Commercial	30,180 61	Savings deposits (book acc't)	341,733 45
Savings	10,035 92	Savings certificates of deposit	69,435 57
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	3,608 62
Savings dept. only	40,900 00	Bills payable	45,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	4,300 00
Commercial	11,112 80		
Savings	2,000 00		
Overdrafts	682 09		
Banking house	13,500 00		
Furniture and fixtures	6,000 00		
Other real estate	9,408 40		
Customers' bonds left with bank for safe keeping	4,300 00		
Total	$633,761 02	Total	$633,761 02

No. 104.

THE BRANCH COUNTY SAVINGS BANK, COLDWATER.

Organized September 20, 1890.

B. S. SPOFFORD, *President;* C. A. CONOVER, *Vice President;* M. W. WIMER, *Cashier;* HOWARD K. SNYDER, *Assistant Cashier.*

DIRECTORS.—B. S. Spofford, H. Smith Clizbe, M. W. Wimer, C. A. Conover, E. E. Palmer, H. K. Snyder.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$263,723 60	Surplus fund	55,000 00
Savings	13,200 00	Undivided profits, net	6,926 93
Real estate mortgages:		Commercial deposits subject to check	173,816 37
Savings	234,778 65	Demand certificates of deposit	167,213 68
Bonds and securities:		Cashier's checks	2,211 19
Commercial	27,039 70	Savings deposits (book acc't)	622,586 34
Savings	282,633 30	Club savings deposits	6,319 31
Due from banks in reserve cities:			
Commercial	123,467 53		
Savings	101,007 08		
Exchanges for clearing house:			
Commercial	1,536 73		
Total cash on hand:			
Commercial	11,550 14		
Savings	10,967 31		
Overdrafts	03		
Banking house	11,000 00		
Other real estate	3,169 75		
Total	$1,084,073 82	Total	$1,084,073 82

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No. 292.

THE STATE BANK OF COLEMAN, COLEMAN.

Organized June 1, 1904.

C. W. McPhail, *President;* C. H. Macomber, *Vice President;* Robert A. Murphy, *Cashier;* Neva D. Myers, *Assistant Cashier;* Howard Jones, *Auditor.*
Directors.—R. A. Murphy, C. W. McPhail, E. J. Allen, C. H. Macomber, J. M. Allen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$87,477 82	Surplus fund	7,000 00
Savings	33,227 15	Undivided profits, net	2,365 83
Real estate mortgages:		Commercial deposits subject to check	58,358 04
Commercial	18,910 00	Demand certificates of deposit	70,973 68
Savings	47,568 04	Certified checks	2 00
Bonds and securities:		Cashier's checks	1,293 55
Commercial	4,200 00	Savings deposits (book acc't)	100,900 53
Due from banks in reserve cities:		Savings certificates of deposit	53 18
Commercial	22,676 21	Customers' bonds left with bank for safe keeping	1,900 00
Savings	8,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,550 00		
Total cash on hand:			
Commercial	7,602 12		
Savings	500 00		
Overdrafts	92 34		
Banking house	8,000 00		
Furniture and fixtures	3,154 45		
Other real estate	15,988 68		
Customers' bonds left with bank for safe keeping	1,900 00		
Total	$262,846 81	Total	$262,846 81

No. 442.

THE STATE BANK OF COLOMA, COLOMA.

Organized October 28, 1909.

W. H. Andrews, *President;* Wm. W. Hocker, J. S. Caldwell, *Vice Presidents;* H. E. Lyon, *Cashier;* C. A. Furman, *Assistant Cashier.*
Directors.—W. E. Sheffield, J. S. Caldwell, Burr Bartram, F. W. Cochrun, W. H. Andrews, Wm. W. Hocker, H. E. Lyon.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$143,390 02	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	902 91
Commercial	2,814 26	Commercial deposits subject to check	174,962 24
Savings	108,275 24	Cashier's checks	39 13
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	10,000 00	Time commercial certificates of deposit	58,917 40
Savings	129,387 63	Savings deposits (book acc't)	260,623 17
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	650 00
Commercial	66,348 64	Other liabilities	5,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	51,006 80		
Total cash on hand:			
Commercial	2,419 73		
Savings	5,000 00		
Overdrafts	27 66		
Banking house	25,000 00		
Furniture and fixtures	7,332 08		
Other real estate	21,942 79		
Customers' bonds left with bank for safe keeping	650 00		
Total	$573,594 85	Total	$573,594 85

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No. 427.

E. HILL AND SONS STATE BANK, COLON.

Organized March 11, 1909.

GRANT E. FARRAND, *President;* SUSAN V. HILL, *Vice President;* EDWIN J. HILL, *Cashier;* JOHN A. KARCHNER, *Assistant Cashier,* EVA I. HILL, *Auditor.*
DIRECTORS.—Grant E. Farrand, Susan V. Hill, Edwin J. Hill, Amelia H. Tenney, Roy. J. Bartholomew, Chas. G. Correll, Frank D. Lamberson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$78,580 71	Surplus fund	8,000 00
Real estate mortgages:		Undivided profits, net	2,797 56
Savings	47,585 12	Reserved for taxes, interest, depreciation, etc.	5,268 68
Bonds and securities:		Commercial deposits subject to check	114,238 66
Commercial	44,840 00	Demand certificates of deposit	477 45
Savings	46,000 00	Savings deposits (book acc't)	53,418 26
Due from banks in reserve cities:		Savings certificates of deposit	49,925 39
Commercial	20,248 79		
Savings	1,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	8,050 00		
Total cash on hand:			
Commercial	4,999 35		
Savings	708 53		
Overdrafts	113 50		
Banking house	12,000 00		
Total	$264,126 00	Total	$264,126 00

No. 433.

THE COLUMBIAVILLE STATE BANK, COLUMBIAVILLE.

Organized May 29, 1909.

W. H. WILSON, *President;* R. S. SPENCER, *Vice President;* HARLEY MINER, *Cashier;* GEORGE T. DELINE, *Assistant Cashier.*
DIRECTORS.—W. H. Wilson, Geo. W. Hollenshead, E. C. Robertson, C. E. Robertson, R. S. Spencer, J. W. Bohnsack, C. D. Chapin, Fred Fick, Harley Miner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$112,710 01	Surplus fund	15,000 00
Real estate mortgages:		Undivided profits, net	4,644 45
Commercial	429 75	Reserved for taxes, interest, depreciation, etc.	84 19
Savings	69,027 08	Commercial deposits subject to check	73,411 38
Bonds and securities:		Demand certificates of deposit	55,121 96
Savings	56,800 00	Savings deposits (book acc't)	84,299 00
Due from banks in reserve cities:		Savings certificates of deposit	60,466 32
Commercial	17,200 60	Club savings deposits	3,464 92
Savings	20,000 00	Customers' bonds left with bank for safe keeping	17,450 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,750 00		
Total cash on hand:			
Commercial	11,863 56		
Overdrafts	6 22		
Banking house	14,400 00		
Furniture and fixtures	7,000 00		
Customers' bonds left with bank for safe keeping	17,450 00		
Outside checks, and other cash items	3,305 00		
Total	$333,942 22	Total	$333,942 22

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No. 599.

COMSTOCK PARK STATE BANK, COMSTOCK PARK.

Organized May 24, 1917.

PETER BUTH, *President*, E. A. POWER, *Vice President and Cashier;* F. W. NAGEL, *Assistant Cashier.*

DIRECTORS.—Geo. P. Lamoreaux, E. A. Power, M. D. Buth, Peter Buth, R. L. Power.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$131,861 66	Surplus fund	10,000 00
Savings	17,800 00	Undivided profits, net	4,496 90
Real estate mortgages:		Commercial deposits subject to check	99,498 22
Savings	105,028 58	Demand certificates of deposit	43,208 39
Bonds and securities:		Cashier's checks	1,709 95
Savings	118,950 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	263,284 26
Commercial	26,997 49	Savings certificates of deposit	12,240 00
Savings	35,000 00	Customers' bonds left with bank for safe keeping	25,500 00
Total cash on hand:			
Commercial	2,857 49		
Savings	5,000 00		
Overdrafts	42 50		
Banking house	9,900 00		
Furniture and fixtures	7,400 00		
Other real estate	3,600 00		
Customers' bonds left with bank for safe keeping	25,500 00		
Total	$489,937 72	Total	$489,937 72

No. 32.

*THE FARMERS STATE BANK OF CONCORD.

Organized November 20, 1886.

FRANK N. ALDRICH, *President;* ALFRED FOLKS, F. S. TUTHILL, *Vice Presidents;* DWIGHT A. ALDRICH, *Cashier.*

DIRECTORS.—Frank N. Aldrich, Alfred Folks, Chauncey S. Allen, Dwight A. Aldrich, F. C. Young.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$407,055 15	Surplus fund	25,000 00
Savings	29,861 55	Undivided profits, net	25,925 55
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,658 70
Commercial	1,200 00	Commercial deposits subject to check	202,258 78
Savings	155,318 72	Demand certificates of deposit	192,288 62
Bonds and securities:		Cashier's checks	1,809 23
Savings	142,863 70	State moneys on deposit	5,000 00
Due from Federal Reserve bank:		Savings deposits (book account)	322,737 35
Savings	5,000 00	Bills payable	30,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	8,400 00
Commercial	40,457 73		
Savings	26,110 69		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,450 00		
Total cash on hand:			
Commercial	4,459 59		
Savings	5,000 00		
Overdrafts	1,646 10		
Banking house	10,015 72		
Furniture and fixtures	3,239 28		
Customers' bonds left with bank for safe keeping	8,400 00		
Total	$844,078 23	Total	$844,078 23

*Dec. 31, 1929 The Hanover State Bank consolidated with The Farmers State Bank, Concord.

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No. 496.

THE CONKLIN STATE BANK, CONKLIN.

Organized December 27, 1911.

CHAS. L. BEAN, *President and Cashier;* EARL B. THURSTON, *Vice President;* CARL L. BEAN, *Assistant Cashier.*

DIRECTORS.—Charles L. Bean, Earl B. Thurston, Fred W. Bean, Albert F. Brown, Herbert Triick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	20,000 00
Commercial	$47,525 67	Surplus fund	6,000 00
Savings	29,782 30	Undivided profits, net	4,703 36
Real estate mortgages:		Commercial deposits subject to check	39,778 76
Commercial	44,050 00	Demand certificates of deposit	3,742 00
Savings	3,936 00	Savings deposits (book account)	69,550 87
Bonds and securities:		Savings certificates of deposit	47,220 69
Savings	28,200 00	Club savings deposits	493 50
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	3,000 00
Commercial	9,699 62		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,500 00		
Total cash on hand:			
Commercial	4,038 94		
Savings	3,000 00		
Overdrafts	993 89		
Banking house	2,000 00		
Furniture and fixtures	2,500 00		
Other real estate	3,262 76		
Customers' bonds left with bank for safe keeping	3,000 00		
Total	$194,489 18	Total	$194,489 18

No. 174.

FIRST COMMERCIAL SAVINGS BANK, CONSTANTINE.

Organized June 22, 1894.

W. H. SMITH, *President;* E. L. ESTES, *Vice President and Cashier;* FRANK WOLF, *Vice President;* M. H. BENNETT, *Assistant Cashier.*

DIRECTORS.—W. H. Smith, Frank Wolf, C. A. Brody, Ed. Roderick, E. L. Estes, Frank W. Thomas, E. C. Engle, H. J. Bush.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$251,434 13	Surplus fund	14,000 00
Real estate mortgages:		Undivided profits, net	4,434 42
Commercial	20,564 04	Commercial deposits subject to check	178,597 98
Savings	181,066 38	Demand certificates of deposit	93,389 15
Bonds and securities:		Cashier's checks	3,162 46
Commercial	14,682 62	State moneys on deposit	2,500 00
Savings	294,856 35	Time commercial certificates of deposit	9,568 47
Due from banks in reserve cities:		Savings deposits (book account)	308,523 10
Commercial	18,217 13	Savings certificates of deposit	181,204 18
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	6,845 00
Savings dept. only	36,750 00	Customers' bonds left with bank for safe keeping	166,850 00
Total cash on hand:		Other liabilities	6,750 00
Commercial	14,250 63		
Overdrafts	56 18		
Banking house	14,104 82		
Furniture and fixtures	9,506 78		
Other real estate	12,985 70		
Customers' bonds left with bank for safe keeping	166,850 00		
Other assets	500 00		
Total	$1,035,824 76	Total	$1,035,824 76

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No. 281.

COOPERSVILLE STATE BANK, COOPERSVILLE.

Organized September 29, 1903.

MILLARD DURHAM, *President;* L. D. MILLS, WAYNE MURRAY, *Vice Presidents;* PAUL HAHN, *Cashier,* LESTER LIBBEY, *Assistant Cashier.*

DIRECTORS—Millard Durham, B. P. Sherwood, John N. Wenger, Ellis P. Lillie, Chas. A. Vandegrift, A. E. Bonner, L. D. Mills, Hugh E. Lillie, V. J. Tasker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$262,038 49	Surplus fund	40,000 00
Real estate mortgages:		Undivided profits, net	37,582 54
Commercial	32,751 05	Reserved for taxes, interest, depreciation, etc.	12,169 41
Savings	322,452 54	Commercial deposits subject to check	340,143 05
Bonds and securities:		Demand certificates of deposit	119,816 10
Commercial	161,600 00	Savings deposits (book account)	479,025 78
Savings	219,150 00	Savings certificates of deposit	158,586 32
Due from banks in reserve cities:		Bills payable	21,100 00
Commercial	54,232 91	Customers' bonds left with bank for safe keepng	23,800 00
Savings	138,344 36		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	38,100 00		
Exchanges for clearing house:			
Commercial	46		
Total cash on hand:			
Commercial	7,147 37		
Overdrafts	671 80		
Banking house	1,800 00		
Furniture and fixtures	2,837 49		
Other real estate	7,296 73		
Customers' bonds left with bank for safe keeping	23,800 00		
Total	$1,272,223 20	Total	$1,272,223 20

No. 524.

PEOPLES SAVINGS BANK OF COOPERSVILLE.

Organized January 25, 1912.

LYMAN E. DURPHY, *President;* L. J. HINKEN, *Vice President;* GEORGE LAUG, *Cashier;* GERTIE COMSTOCK, *Assstant Cashier.*

DIRECTORS.—Lyman E. Durphy, John Laug, L. E. Peck, John Lubben, George Laug, Fred Van Allsburg, L. J. Hinken.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$261,979 43	Surplus fund	11,000 00
Real estate mortgages:		Undivided profits, net	13,412 05
Commercial	3,800 00	Commercial deposits subject to check	69,053 00
Savings	160,574 00	Time commercial certificates of deposit	217,737 15
Bonds and securities:		Savings deposits (book account)	355,102 36
Commercial	31,000 00	Savings certificates of deposit	188 00
Savings	191,700 00	Bills payable	15,000 00
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	18,950 00
Commercial	17,587 02		
Savings	8,000 00		
Due from banks in reserve cities:			
Commercial	5,768 46		
Total cash on hand:			
Savings	5,158 93		
Overdrafts	229 72		
Banking house	7,600 00		
Furniture and fixtures	2,400 00		
Other real estate	9,595 00		
Customers' bonds left with bank for safe keeping	18,950 00		
Stock of Federal reserve bank	1,100 00		
Total	$725,442 56	Total	$725,442 56

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No. 648.

COPEMISH STATE BANK, COPEMISH.

Organized May 17, 1920.

M. T. CRIMMINS, *President;* B. OSTENDORF, *Vice President;* FRANK L. PORTER, *Cashier.*
DIRECTORS.—B. Ostendorf, W. Ray Cartier, M. T. Crimmins, Jno. O. Doe, A. R. Bolton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$46,342 96	Surplus fund	4,000 00
Real estate mortgages:		Undivided profits, net	384 31
Savings	5,431 66	Reserved for taxes, interest, depreciation, etc.	1,675 00
Bonds and securities:		Commercial deposits subject to check	48,018 29
Commercial	21,000 00	Demand certificates of deposit	28,546 41
Savings	39,000 00	Cashier's checks	174 14
Due from banks in reserve cities:		Savings deposits (book account)	35,721 67
Commercial	10,541 57	Customers' bonds left with bank for safe keeping	7,550 00
Savings	2,198 22		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings Dept. only	2,800 00		
Total cash on hand:			
Commercial	2,460 09		
Savings	1,000 00		
Overdrafts	245 32		
Banking house	5,500 00		
Furniture and fixtures	2,000 00		
Customers' bonds left with bank for safe keeping	7,550 00		
Total	$146,069 82	Total	$146,069 82

No. 406.

THE STATE BANK OF MONTCALM COUNTY, CORAL.

Organized July 21, 1908.

VAN S. REYNOLDS, *President;* W. E. ARBOGAST, *Vice President;* THOMAS SKEDGELL, *Cashier;* EVA HOLCOMB, *Assistant Cashier.*
DIRECTORS.—Van S. Reynolds, W. E. Arbogast, C. E. Beckley, Thos. Skedgell, Thos. G. Hamlyn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$84,565 52	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	1,028 85
Commercial	2,300 00	Commercial deposits subject to check	26,131 24
Savings	60,380 90	Demand certificates of deposit	70,334 93
Bonds and securities:		Cashier's checks	3,251 74
Commercial	32,300 00	State moneys on deposit	5,000 00
Savings	15,000 00	Savings deposits (book account)	76,700 06
Due from banks in reserve cities:		Bills payable	14,000 00
Commercial	8,064 44	Customers' bonds left with bank for safe keeping	7,500 00
Savings	3,108 19		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,400 00		
Total cash on hand:			
Commercial	8,193 39		
Overdrafts	34 38		
Banking house	4,100 00		
Furniture and fixtures	2,000 00		
Customers' bonds left with bank for safe keeping	7,500 00		
Total	$233,946 82	Total	$233,946 82

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No. 339.

THE OLD CORUNNA STATE BANK, CORUNNA.

Organized May 5, 1906.

E. T. SIDNEY, *President;* W. A. ROSENKRANS, J. H. COLLINS, *Vice Presidents;* F. WM. NOTNAGEL, *Cashier;* F. L. BROOKS, *Assistant Cashier.*
DIRECTORS.—W. A. Rosenkrans, E. T. Sidney, Samuel M. Kerby, W. M. Bush, Jos. H. Collins, F. R. Gilna.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$261,490 30	Surplus fund	50,000 00
Savings	87,801 03	Undivided profits, net	15,120 35
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,104 32
Commercial	17,912 94	Commercial deposits subject to check	197,602 98
Savings	270,642 15	Demand certificates of deposit	41,532 10
Bonds and securities:		Cashier's checks	5,049 17
Savings	228,400 00	Due to other banks and bankers	12,757 19
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	33,046 52	Savings deposits (book account)	372,961 85
Savings	72,808 74	Savings certificates of deposit	279,941 75
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	27,725 00
Savings dept. only	19,300 00		
Total cash on hand:			
Commercial	6,328 52		
Savings	10,000 00		
Overdrafts	1,041 50		
Banking house	17,000 00		
Furniture and fixtures	6,000 00		
Due from banks other than in reserve cities	180 82		
Customers' bonds left with bank for safe keeping	27,725 00		
Outside checks, and other cash items	617 19		
Total	$1,060,294 71	Total	$1,060,294 71

No. 652.

COVERT STATE BANK, COVERT.

Organized March 15, 1920.

O. M. VAUGHAN, *President;* T. C. TIEDEBOHL, JR., *Vice President;* THOMAS SPELMAN, *Cashier.*
DIRECTORS.—Geo. C. Monroe, Thomas Spelman, T. C. Tiedebohl, Jr., O. M. Vaughan, E. J. Kirby.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$65,895 54	Surplus fund	6,250 00
Savings	22,437 38	Undivided profits, net	3,197 59
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,261 11
Commercial	1,700 00	Commercial deposits subject to check	53,051 03
Savings	66,249 40	Savings deposits (book acc't)	111,958 83
Bonds and securities:		Savings certificates of deposit	36,790 83
Savings	24,150 00	Club savings deposits	11,691 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	1,950 00
Savings	34,317 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,050 00		
Total cash on hand:			
Commercial	6,937 75		
Overdrafts	88 31		
Banking house	5,000 00		
Furniture and fixtures	1,750 00		
Other real estate	1,949 53		
Due from banks other than in reserve cities	1,675 32		
Customers' bonds left with bank for safe keeping	1,950 00		
Total	$247,150 39	Total	$247,150 39

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No. 182.

THE STATE BANK OF CROSWELL, CROSWELL.

Organized November 15, 1895.

JOHN P. NIGGEMAN, JR., *President* H. W. WIXON, FRANK L. FENTON, *Vice Presidents;* MELVIN H. AITKIN, *Vice President and Cashier;* M. K. DAVIS, *Assistant Cashier.*
DIRECTORS.—John P. Niggeman, Jr., Melvin H. Aitken, H. W. Wixon, H. H. Learmont, J. Frank Matthews, Frank L. Fenton, M. J. McColl.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$90,000 00
Commercial	$238,559 77	Surplus fund	28,000 00
Savings	51,308 68	Undivided profits, net	32,852 07
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	11,000 00
Commercial	36,004 24	Commercial deposits subject to check	280,407 76
Savings	258,194 62	Cashier's checks	6,392 37
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	698,000 00	Time commercial certificates of deposit	670,581 24
Savings	200,350 00	Savings deposits (book acc't)	220,568 94
Due from Federal Reserve bank:		Savings certificates of deposit	314,878 50
Commercial	37,819 44		
Savings	23,500 00		
Due from banks in reserve cities:			
Commercial	63,766 25		
Total cash on hand:			
Commercial	21,325 98		
Savings	2,094 14		
Overdrafts	649 23		
Banking house	12,500 00		
Furniture and fixtures	6,400 00		
Other real estate	3,258 53		
Stock of Federal Reserve bank	3,450 00		
Total	$1,657,180 88	Total	$1,657,180 88

No. 568.

THE STATE BANK OF CRYSTAL, CRYSTAL.

Organized August 26, 1915.

RAY BINKLEY, *President;* JAMES H. STEERE, *Vice President;* EARL J. FROST, *Cashier;* C. M. MCCRACKEN, *Assistant Cashier.*
DIRECTORS.—R. B. Smith, James H. Steere, M. J. McConkie, Ray Binkley, Ira Cummings, C. DeYoung, Earl J. Frost.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$151,455 66	Surplus fund	15,000 00
Real estate mortgages:		Undivided profits, net	4,665 45
Savings	47,044 20	Commercial deposits subject to check	52,166 77
Bonds and securities:		Demand certificates of deposit	110,946 06
Savings	40,905 84	State moneys on deposit	7,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	52,711 08
Commercial	14,356 88	Savings certificates of deposit	20,366 10
Savings	1,882 48	Customers' bonds left with bank for safe keeping	11,250 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,995 31		
Total cash on hand:			
Commercial	10,693 25		
Overdrafts	274 58		
Banking house	5,000 00		
Furniture and fixtures	3,598 57		
Due from banks other than in reserve cities	978 19		
Customers' bonds left with bank for safe keeping	11,250 00		
Outside checks, and other cash items	170 50		
Total	$294,605 46	Total	$294,605 46

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No. 529.

THE DAGGETT STATE BANK, DAGGETT.

Organized May 27, 1912.

ANDREW E. WENG, *President;* D. R. LANDSBOROUGH, *Vice President;* C. O. LARSEN, *Cashier;* GEORGE H. BERGSTROM, *Assistant Cashier.*

DIRECTORS.—Andrew E. Weng, D. R. Landsborough, Arthur A. Weng, Chas. Peterson, Theodore Eckman, Wencle Dolsky.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$55,003 31	Surplus fund	20,000 00
Savings	51,936 41	Undivided profits, net	2,635 97
Real estate mortgages:		Commercial deposits subject to check	66,111 99
Commercial	21,212 79	Demand certificates of deposit	12,364 75
Savings	33,155 48	Cashier's checks	1,826 88
Bonds and securities:		Savings deposits (book acc't)	161,176 09
Commercial	28,911 95	Notes and bills rediscounted	14,050 00
Savings	61,792 98	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	500 00
Commercial	16,353 07		
Savings	3,352 91		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,050 00		
Total cash on hand:			
Commercial	2,520 62		
Savings	9,000 00		
Overdrafts	234 29		
Banking house	2,000 00		
Furniture and fixtures	2,400 00		
Other real estate	17,047 73		
Due from banks other than in reserve cities	1,057 25		
Customers' bonds left with bank for safe keeping	500 00		
Outside checks, and other cash items	136 89		
Total	$308,665 68	Total	$308,665 68

No. 176.

DAVISON STATE BANK, DAVISON.

Organized December 23, 1894.

JAMES H. BAXTER, *President;* I. J. BERRY, *Vice President;* C. E. LEACH, *Cashier;* C. S. STOMBAUGH, J. W. HARLAN, *Assistant Cashiers.*

DIRECTORS.—James H. Baxter, S. T. Hall, F. J. Smith, F. W. Knapp, C. E. Leach, I. J. Berry, J. M. Van Buskirk, A. S. Harrison, Grant Stimson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$224,696 79	Surplus fund	25,000 00
Savings	76,707 25	Undivided profits, net	30,528 89
Real estate mortgages:		Commercial deposits subject to check	131,629 59
Commercial	4,110 00	Demand certificates of deposit	88,735 72
Savings	152,543 40	Certified checks	135 60
Bonds and securities:		Savings deposits (book acc't)	324,957 95
Savings	82,844 00	Club savings deposits	1,212 94
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	8,650 00
Commercial	12,196 22		
Savings	10,000 00		
Due from banks in reserve cities:			
Commercial	52,471 17		
Savings	73 87		
Total cash on hand:			
Commercial	7,293 52		
Savings	4,100 00		
Overdrafts	94 91		
Banking house	4,000 00		
Furniture and fixtures	4,000 00		
Other real estate	15,269 56		
Customers' bonds left with bank for safe keeping	8,650 00		
Stock of Federal Reserve bank	1,800 00		
Total	$660,850 69	Total	$660,850 69

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No. 653.

FARMERS STATE BANK, DAVISON.

Organized December 16, 1919.

IRA DICKINSON, *President;* MELZOR HILL, *Vice President;* HARRY POTTER, *Cashier;* HOWARD RICE, M. A. MCBRATNEY, *Assistant Cashiers.*

DIRECTORS.—Ira Dickinson, Harry Potter, Melzor Hill, Mark Baxter, Wm. E. Hill, Wm. J. Leach, H. C. Whipple, Wm. Annibal.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$92,299 20	Surplus fund	2,500 00
Savings	19,752 00	Undivided profits, net	10,146 75
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	334 41
Commercial	59,645 29	Commercial deposits subject to check	47,153 27
Savings	5,535 00	Demand certificates of deposit	33,477 72
Bonds and securities:		Cashier's checks	70 18
Commercial	4,200 00	Savings deposits (book acc't)	118,505 35
Savings	24,500 00	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	16,950 00
Commercial	16,036 33		
Savings	7,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,150 00		
Total cash on hand:			
Commercial	1,597 67		
Savings	7,000 00		
Overdrafts	385 92		
Banking house	8,600 00		
Furniture and fixtures	5,750 00		
Other real estate	5,196 29		
Customers' bonds left with bank for safe keeping	16,950 00		
Outside checks, and other cash items	539 98		
Total	$279,137 68	Total	$279,137 68

No. 630.

THE AMERICAN STATE BANK, DEARBORN.

Organized August 29, 1919.

FRED W. DALBY, *President;* SAMUEL B. LONG, *Vice President;* ALONZO R. LITTLE, *Executive Vice President;* CLARE A. ENGLISH, *Cashier;* WALLACE J. ADAMS, R. A. SCHLOFF, *Assistant Cashiers.*

DIRECTORS.—Fred W. Dalby, Harvey B. Wallace, Samuel B. Long, Herbert C. Munro, James E. Greene, Alonzo R. Little.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$444,942 11	Surplus fund	60,000 00
Savings	241,840 32	Undivided profits, net	21,963 18
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,396 94
Savings	651,996 38	Commercial deposits subject to check	250,701 69
Bonds and securities:		Certified checks	5,154 25
Savings	320,900 00	Cashier's checks	6,902 67
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	12,518 45	Savings deposits (book acc't)	1,360,581 26
Savings	122,936 15	Savings certificates of deposit	47,369 74
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	38,933 39
Savings dept. only	22,250 00	Bills payable	50,000 00
Exchanges for clearing house:			
Commercial	2,336 31		
Total cash on hand:			
Commercial	21,515 56		
Savings	20,000 00		
Banking house	63,000 00		
Furniture and fixtures	25,680 81		
Other real estate	4,086 21		
Accrued interest, receivable (net)	3,000 82		
Total	$1,957,003 12	Total	$1,957,003 12

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No. 725.

BANK OF COMMERCE, DEARBORN.

Organized March 9, 1925.

HENRY H. SANGER, *President;* SAMUEL R. KINGSTON, *Vice President;* OREN O. OTIS, *Vice President and Cashier;* WILLIAM O. GIERK, *Assistant Cashier.*

DIRECTORS.—Henry H. Sanger, Oren O. Otis, Edwin H. Nelson, Samuel R. Kingston, Sherwin A. Hill, W. B. Mayo, H. F. Clippert.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$469,253 72	Surplus fund	58,000 00
Real estate mortgages:		Undivided profits, net	34,950 78
Savings	219,907 73	Commercial deposits subject to check	586,404 63
Bonds and securities:		Demand certificates of deposit	113,399 99
Commercial	252,053 39	Certified checks	33 48
Savings	394,196 38	Cashier's checks	21 61
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	275,798 00	Savings deposits (book acc't)	988,171 98
Savings	238,469 88	Savings certificates of deposit	7,448 01
Total cash on hand:		Club saving deposits	3,200 25
Commercial	13,927 08	Accrued interest and expense payable (net)	6,804 41
Savings	5,175 80		
Overtrafts	37 40		
Banking house	103,400 00		
Furniture and fixtures	19,600 00		
Accrued interest, receivable (net)	16,615 76		
Total	$2,008,435 14	Total	$2,008,435 14

No. 743.

BANK OF DEARBORN, DEARBORN.

Organized November, 26, 1926.

CLARENCE H. BOOTH, *President;* F. J. MAURICE, *Vice President;* EMANUEL C. LINDMAN, *Cashier;* WALTER H. BELL, JR., *Assistant Cashier.*

DIRECTORS.—George R. Andrews, Clarence H. Booth, L. J. Craig, E. G. Liebold, Frank J. Maurice, A. J. Peoples, James T. Whitehead, Clarence E. Wilcox, Albert B. Lowrie, D. P. Caulkins, Geo. B. Judson, Alvan Macauley Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$357,267 15	Surplus fund	51,100 00
Real estate mortgages:		Undivided profits, net	12,863 69
Commercial	4,300 00	Reserved for taxes, interest, depreciation, etc.	29,306 71
Savings	286,091 22	Commercial deposits subject to check	1,174,055 31
Bonds and securities:		Certified checks	66 00
Commercial	784,078 39	Cashier's checks	7,780 56
Savings	748,528 19	Due to other banks and bankers	4,431 06
Due from Federal Reserve bank:		State moneys on deposit	25,000 00
Commercial	106,122 27	Industrial investment certificates	3,702 54
Savings	30,000 00	Savings deposits (book acc't)	774,065 67
Due from banks in reserve cities:		Savings certificates of deposit	162,326 15
Commercial	14,180 44	Club savings deposits	47,629 93
Exchanges for clearing house:		Bills payable	100,000 00
Commercial	1,148 14		
Total cash on hand:			
Commercial	41,061 17		
Savings	10,000 00		
Overdrafts	1 78		
Banking house	115,851 61		
Furniture and fixtures	40,334 74		
Other real estate	8,007 50		
Due from banks other than in reserve cities	12,389 24		
Outside checks, and other cash items	5 45		
Stock of Federal Reserve bank	7,500 00		
Accrued interest, receivable (net)	25,460 33		
Total	$2,592,327 62	Total	$2,592,327 62

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No. 459.

THE DEARBORN STATE BANK, DEARBORN.

Organized May 20, 1910.

HENRY FORD, *President;* HERMAN KALMBACH, E. G. LIEBOLD, *Vice Presidents;* CHAS. R. SMITH, *Cashier;* ROY L. FERGUSON, *Assistant Cashier;* J. W. BLANKERTZ, *Auditor.*
DIRECTORS.—Henry Ford, Herman Kalmbach, E. G. Liebold, H. L. Burdeno, C. L. Parker, Jesse W. Bollinger, M. B. Wallace.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$942,352 99	Surplus fund	200,000 00
Real estate mortgages:		Undivided profits, net	15,634 45
Savings	1,741,187 97	Commercial deposits subject to check	1,885,297 43
Bonds and securities:		Certified checks	724 85
Commercial	860,150 66	Cashier's checks	25,044 32
Savings	1,696,898 85	Due to other banks and bankers	43,433 40
Due from Federal Reserve bank:		Savings deposits (book acc't)	3,218,869 73
Commercial	180,809 56	Savings certificates of deposit	130,061 99
Savings	100,000 00	Bills payable	250,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	210,670 00
Commercial	31,470 65	Trust department:	
Exchanges for clearing house:		Trust deposits—Totals	159,847 63
Commercial	2,328 53		
Total cash on hand:			
Commercial	53,586 11		
Savings	6,301 48		
Banking house	396,165 52		
Furniture and fixtures	26,757 81		
Other real estate	5,203 81		
Customers' bonds left with bank for safe keeping	210,670 00		
Stock of Federal Reserve bank	14,250 00		
Accrued interest, receivable (net)	11,602 23		
Trust department:			
Cash and due from banks in reserve cities	8,397 63		
Securities	151,450 00		
Total	$6,439,583 80	Total	$6,439,583 80

No. 692.

PEOPLES WAYNE COUNTY BANK OF DEARBORN.

Organized June 6, 1922.

One Branch.

WM. H. MCCLENAHEN, *President;* GEO. WILEY, EDWIN J. ECKERT, *Vice Presidents;* WESLEY E. SMITH, *Cashier;* GEORGE J. PIPPER, *Auditor.*
DIRECTORS.—Charles F. Clippert, Edwin J. Eckert, Charles J. Horger, Arthur E. Loch, Wm. H. McClenahen, Albert P. Ternes, George Wiley, John H. Schaefer, Fred E. Maples, Robert W. Ford, John R. Bodde, H. L. Chittenden, John H. Hart, Benj. G. Vernor, Albert E. Green, E. K. Matlock, Mark A. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,466,133 57	Surplus fund	200,000 00
Savings	427,931 86	Undivided profits, net	28,769 50
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	22,386 00
Savings	565,675 06	Commercial deposits subject to check	1,291,275 11
Bonds and securities:		Certified checks	28,589 80
Savings	772,156 29	Cashier's checks	19,955 68
Due from banks in reserve cities:		Due to other banks and bankers	12,008 83
Commercial	138,401 43	State moneys on deposit	10,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book acc't)	1,964,835 33
Savings dept. only	225,000 00	Savings certificates of deposit	34,782 41
Exchanges for clearing house:		Accrued interest and expense payable (net)	340 02
Commercial	8,789 06		
Total cash on hand:			
Commercial	64,787 14		
Overdrafts	1,014 16		
Banking house	134,426 70		
Accrued interest, receivable (net)	8,627 41		
Total	$3,812,942 68	Total	$3,812,942 68

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No. 684.

UNION STATE BANK, DEARBORN.

Organized August 31, 1921.

Two Branches.

JOSEPH HENN, *Chairman of Board.*

W. J. RACHOW, *President and Cashier;* CHARLES E. CLARK, HOWARD O. WELLS, *Vice Presidents;* PERCY J. WINES, JOSEPH A. GEORGE, *Assistant Cashiers;* HAL H. SMITH, *Attorney;* VICTOR TINEREAN, *Manager Foreign Department;* C. H. GATES, *Manager New Business Department.*

DIRECTORS.—Frank W. Blair, Anthony M. Esper, Joseph Henn, Casper B. Hughes, Joseph M. Karmann, Charles E. Clark, Edward Miller, Joseph Neckel, Ferdinand Porath, Jr., W. J. Rachow, Hal H. Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$758,267 89	Surplus fund	203,150 00
Savings	1,242,706 96	Undivided profits, net	52,551 67
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	35,825 08
Commercial	53,602 00	Commercial deposits subject to check	1,133,689 69
Savings	389,469 04	Certified checks	1,367 00
Bonds and securities:		Cashier's checks	23,690 97
Commercial	139,709 00	State moneys on deposit	10,000 00
Savings	378,397 50	Savings deposits (book acc't)	1,737,307 32
Due from banks in reserve cities:		Savings certificates of deposit	450,429 07
Commercial	413,308 53	Club savings deposits	35,725 02
Savings	128,370 27		
Total cash on hand:			
Commercial	30,334 82		
Savings	74,000 00		
Overdrafts	605 20		
Premium account	2,588 92		
Banking house	197,692 28		
Furniture and fixtures	20,503 06		
Other real estate	18,572 46		
Accrued interest, receivable (net)	32,463 41		
Other assets	3,144 48		
Total	$3,883,735 82	Total	$3,883,735 82

No. 319.

*THE CITIZENS STATE BANK, DECATUR.

Organized August 15, 1905.

GEO. T. POMEROY, *President;* A. J. GOBLE, F. P. HALL, *Vice Presidents;* J. C. POMEROY, *Cashier.*

DIRECTORS.—W. C. Snyder, Ada Isham, Geo. T. Pomeroy, A. J. Goble, F. P. Hall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$158,788 74	Surplus fund	2,727 61
Savings	41,420 25	Reserved for taxes, interest, depreciation, etc.	1,249 72
Real estate mortgages:		Commercial deposits subject to check	99,310 36
Savings	46,098 45	Demand certificates of deposit	68,678 50
Bonds and securities:		Cashier's checks	991 28
Commercial	38,400 00	State moneys on deposit	5,000 00
Savings	11,000 00	Savings deposits (book acc't)	95,011 60
Due from banks in reserve cities:		Savings certificates of deposit	11,296 43
Commercial	16,047 06	Club savings deposits	3,450 25
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	43,500 00
Savings dept. only	10,000 00		
Exchanges for clearing house:			
Commercial	267 76		
Total cash on hand:			
Commercial	7,924 05		
Overdrafts	832 27		
Banking house	7,676 85		
Furniture and fixtures	2,313 69		
Other real estate	15,446 63		
Total	$356,215 75	Total	$356,215 75

*Consolidated with First State Bank, Decatur, on November 6, 1930.

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No. 102.

*THE FIRST STATE BANK, DECATUR.

Organized August 15, 1890.

E. E. COPLEY, *President;* L. E. VAN ANTWERP, *Vice President and Cashier;* H. H. CREAGAN, *Assistant Cashier.*

DIRECTORS.—Belle A. Baker, E. E. Copley, H. H. Creagan, L. E. Van Antwerp, J. E. Maxwell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$198,026 16	Surplus fund	10,500 00
Real estate mortgages:		Undivided profits, net	5,423 22
Commercial	3,000 00	Reserved for taxes, interest, depreciation, etc.	750 00
Savings	75,368 49	Commercial deposits subject to check	88,168 85
Bonds and securities:		Demand certificates of deposit	108,453 35
Commercial	43,177 60	Cashier's checks	674 20
Savings	78,505 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	119,270 55
Commercial	17,630 47	Savings certificates of deposit	58,769 46
Savings	5,000 00	Bills payable	30,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	29,900 00
Savings dept. only	16,000 00		
Exchanges for clearing house:			
Commercial	1,183 46		
Total cash on hand:			
Commercial	6,157 63		
Savings	5,000 00		
Overdrafts	57 94		
Banking house	6,830 00		
Furniture and fixtures	28 00		
Other real estate	8,390 03		
Customers' bonds left with bank for safe keeping	29,900 00		
Outside checks, and other cash items	154 85		
Total	$494,409 63	Total	$494,409 63

*November 6, 1930 The Citizens State Bank, Decatur, consolidated with the First State Bank, Decatur.

No. 335.

THE DEERFIELD STATE BANK, DEERFIELD.

Organized March 10, 1906.

WM. F. WEISINGER, *President;* WM. T. ATKIN, *Vice President;* FRED W. KING, *Cashier;* GUY H. ROBERTS, *Assistant Cashier.*

DIRECTORS.—Wm. F. Weisinger, Wm. T. Atkin, E. W. Logan, Arthur J. Ingold, Guy H. Roberts.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$84,315 68	Surplus fund	12,500 00
Savings	20,000 00	Undivided profits, net	3,608 15
Real estate mortgages:		Commercial deposits subject to check	79,366 86
Commercial	3,550 00	Demand certificates of deposit	15,257 29
Savings	89,860 00	Cashier's checks	918 24
Bonds and securities:		Savings deposits (book acc't)	162,723 53
Commercial	10,500 00	Club savings deposits	2,911 80
Savings	36,000 00		
Due from banks in reserve cities:			
Commercial	24,691 87		
Savings	9,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,050 00		
Total cash on hand:			
Commercial	5,049 71		
Overdrafts	39 61		
Furniture and fixtures	3,229 00		
Total	$297,285 87	Total	$297,285 87

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No. 301.

THE DELTON STATE BANK, DELTON.

Organized November 3, 1904.

FRED O. HUGHES, *President;* WM. ELLIOTT, *Vice President and Cashier;* LETA HAYWARD, *Assistant Cashier.*

DIRECTORS.—William Elliott, Geo. J. Doster, Silas S. Doster, T. A. Aldrich, Fred O. Hughes, Chas. H. Hughes, Jennie H. Aldrich.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$62,005 62	Surplus fund	10,000 00
Savings	37,641 93	Undivided profits, net	13,259 42
Real estate mortgages:		Commercial deposits subject to check	69,883 33
Savings	166,006 09	Savings deposits (book acc't)	196,007 34
Bonds and securities:		Savings certificates of deposit	118,239 26
Savings	14,500 00		
Due from banks in reserve cities:			
Savings	81,251 68		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	27,750 00		
Total cash on hand:			
Commercial	15,223 79		
Overdrafts	180 39		
Banking house	8,510 14		
Furniture and fixtures	3,128 45		
Other real estate	8,948 57		
Due from banks other than in reserve cities	2,242 69		
Total	$427,389 35	Total	$427,389 35

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No. 357.

*THE AMERICAN STATE BANK, DETROIT.

Organized December 20, 1906.
Twenty-seven Branches.

JOHN J. BARLUM, *Chairman of the Board.*
ROBERT M. ALLAN, *President;* CHAS. P. LARNED, GORDON FEARNLEY, JOEL STOCKARD, A. J. MAYNARD, G. HALL ROOSEVELT, OSCAR L. GREEN, E. WM. NELSON, *Vice Presidents;* CHAS. G. SHERK, JR., STANLEY M. DAVIS, *Assistant Vice Presidents;* WALTER VAN GOETHEM, *Cashier;* R. W. SLAYTON, WM. R. BOTSFORD, H. RUNNELS, F. C. MACDONALD, J. ELMER STRAUSS, CHAS. MCMICHAEL, SMITH FALCONER, *Assistant Cashiers.*
DIRECTORS.—Chas. P. Larned, Henry S. Koppin, John J. Barlum, Frank E. Doremus, Fred J. McDonald, Gordon Fearnley, Joel L. Stockard, Frank E. Logan, Robert M. Allan, Frank W. Shuell, Nelson J. Dessert, Geo. M. Welch, Wm. F. Connolly, Frank H. Dohany, Chas. Gauss, John F. Conley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$2,500,000 00
Commercial	$24,222,226 48	Surplus fund	2,500,000 00
Real estate mortgages:		Undivided profits, net	1,144,574 52
Commercial	748,833 47	Dividends unpaid	1,584 24
Savings	13,684,948 78	Commercial deposits subject to check	17,480,823 72
Bonds and securities:		Demand certificates of deposit	281,418 61
Commercial	43,670 75	Certified checks	127,891 97
Savings	3,666,727 41	Cashier's checks	506,289 92
Due from Federal Reserve bank:		Due to other banks and bankers	2,313,029 05
Commercial	1,532,691 99	State moneys on deposit	444,671 47
Savings	717,371 95	U. S. government deposits	33,256 21
Due from banks in reserve cities:		Savings deposits (book acc't)	21,594,364 99
Savings	2,066,097 51	Savings certificates of deposit	1,424,887 19
Exchanges for clearing house:		Club savings deposits	859,890 10
Commercial	855,630 41	Bills payable	600,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	1,847,000 00
Commercial	375,000 00	Customers' acceptances and letters of credit	22,112 00
Savings	234,875 03	Accrued interest and expense payable (net)	327,497 65
Overdrafts	34,135 06	Other liabilities	92,252 02
Banking house	1,377,265 75		
Furniture and fixtures	550,544 40		
Other real estate	299,358 93		
Due from banks other than in reserve cities	10,191 07		
Customers' bonds left with bank for safe keeping	1,847,000 00		
Outside checks, and other cash items	1,422,066 41		
Stock of Federal Reserve bank	150,000 00		
Accrued interest, receivable (net)	238,612 71		
Customers' acceptances and letters of credit	22,112 00		
Other assets	2,183 55		
Total	$54,101,543 66	Total	$54,101,543 66

*March 14, 1930 The Guaranty State Bank of Detroit consolidated with the American State Bank, Detroit.

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*AMERICAN STATE TRUST COMPANY OF DETROIT, DETROIT.

Organized February 19, 1925.

ROBERT M. ALLAN, *President;* GORDON FEARNLEY, *Vice President;* OLIVER D. MARCKS, *Vice President and Trust Officer;* WALTER A. PORTER, *Secretary and Treasurer;* WILBUR J. DANAHER, VICTOR H. WEHMEIER, *Assistant Secretaries;* WILLIAM F. CROOKE, *Assistant Treasurer.*

DIRECTORS.—Robert M. Allan, John J. Barlum, John A. Campbell, John F. Conley, Wm. F. Connolly, Nelson J. Dessert, Frank H. Dohany, Frank C. Everts, Gordon Fearnley, William Friedman, William Henry Gallagher, Charles Gauss, Oscar L. Green, John S. Haggerty, George H. Kirchner, Charles P. Larned, Frank E. Logan, Felix J. Mahler, Oliver D. Marcks, Fred J. McDonald, M. M. Read, Frank W. Shuell, Joel Stockard, George M. Welch.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$300,000 00
Time	$109,771 38	Surplus fund	63,000 00
Demand	22,178 59	Undivided profits (less expenses, interest and taxes paid)	57,526 90
Loans on real estate mortgages:		Deferred profits	4,891 00
In office	82,068 18	Reserve for taxes, etc.	11,472 63
With state treasurer	75,000 00	Corporate agency deposits	245,757 36
Bonds:		Trust deposits	197,411 42
In office	172,985 30	Escrow deposits	4,900 00
With state treasurer	79,239 00	Certificates of deposit	41,303 58
Stocks	5,454 00	Accrued interest	429 11
Advances to trusts	19,270 66	Other liabilities	139,631 29
Premiums paid	1,530 23		
Furniture and fixtures	8,301 30		
Due from other banks and bankers	70,589 49		
Cash	500 00		
Certificates of deposit	269,000 00		
Accrued interest and prepaid expense	13,700 69		
Other assets	135,734 47		
Total	$1,066,323 29	Total	$1,066,323 29

*August 15, 1930 The United States Trust Co., Detroit, changed its title to American State Trust Co., of Detroit.

AMERICAN TRUST COMPANY, DETROIT.

Organized May 12, 1917.

CHAS. F. CLIPPERT, *President;* JOHN C. SHAW, J. K. FITZSIMMONS, *Vice Presidents;* JOSEPH W. WADE, *Secretary and Treasurer;* HENRY P. MELOCHE, *Assistant Secretary.*

DIRECTORS.—Harry Allen, Chas. F. Clippert, A. Fitzgerald, R. G. Lambrecht, Albert R. Lonyo, U. Grant Race, Julius Moeller, J. K. Fitzsimmons, Edw. Rogers.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$500,000 00
Time	$4,023 33	Reserve for taxes, etc.	5,522 85
Loans on real estate mortgages:		Participation certificates	451,600 00
In office	7,034,550 00	Trust deposits	340,895 37
With state treasurer	184,500 00	Debentures	82,000 00
Other loans	11,609 69	Matured bonds	55,300 00
Bonds:		Mortgages payable (real estate)	185,835 00
In office	5,530 65	Real estate bonds sold under guarantee	7,024,250 00
With state treasurer	16,000 00	Bills payable	257,569 21
Matured mortgages receivable	166,628 81	Mortgages payable land contracts	100,000 00
Matured mortgages receivable, pledged	70,000 00	Mortgages payable land contracts pledged	123,780 00
Real estate owned	447,813 18	Accrued interest	360 00
Real estate mortgages and cash to secure debentures and participation certificates	539,861 02		
Office improvement account	1,288 31		
Land contracts receivable	216,109 31		
Land contracts receivable, pledged	326,840 10		
Due from other banks and bankers	33,793 50		
Interest, insurance and taxes receivable	41,650 40		
Expenses exceeding earnings	26,914 13		
Total	$9,127,112 43	Total	$9,127,112 43

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BANKERS TRUST COMPANY OF DETROIT, DETROIT.

Organized April 26, 1917.

ARTHUR WEBSTER, *Chairman of the Board.*
WALTER C. BRANDON, *President;* GEO. V. N. LOTHRUP, RALPH NIXON, *Vice Presidents;* HARRY W. HANSON, *Secretary-Treasurer;* OTTO G. WISMER, *Vice President and Trust Officer;* ARTHUR A. PRABEL, M. J. OSWALD, *Assistant Secretary-Treasurers;* A. B. FAUSER, *Assistant Secretary;* NELSON F. ADAMS, *Assistant Trust Officer.*
DIRECTORS.—Jno. C. Bills, Walter C. Brandon, Fred Burton, Leo. M. Butzel, Frank C. Cook, Frank D. Eaman, Harry W. Hanson, Claude M. Harmon, Frederick J. Haynes, Earl I. Heenan, Wm. R. Kales, G. V. N. Lothrup, Walter B. Maurice, Ralph Nixon, M. Hubert O'Brien, Chas. A. Parcells, Robert Shiell, James M. Teahen, Glenn F. Turnbull, Arthur Webster, Otto G. Wismer.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$1,000,000 00
Time	$19,018 68	Surplus fund	700,000 00
Loans on real estate mortgages:		Undivided profits (less expenses, interest and taxes paid)	206,767 30
In office	925,092 27	Reserve for taxes, etc.	34,475 12
With state treasurer	203,300 00	Corporate agency deposits	120,296 68
Bonds:		Trust deposits	71,332 31
In office	1,142,456 67	Debentures	27,454,920 00
Stocks	100,000 00	Certificates of deposit	452,350 97
Real estate owned	440,334 27	Bills payable	887,000 00
Other investments	384,639 54	Other liabilities	567,693 30
Real estate mortgages to secure debentures	27,954,053 54		
Advances to trusts	4,806 35		
Due from approved reserve depositories	114,211 07		
Furniture and fixtures	1,900 00		
Banking house	173,886 09		
Cash	700 00		
Items in transit	30,437 20		
Total	$31,494,835 68	Total	$31,494,835 68

CITY INDUSTRIAL BANK, DETROIT.

Organized November 26, 1927.

EUGENE W. LEWIS, *President;* GLENN F. TURNBULL, *Vice President;* CLIFFORD L. RUGG, *Secretary;* A. G. ROPP, *Treasurer.*
DIRECTORS.—Montgomery Whaling, Ira B. Schmidt, A. G. Ropp, C. L. Rugg, Eugene W. Lewis, G. F. Turnbull, F. W. Hubbard, Samuel C. Mumford.

Statement September 24. 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$125,000 00
Notes receivable, industrial plan	$102,284 55	Surplus and undivided profits	6,016 67
Notes receivable other	13,817 16	Reserve for taxes, interest, etc	7,697 76
Other investments	134,676 85	Payments on installment certificates:	
Accrued interest on investments	803 84	Hypothecated	65,836 27
Due from banks in reserve cities	1,342 82	Unhypothecated	27,220 41
Expense, interest and taxes paid, exceeding earnings	4,218 13	Investment certificates outstanding	26,002 50
Furniture and fixtures	1,309 96	Collections	679 70
Total	$258,453 31	Total	$258,453 31

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No. 580.

COMMONWEALTH COMMERCIAL STATE BANK, DETROIT.

Organized April 12, 1916.
Twenty-two Branches.

MARTIN E. GALVIN, *Chairman of the Executive Committee;* J. W. MCCAUSEY, *Vice-Chairman of the Board.*
FRANK WOLF, *President;* FRED H. TALBOT, G. W. J. LINTON, WM. W. SMITH, T. ALLAN SMITH, MARTIN E. GALVIN, *Vice Presidents;* HOWARD P. PARSHALL, *Vice President and Cashier;* ARTHUR O. DAHLSTROM, DONAL JENKINS, *Assistant Cashiers.*
DIRECTORS.—Frank Hooker Alfred, David H. Barnett, Frank G. Baxter, James B. Bradley, John H. Castle, Richard Earhart, Thomas Forman, Alexander Freeman, M. E. Galvin, James H. Garlick, Clarence E. Gittins, Lewis G. Gorton, John S. Haggerty, Paul H. King, H. Wm. Klare, Ernest O. Knight, G. W. J. Linton, Dean Lucking, J. W. McCausey, T. J. W. McCausey, Daniel P. Markey, Guy W. Moore, Robert Oakman, H. P. Parshall, Earl H. Shedd, Walter F. Sheetz, Wm. W. Smith, Wm. H. Steger, Carl T. Storm, Fred H. Talbot, Comfort A. Tyler, Clyde I. Webster, Frank Wolf, Arthur E. Wood, Fred L. Woodworth.

Statement September 24, 1930.

Resources.

Loans and discounts:		
Commercial	$3,467,081	75
Savings	3,856,233	20
Real estate mortgages:		
Commercial	136,532	66
Savings	5,233,632	35
Bonds and securities:		
Commercial	3,783,632	80
Savings	1,483,459	14
Due from banks in reserve cities:		
Commercial	921,455	65
U. S. Bds. and Cert. of Ind. as legal reserve:		
Savings dept. only	1,303,141	94
Exchanges for clearing house:		
Commercial	239,432	57
Total cash on hand:		
Commercial	393,695	04
Savings	300,000	00
Overdrafts	11,820	74
Banking house	580,775	24
Furniture and fixtures	110,884	23
Other real estate	175,367	61
Due from banks other than in reserve cities	50,943	10
Customers' bonds left with bank for safe keeping	67,567	00
Outside checks, and other cash items	2,102	66
Accrued interest, receivable (net)	211,998	36
Other assets	137,861	60
Total	$22,467,617	64

Liabilities.

Capital stock paid in	$1,000,000	00
Surplus fund	1,000,000	00
Undivided profits, net	351,592	09
Dividends unpaid	1,429	50
Reserved for taxes, interest, depreciation, etc.	938	14
Commercial deposits subject to check	6,845,909	98
Demand certificates of deposit	217,349	09
Certified checks	18,900	09
Cashier's checks	247,817	35
Due to other banks and bankers	295,600	28
State moneys on deposit	210,216	03
Savings deposits (book acc't)	10,425,384	76
Savings certificates of deposit	179,461	47
Club savings deposits	1,448,181	64
Customers' bonds left with bank for safe keeping	67,567	00
Accrued interest and expense payable (net)	132,753	81
Other liabilities	24,516	41
Total	$22,467,617	64

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No. 47.

THE DETROIT SAVINGS BANK, DETROIT.

Organized 1849. Reorganized July 18, 1871.
Twenty-seven Branches.

JOHN M. DWYER, *Chairman of the Board.*
WALTER L. DUNHAM, *President;* J. MORELAND MATTINGLY, *Assistant to President;* JAS. H. DOHERTY, JOHN C. DILWORTH, WILSON FLEMING, L. A. WILSON, *Vice Presidents;* KENNETH PATON, *Vice President and Cashier;* EDWIN D. KAY, CECIL S. HUNT, C. C. BOGAN, *Assistant Vice Presidents;* WM. H. WATSON, EDW. J. DEE, FRED C. ANDREWS, H. N. BAXENDALE, THEO B. DORAN, DERVINE T. GOUIN, HERMAN A. LOEFFLER, SAMUEL D. MULLIN, *Assistant Cashiers;* J. A. MENNER, *Superintendent of Branches.*
DIRECTORS.—Sidney T. Miller, Sr., Charles A. Dean, Jr., Geo. T. Hendrie, John M. Dwyer, Paul F. Bagley, David S. Carter, Robert Henkel, Jerome H. Remick, Fred'k T. Ducharme, Jas. T. McMillan, Ralph Stoepel, James H. Doherty, Sidney T. Miller, Jr., Walter L. Dunham, E. D. Stair, Chas. M. Roehm, Edward S. Evans, Edward E. MacCrone.

Statement September 24, 1930.

Resources.

Loans and discounts:		
Commercial	$10,700,226	90
Savings	2,363,835	75
Real estate mortgages:		
Commercial	171,511	89
Savings	18,173,321	40
Bonds and securities:		
Commercial	2,118,042	22
Savings	10,643,871	63
Due from Federal Reserve bank:		
Commercial	1,180,693	70
Savings	1,040,000	00
Due from banks in reserve cities:		
Savings	832,499	01
Exchanges for clearing house:		
Savings	1,001,450	36
Total cash on hand:		
Commercial	45,561	10
Savings	400,000	00
Overdrafts	2,755	76
Banking house	2,146,990	82
Furniture and fixtures	187,431	66
Other real estate	108,513	59
Due from banks other than in reserve cities	600,485	73
Customers' bonds left with bank for safe keeping	180,479	75
Outside checks, and other cash items	112,235	42
Stock of Federal Reserve bank	120,000	00
Accrued interest, receivable (net)	491,533	43
Customers' acceptances and letters of credit	70,083	66
Other assets	50,000	00
Total	$52,741,523	78

Liabilities.

Capital stock paid in	1,500,000	00
Surplus fund	2,500,000	00
Undivided profits, net	608,240	30
Dividends unpaid	60,000	00
Reserved for taxes, interest, depreciation, etc.	74,307	10
Commercial deposits subject to check	13,472,715	77
Demand certificates of deposit	105,924	12
Certified checks	39,396	53
Cashier's checks	246,148	17
Due to other banks and bankers	667,873	79
State moneys on deposit	100,000	00
U. S. government deposits	84,959	08
Savings deposits (book acc't)	31,054,255	77
Savings certificates of deposit	655,298	94
Club savings deposits	973,519	25
Customers' bonds left with bank for safe keeping	180,479	75
Customers' acceptances and letters of credit	70,083	66
Accrued interest and expense payable (net)	347,948	05
Other liabilities	373	50
Total	$52,741,523	78

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*DETROIT TRUST COMPANY, DETROIT.

Organized November 15, 1900.

RALPH STONE, *Chairman of the Board;* ALBERT E. GREEN, *Vice Chairman of the Board.* MCPHERSON BROWNING, *President;* LAWRENCE K. BUTLER, CHAS. P. SPICER, WALTER B. HAYES, SELDON B. DAUME, ERNEST K. MATLOCK, C. TOM DARNTON, ALBERT B. HOFFMAN, EMMETT F. CONNELY, JULIUS C. PETER, HENRY HART, HARRY L. STANTON, *Vice Presidents;* FREDERICK J. MCGAVIN, ROBERT L. NIXON, CLARENCE M. JUSTICE, HERBERT V. PUSCH, HARRY R. GLEESON, W. S. GILBREATH, JR., ERLE H. HENDERSON, ALFRED SNYDER, *Assistant Vice Presidents;* WILLIAM J. THOMAS, *Treasurer;* NORTON J. MILLER, A. C. MUNRO, ROY L. THURMAN, *Assistant Treasurers;* KENNETH C. THOM, *Secretary;* R. Y. CUTLER, MARCUS BOSTWICK, LEONARD G. BECKETT, JOHN J. SPOUTZ, E. S. SNYDER, C. B. LEONHARD, *Assistant Secretaries;* PHIL D. HALL, BERT H. WICKING, DEAN E. RYMAN, F. J. O'DONNELL, PAUL R. BARTON, JOHN O. KEIM, V. C. FRATCHER, CHAS. E. HOWARD, A. W. MASSNICK, DONALD J. GARPOW, LEO J. MCMILLAN, LEO J. MCCLARTY, R. C. SIMPSON, ARTHUR KIERNAN, *Trust Officers;* H. C. VAN EVERY, *Auditor.*

DIRECTORS.—Frank H. Alfred, Standish Backus, William T. Barbour, Calvin P. Bentley, Warren S. Booth, Thos. J. Bosquett, Edgar W. Bowen, McPherson Browning, Arthur H. Buhl, Lawrence K. Butler, Leo M. Butzel, David S. Carter, H. L. Chittenden, Emory W. Clark, James E. Danaher, R. E. Danaher, James E. Davidson, Horace E. Dodge, Jr., D. Dwight Douglas, Samuel T. Douglas, Walter L. Dunham, John M. Dwyer, C. G. Edgar, Dexter M. Ferry, Jr., Charles T. Fisher, John B. Ford, Jr., Albert E. Green, Julius H Haass, Benton Hanchett, Julian H. Harris, Oren S. Hawes, Christian H. Hecker, Edward J. Hickey, James S. Holden, Edwin C. Lewis, Eugene W. Lewis, Sidney T. Miller, Sidney T. Miller, Jr., Peter J. Monaghan, M. J. Murphy, John T. Nichols, James V. Oxtoby, Daniel L. Quirk, Jr., Horace H. Rackham, Fred J. Robinson, Charles M. Roehm, Walter Scotten, Wesson Seyburn, Henry Shelden, Charles P. Spicer, Edward D. Stair, Henry G. Stevens, Ralph Stone, Richard H. Webber, Charles Wright, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$3,000,000 00
Time	$14,767,959 56	Surplus fund	7,000,000 00
Demand	151,058 37	Undivided profits (less expenses, interest and taxes paid)	4,645,854 65
Loans on real estate mortgages:		Reserve for taxes, etc.	540,325 34
In office	11,061,712 49	Trust deposits	12,244,762 05
With state treasurer	217,670 00	Accrued interest and expense payable (net)	150,334 26
Bonds:		Certificates of deposit	31,144,112 74
In office	16,233,869 42		
Due from approved reserve depositories	1,452,581 69		
Stocks	4,700,000 00		
Other real estate	1,290,219 97		
Advances to trusts	1,955,917 94		
Banking house	2,141,628 18		
Due from other banks and bankers	2,572,458 02		
Outside checks and cash items	2,663 36		
Cash	31,482 60		
Items in transit	1,297,691 90		
Accrued income receivable (net)	848,475 04		
Total	$58,725,389 04	Total	$58,725,389 04

*October 23, 1930 The Detroit & Security Trust Co., changed its title to Detroit Trust Co., Detroit.

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*EQUITABLE AND CENTRAL TRUST CO., DETROIT.

Organized November 18, 1926.

THOMAS NEAL, *President;* KIRKE A. NEAL, DONALD E. LAWRENCE, LAWRENCE J. O'BRIEN, ROBERT D. ADAMS, CHARLES A. NYMAN, *Vice Presidents;* JULIUS H. MOELLER, ALEXANDER H. FOSTER, *Vice Presidents and Trust Officers;* JAMES A. VENABLE, *Vice President and Comptroller;* JOHN K. FITZSIMMONS, WILLIAM C. HAINES, ALBERT C. DICKSON, STORM VANDERZEE, WALTER G. WISEMAN, *Assistant Vice Presidents;* JOHN C. SHAW, *Secretary and Trust Officer;* JOSEPH W. HERTEL, HENRY P. MELOCHE, FRED E. SEYFERT, JOSEPH W. WADE, *Assistant Secretaries;* ARCHIE C. SMITH, *Treasurer;* GORDON V. BROWN, *Assistant Trust Officer;* NORMAN LANE, *Auditor.*

DIRECTORS.—Thomas Neal, Herbert V. Barbour, Leo M. Butzel, Arthur D. Holmes, Bernard E. Hopper, Donald E. Lawrence, Lynn McNaughton, Norman Meginnity, Julius H. Moeller, Kirke A. Neal, Miron W. Neal, Lawrence J. O'Brien, U. Grant Race, Edward H. Rogers, Frederic B. Stevens, James Vernor, Jr., William T. Walker, J. Frazer Whitehead.

Statement September 24, 1930.

Resources.		Liabilities.	
Bank department:		Capital stock paid in	$1,000,000 00
Collateral loans:		Surplus fund	500,000 00
Time and demand	$787,099 97	Undivided profits (less expenses, interest and taxes paid)	211,668 22
Loans on real estate mortgages: In office	301,100 00	Reserve for taxes, etc.	23,906 94
Due from approved reserve depositaries	282,613 26	Corporate agency deposits	80,157 60
Outside checks and cash items	4,730 35	Trust deposits	184,324 42
Trust department:		Accrued interest	31,594 56
Loans on real estate mortgages: In office	693,880 72	Certificates of deposit	1,755,688 69
Loans on real estate mortgages: With state treasurer	208,895 00	Bank Department:	
Bonds: In office	1,271,870 17	Commercial deposits subject to check	213,944 07
Due from approved reserve depositaries	736,221 10	Certified checks	443 60
Due from other banks and bankers	300,000 00	Cashiers checks	1,993 12
Cash	9,535 86	Savings deposits—book acc'ts	958,907 31
Items and bonds in transit	39 66		
Bonds and coupons for clearing	530 00		
Advances to trusts	191,789 99		
Stocks	2,740 00		
Furniture and fixtures	88,555 38		
Accrued interest and prepaid expense	83,027 07		
Total	$4,962,628 53	Total	$4,962,628 53

*December 27, 1929 The Central Trust Co., Detroit consolidated with the Equitable Trust Co. December 27, 1929 The Equitable Trust Co. changed its title to Equitable and Central Trust Co., Detroit.

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FIDELITY TRUST COMPANY, DETROIT.

Organized July 19, 1923.

LUTHER D. THOMAS, *President;* GEORGE B. YERKES, *Vice President and General Counsel;* RICHARD W. THOMAS, LEVERETT E. FITTS, JOHN H. PATRICK, *Vice Presidents;* FRED L. DAY, PAUL W. EATON, CHARLES W. LEE, PAUL F. MEILINK, DONALD T. WEBSTER, *Assistant Vice Presidents;* THOMAS S. CLAYTON, *Vice President and Manager Bond Department;* JOSEPH A. BRANDT, *Vice President and Manager Mortgage Department;* WALTER J. STEGMEYER, *Assistant Manager Mortgage Department;* ROY R. MCDANELD, *Treasurer;* D. J. MILNE, C. B. POWELL, H. N. ROBLIN, *Assistant Treasurers;* J. L. BRUBAKER, *Secretary;* HAROLD W. COOPER, ALFRED HARRIS, *Assistant Secretaries;* C. B. NAIRN, *Auditor;* N. D. BRAGG, F. J. FREEMAN, C. W. HORR, JR., *Trust Officers.*

DIRECTORS.—Chas. B. Bohn, Charles W. Burton, Thomas S. Clayton, Gilbert L. Daane, A. R. Glancy, Albert B. Lowrie, Roy R. McDaneld, Thomas S. Merrill, Charles L. Raymond, Cramer Smith, Luther D. Thomas, Richard W. Thomas, Fred Wardell, Mrs. Alfred G. Wilson, George B. Yerkes.

Statement September 24, 1930.

Resources.		Liabilities.	
Bank department:		Capital stock paid in	$1,000,000 00
Collateral loans: Time	$5,904,546 88	Surplus fund	1,000,000 00
Loans on real estate mortgages: In office	428,255 00	Undivided profits (less expenses, interest and taxes paid)	497,901 65
Loans on real estate mortgages: With state treasurer	202,363 00	Dividends	28,000 00
Bonds: In office	3,562,270 00	Corporate deposits	1,233,806 65
Due from approved reserve depositaries	1,047,000 00	Trust deposits	475,073 85
Outside checks and cash items	20,000 00	Accrued interest and expenses payable (net)	161,937 06
Cash	30,000 00	Customers' acceptances and letters of credit	5,945 00
Items in transit	437,861 74	Bank department:	
Overdrafts	238 30	Commercial deposits subject to check	2,732,447 85
Trust department:		Demand certificates of deposit	3,105,903 66
Other loans	266,161 30	Certified checks	489 52
Loans on real estate mortgages: In office	1,241,749 00	Cashier's checks	38,898 37
Due from approved reserve depositaries	88,332 73	Due to banks and bankers	1,290,015 18
Due from other banks and bankers	257,500 00	Savings deposits (book acc't)	829,871 22
Outside checks and cash items	4,762 14	Certificates of deposit subject to savings by-laws	2,257,109 08
Cash	16,781 90		
Advances to trusts	80,024 03		
Other real estate	69,251 63		
Banking house	669,683 19		
Furniture and fixtures	62,841 52		
Accrued income receivable (net)	233,748 21		
Customers' acceptances and letters of credit	5,945 00		
Other assets	28,083 52		
Total	$14,657,399 09	Total	$14,657,399 09

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GUARANTY TRUST COMPANY, DETROIT.

Organized March 28, 1916.

FRANK G. SMITH, *Chairman of the Board.*

FRANK E. QUISENBERRY, *President;* LOUIS F. DAHLING, *Vice President and Trust Officer;* ELDRIDGE HITT, *Assistant Trust Officer;* G. ALLAN MCKAIG, *Secretary-Treasurer;* EDWARD H. WYATT, FRED VAN ZANDT, *Assistant Secretaries;* STUART J. SNYDER, *Assistant Treasurer;* MERNIE R. JEROME, *Auditor.*

DIRECTORS.—Robert M. Allan, Frank H. Bessenger, Clarence M. Burton, Charles T. Bush, James P. Cummiskey, Louis F. Dahling, Robert S. Drummond, Harold H. Emmons, Gordon Fearnley, Charles Gauss, Lewis G. Gorton, Claude M. Harmon, Rex Humphrey, Frank W. Kanter, Adam W. Lind, G. Allen McKaig, Harold R. Martin, Axel E. Michelson, Benj. F. Mortenson, Edmund T. Paterson, Samuel J. Patterson, Frank E. Quisenberry, Conrad H. Smith, Vine LaRue Smith, Frank C. Teal and John I. Turnbull.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$750,000 00
Time	$401,806 15	Surplus fund	500,000 00
Loans on real estate mortgages:		Undivided profits (less expenses, interest and taxes paid)	135,451 62
In office	15,316,810 45	Deferred profits	34,949 52
Due from approved reserve depositaries	291,731 56	Reserve for taxes, etc.	27,174 05
Trust fees receivable	11,096 77	Corporate agency deposits	145,890 03
Bonds: With state treasurer	215,000 00	Trust deposits	460,515 17
Stocks	25,000 00	Contracts payable	5,076 64
Real estate owned	274,666 02	First mortgage bonds payable	1,269,800 00
Other investments	715,099 00	Certificates of deposit	553,459 23
Deposits receivable	3,500 00	Real estate bonds sold under guarantee	12,469,815 96
Advances to trusts	27,100 79	Bills payable	922,162 28
Furniture and fixtures	62,993 85	Securities for safe keeping	1,415,609 21
Due from approved reserve agents	72,392 00	Securities sold subject to repurchase agreement	287,000 00
Due from other banks and bankers	3,755 24	Accrued interest and expense	18,768 66
Outside checks and cash items	5,471 16		
Cash	4,465 43		
Items in transit	966 48		
Coupon redemption account	89,916 90		
Accrued interest and prepaid expense	58,291 36		
Securities for safe keeping	1,415,609 21		
Total	$18,995,672 37	Total	$18,995,672 37

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No. 738.

*GUARDIAN DETROIT BANK, DETROIT.

Organized April 29, 1927.

Twenty Branches

FRED T. MURPHY, *Chairman of the Board;* ERNEST KANZLER, *Chairman of the Executive Committee;* GEORGE B. JUDSON, *Vice Chairman of the Board.*

ROBERT O. LORD, *President;* JAMES L. WALSH, JOHN C. GRIER, JR., PHELPS NEWBERRY, CHARLES A. KANTER, REA B. GRIPMAN, FRED J. BEYER, ELBERT S. BURNS, ALVAN MACAULEY, JR., FRANK P. EVANS, JR., *Vice Presidents;* W. ROSS LAING, JOHN S. WELLS, JOHN N. DALEY, BENJAMIN F. SAYLOR, DAN P. CAULKINS, *Assistant Vice Presidents;* JOHN B. DEW, *Cashier;* EARL T. MCCONNELL, NORMAN RUDOLPH, CLIFTON S. GODDIN, JAMES J. O'SHEA, GEORGE L. GREENUP, JOHN R. WALSH, MAURICE D. WATTS, GORDON T. MURRAY, ALBERT J. STOCKER, DOUGLAS G. MCCRACKEN, LESTER E. ZUBRIGG, GUY M. LEACH, *Assistant Cashiers;* THOMAS L. HIGGINS, *Auditor.*

DIRECTORS.—Wendell W. Anderson, George R. Andrews, Roger M. Andrews, Henry E. Bodman, Howard Bonbright, Clarence H. Booth, Ralph H. Booth, Walter O. Briggs, Roy D. Chapin, Howard E. Coffin, George R. Cooke, Frank Couzens, Lyman J. Craig, Ward A. Detwiler, G. Ogden Ellis, Henry T. Ewald, Alonzo P. Ewing, William A. Fisher, Edsel B. Ford, Luman W. Goodenough, Leslie H. Green, John C. Grier, Jr., C. H. Haberkorn, Jr., Sherwin A. Hill, George B. Judson, Albert Kahn, Charles A. Kanter, Ernest Kanzler, Jerome E. J. Keane, Ernst C. Kern, Arthur J. Lacy, Robert O. Lord, Alvan Macauley, W. Ledyard Mitchell, C. Hayward Murphy, Fred T. Murphy, Phelps Newberry, Andrew J. Peoples, Francis J. Plym, James L. Walsh, James T. Whitehead, Wm. Robert Wilson, Clarkson C. Wormer, Jr.

EAST SIDE BRANCH MANAGERS.—Albert J. Stocker, Douglas H. Huff, Joseph E. Van Tassel, Bronis Chmielewski, Anthony W. Muer, John H. Downing, Herbert A. Mertens, William D. Lindblad, Edward Schoenherr, Frank C. Barrowclough, Clarence V. MacGillivray, Frederick W. Robinson, Harry G. Foote, Alexander W. George, Chris Schudlich, John L. Bailey, Edward Yentsch, Jr., Ervin J. Platt, C. Walter Lehn.

WEST SIDE BRANCH MANAGERS.—Guy M. Leach, Howard E. Knox, William L. Gardner, Emil A. Koppitz, Phillip H. Keller, Victor H. Ritter, Alex J. Innes, Glenn A. Boyd, Fred J. Huren, Captain A. Lewis, Frederick J. Marshall, Joseph E. Meggs, Stanley J. Bielecki, John A. Blok, Bruce B. Clarke, Milton W. Heyrock, Frederick R. Clark, Douglas G. McCracken, Gordon T. Murray.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$5,000,000 00
Commercial	$53,551,312 99	Surplus fund	6,000,000 00
Real estate mortgages:		Undivided profits, net	1,337,596 40
Commercial	144,124 38	Dividends unpaid	861 35
Savings	16,504,781 74	Commercial deposits subject to check	70,879,939 03
Bonds and securities:		Certified checks	116,218 63
Commercial	23,223,705 47	Cashier's checks	621,051 63
Savings	10,010,540 39	Due to other banks and bankers	13,515,247 07
Due from Federal Reserve bank:		U. S. government deposits	51,266 80
Commercial	7,965,723 99	Time commercial certificates of deposit	50,000 00
Savings	1,264,000 00	Savings deposits (book account)	25,847,463 69
Due from banks in reserve cities:		Savings certificates of deposit	2,928,363 65
Commercial	3,074,247 91	Club savings deposits	553,439 75
Savings	1,200,000 00	Customers' bonds left with bank for safe keeping	305,950 00
Exchanges for clearing house:		Customers' acceptances and letters of credit	51,941 00
Commercial	1,570,626 79	Accrued interest and expense payable (net)	270,697 55
Total cash on hand:			
Commercial	382,758 89		
Savings	350,882 36		
Overdrafts	8,408 48		
Premium account	668,725 42		
Banking house	3,043,341 27		
Furniture and fixtures	1,589,905 30		
Other real estate	348,825 04		
Due from banks other than in reserve cities	751,784 05		
Customers' bonds left with bank for safe keeping	305,950 00		
Outside checks, and other cash items	527,549 98		
Stock of Federal Reserve bank	330,000 00		
Accrued interest, receivable (net)	660,901 10		
Customers' acceptances and letters of credit	51,941 00		
Total	$127,530,036 55	Total	$127,530,036 55

*June 30, 1930, The Bank of Detroit consolidated with the Guardian Detroit Bank, Detroit. Sept. 9, 1930, The Union Savings Bank of Brightmoor Detroit, consolidated with the Guardian Detroit Bank, Detroit.

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INDUSTRIAL MORRIS PLAN BANK, DETROIT.

Organized August 10, 1917.
Six Branches.

EUGENE W. LEWIS, *President;* FRANK W. HUBBARD, G. F. TURNBULL, SAMUEL C. MUMFORD, CHARLES T. BUSH, *Vice Presidents;* A. G. ROPP, *Treasurer;* C. L. RUGG, *Secretary;* W. R. MCLEAN, JOHN M. STIRLING, *Assistant Treasurers;* J. B. RICHARDSON, H. S. MCQUEEN, *Assistant Secretaries;* EDWARD A. TAUB, *Comptroller;* W. K. MACKAY, *Supervisor of Branches.*

DIRECTORS.—E. R. Ailes, Robert M. Allan, Wm. C. Allee, Charles T. Bush, Leo M. Butzel, Hugh Chalmers, Frank Cody, Howard E. Coffin, Walter L. Dunham, Harold H. Emmons, Jos. G. Hamblem, Jr., Frank W. Hubbard, Richard Harfst, J. F. Hartz, Earl Holley, Louis Kamper, William J. Kennedy, Julian H. Krolik, Eugene W. Lewis, Arthur J. Morris, Samuel C. Mumford, Frank E. Price, Mason P. Rumney, Walter F. Tant, G. F. Turnbull, John R. Walker, William M. Walker, Montgomery Whaling, James T. Whitehead.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$500,000 00
Notes receivable, industrial plan	$14,643,804 50	Surplus	1,000,000 00
Notes receivable other	116,376 19	Undivided profits, earned	380,588 36
Trade acceptances	759,339 00	Reserve for taxes, interest, etc.	517,798 13
Bonds and other investments	2,561,580 89	Discount collected unearned	555,525 48
Real estate mortgages	1,366,316 77	Payments on instalment certificates:	
Accrued interest on bonds	52,137 26	Hypothecated	6,538,871 23
Due from banks	917,923 57	Unhypothecated	10,304,693 95
Cash on hand	241,187 66	Investment certificates outstanding	976,872 44
Furniture and fixtures	90,742 51	Collections	16,563 16
Other assets	41,504 40		
Total	$20,790,912 75	Total	$20,790,912 75

METROPOLITAN INDUSTRIAL BANK, DETROIT.

Organized March 23, 1928.

HERBERT A. THOMPSON, *President;* WILLIAM FORD, EDITH MAE CUMMINGS, *Vice Presidents;* ANNA M. BOUG, *Cashier;* CLARE RETAN, *Counsel.*

DIRECTORS.—Herbert A. Thompson, John J. Donnelly, William Ford, Edith Mae Cummings, Andrew J. Brodie, Clare Retan, Claude A. Gorsline.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$100,000 00
Notes receivable, industrial plan	$243,960 09	Surplus	20,000 00
Notes receivable other	13,209 46	Undivided profits, earned	10,115 99
Due from banks in reserve cities	9,962 38	Reserve for taxes, interest, etc.	2,070 02
Cash on hand	1,878 54	Discount collected unearned	13,609 32
Checks and other cash items	520 40	Payments on instalment certificates:	
Deferred expense	2,889 19	Hypothecated	79,447 26
Prepaid insurance	366 70	Payments on instalment certificates:	
Furniture and fixtures	1,613 00	Unhypothecated	49,157 17
Total	$274,399 76	Total	$274,399 76

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METROPOLITAN TRUST COMPANY, DETROIT.

Organized January 31, 1925.

SCOTT E. LAMB, *President;* RICHARD HARFST, HAROLD R. CRUSOE, W. LEDYARD MITCHELL, RUSSELL T. WALLACE, *Vice Presidents;* W. A. ABENDROTH, FREDERIC W. DENNIS, ARTHUR LEECH, *Assistant Vice Presidents;* ROBT. T. ARVIDSON, *Secretary and Trust Officer;* CARL F. ECKFELD, *Treasurer;* MONTE BUSH, HARRY C. JOLLY, GLENN W. SLOCUM, *Assistant Treasurers;* R. KENNETH SMOTHERS, *Assistant Secretary and Associate Trust Officer.*

DIRECTORS.—Harvey B. Wallace, Fred W. Dalby, Earle A. Gardner, Richard Harfst, John L. Lovett, Tracy W. McGregor, W. Ledyard Mitchell, Ralph L. Polk, S. Wells Utley, Hugh Van de Walker, George B. Walbridge, Russell T. Wallace, Melville S. Welt, Guy C. Brown, Hubert E. Hartman, Charles Holmes, C. R. Wylie, T. P. Henry, P. E. Manring, K. L. Moore, Scott E. Lamb.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$500,000 00
Time	$233,827 06	Surplus fund	300,000 00
Demand	258,500 00	Undivided profits (less expenses, interest and taxes paid)	9,154 00
Loans on real estate mortgages:		Reserve for taxes, etc.	10,918 70
In office	1,058,264 92	Dividends unpaid	116 00
With state treasurer	204,875 50	Corporate agency deposits	453,689 82
Bonds in office	1,150,866 56	Trust deposits	459,847 99
Due from approved reserve depositaries	772,095 97	First mortgage bonds payable	497,900 00
Real estate owned	10,084 75	Certificates of deposit	2,086,390 36
Real estate mortgages to secure debentures	509,992 31		
Advances to trusts	18,466 24		
Furniture and fixtures	24,610 52		
Outside checks and cash items	1,617 34		
Cash	6,834 40		
Items in transit	50 00		
Accrued interest and prepaid expense	53,432 11		
Other assets	14,499 19		
Total	$4,318,016 87	Total	$4,318,016 87

MICHIGAN INDUSTRIAL BANK, DETROIT.

Organized September 24, 1926.

ALLAN A. TEMPLETON, *President;* GEORGE B. YERKES, A. E. BETTELEY, H. L. WADSWORTH, *Vice Presidents;* C. S. FITZPATRICK, *Executive Vice President;* CARL M. HECK, *Vice President and Treasurer;* S. P. KING, *Secretary;* W. J. COLQUITT, *Auditor.*

DIRECTORS.—Harold L. Wadsworth, William A. Wheeler, George B. Yerkes, T. F. Daigle, Frank C. Cook, John H. French, F. J. Haynes, Albert B. Lowrie, Fred J. McDonald, A. E. Noble, George K. March, John M. McKerchey, B. F. Mortenson, A. J. Peoples, J. A. Pip, A. A. Schantz, S. V. Taylor, J. M. Teahen, Allan A. Templeton, Wm. R. Kales, L. H. D. Baker, Aaron DeRoy, Addison E. Holton, Frank E. Parker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$500,000 00
Notes receivable, industrial plan	$1,825,856 07	Surplus	125,000 00
Notes receivable other	1,546,936 91	Undivided profits, earned	53,314 72
Miscellaneous bonds	226,618 19	Reserve for taxes, interest, etc.	65,980 01
Due from banks in reserve cities	74,168 75	Discount collected unearned	88,616 25
Cash on hand	4,808 71	Payments on instalment certificates:	
Checks and other cash items	108 74	Hypothecated	1,105,151 99
Furniture and fixtures	13,973 21	Unhypothecated	99,266 64
		Investment certificates outstanding	1,655,140 97
Total	$3,692,470 58	Total	$3,692,470 58

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No. 579.

MICHIGAN STATE BANK OF DETROIT, DETROIT.

Organized April 18, 1916.

Five Branches.

STANLEY C. KRUSZEWSKI, *President;* FRANK A. SCHMIDT, JR., *Vice President;* JOHN A. GRUPCZYNSKI, *Cashier;* JOS. A. DALY, *Auditor.*

DIRECTORS.—Frank A. Schmidt, Jr., John Lukaszewicz, Joseph Olschefsky, Stanley C. Kruszewski, Vernon Witowski, John J. Jaglowicz, Arthur A. Koscinski, Stanley Rozycki.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$250,000 00
Commercial	$317,522 79	Surplus fund	70,000 00
Savings	388,274 29	Undivided profits, net	20,547 71
Real estate mortgages:		Dividends unpaid	6 00
Commercial	56,279 05	Commercial deposits subject to check	246,396 64
Savings	1,322,530 13	Demand certificates of deposit	4,965 71
Bonds and securities:		Certified checks	21,617 88
Savings	226,817 90	Cashier's checks	25,054 28
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	25,700 41	Savings deposits (book account)	1,590,283 23
Savings	55 03	Savings certificates of deposit	239,971 67
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	40,690 54
Savings dept. only	7,000 00	Bills payable	175,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	2,750 00
Savings	109,602 22	Accrued interest and expense payable (net)	10,000 00
Overdrafts	5,151 88	Other liabilities	3 00
Banking house	159,550 18		
Furniture and fixtures	27,255 00		
Other real estate	56,364 31		
Customers' bonds left with bank for safe keeping	2,750 00		
Outside checks, and other cash items	57 20		
Other assets	2,376 27		
Total	$2,707,286 66	Total	$2,707,286 66

No. 563.

THE NORTHWESTERN STATE BANK, DETROIT.

Organized April 14, 1915.

Two Branches.

WALES C. MARTINDALE, *President;* FRANK E. VIGNOE, PETER PROČHASKA, *Vice Presidents;* ALLAN H. F. MARTINDALE, *Vice President and Cashier;* CLEMENT C. ROEHL, WALES C. MARTINDALE, JR., *Assistant Cashiers;* EDWARD F. CAMPBELL, *Assistant Cashier and Auditor.*

DIRECTORS.—Wales C. Martindale, Thomas F. Browne, Peter Prochaska, Frank E. Vignoe, F. Carew Martindale, Allan H. F. Martindale, Wales C. Martindale, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$168,640 60	Surplus fund	50,000 00
Savings	98,073 55	Undivided profits, net	5,069 67
Real estate mortgages:		Dividends unpaid	136 00
Savings	1,103,279 27	Reserved for taxes, interest, depreciation, etc.	25,439 11
Bonds and securities:		Commercial deposits subject to check	238,112 25
Commercial	129,521 49	Demand certificates of deposit	32,000 00
Savings	338,720 66	Certified checks	1,156 16
Due from banks in reserve cities:		Cashier's checks	22,417 64
Commercial	82,129 00	State moneys on deposit	5,000 00
Savings	75,006 14	Savings deposits (book account)	1,638,558 68
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	28,807 19
Savings dept. only	119,530 55	Club savings deposits	72,244 30
Total cash on hand:		Bills payable	25,000 00
Commercial	25,931 28	Customers' bonds left with bank for safe keeping	4,800 00
Savings	5,000 00		
Overdrafts	32 56		
Banking house	12,313 35		
Furniture and Fixtures	8,378 71		
Other real estate	2,383 84		
Customers' bonds left with bank for safe keeping	4,800 00		
Total	$2,173,741 00	Total	$2,173,741 00

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No. 574.

PEOPLES STATE BANK OF REDFORD, DETROIT.

Organized January 21, 1916.

S. L. PELL, *President;* J. D. HAWTHORNE, *Vice President;* J. H. MEEHAN, *Cashier;* R. H. RUSSELL, *Assistant Cashier.*

DIRECTORS.—Lewis N. Tupper, Emmer Coleman, Edward F. Monnier, Roy H. Burgess, Albert L. A. David, S. L. Pell, James Cooley, J. Louis Hinkle, A. J. Stahelin, Thos. Sherwood.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$250,000 00
Commercial	$732,181 79	Surplus fund	125,000 00
Savings	637,575 69	Undivided profits, net	40,972 36
Real estate mortgages:		Dividends unpaid	124 00
Commercial	10,000 00	Reserved for taxes, interest, depreciation, etc.	21,500 00
Savings	980,536 82	Commercial deposits subject to check	388,044 58
Bonds and securities:		Demand certificates of deposit	35,031 36
Savings	427,761 72	Certified checks	1,457 23
Due from banks in reserve cities:		Cashier's checks	6,413 26
Commercial	11,254 06	State moneys on deposit	10,000 00
Savings	113,195 00	Savings deposits (book account)	2,090,639 50
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	41,325 86
Savings dept. only	101,526 25	Bills payable	225,000 00
Total cash on hand:			
Commercial	42,586 72		
Overdrafts	178 76		
Banking house	131,988 38		
Furniture and fixtures	21,559 64		
Other real estate	23,570 16		
Due from banks other than in reserve cities	1,593 16		
Total	$3,235,508 15	Total	$3,235,508 15

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No. 750.

*PEOPLES WAYNE COUNTY BANK, DETROIT.

Organized February 4, 1928.
152 Branches.

JULIUS H. HAASS, *Chairman of the Board and Chairman of the Executive Committee;* T. W. P. LIVINGSTONE, *Vice-Chairman of the Board.*

JOHN R. BODDE, *President;* CHARLES H. AYERS, GEORGE T. BREEN, GEORGE F. BUHRER, GEORGE A. BURNS, D. W. DAKER, EDWIN J. ECKERT, CLIFFORD H. HYETT, B. H. JOHNSON, GEORGE C. JOHNSTON, GEORGE H. JOHNSTONE, E. R. LEWRIGHT, ARTHUR E. LOCH, ROBERT B. LOCKE, FRED. D. LORIMER, A. H. MOODY, ROBERT H. MOORE, HARRY MOXON, W. J. NESBITT, FRANK E. O'BRIEN, C. E. PARTRIDGE, RUPERT PLETSCH, RALPH J. ROMER, DONALD N. SWEENEY, M. S. WEBB, GEORGE WILEY, *Vice Presidents;* ALFRED T. WILSON, *Cashier;* J. P. ARTHUR, G. W. BEASLEY, CHARLES P. BESANCON, J. O. BIGNELL, HERBERT W. BOYES, WILLIAM BRAASCH, FRED T. COUGHLIN, GEORGE T. COURTNEY, E. M. ERLENBACH, EARL J. FAILOR, J. K. FISCHER, F. F. FLEMING EDWARD FORMELL, CHARLES E. GRAY, LEO D. HEAPHY, R. A. KRUGER, ALEX MACLENNAN, HUGH MCCLELEND, JR., HAYS METCALF, R. F. MILLER, CHARLES H. NORTHROP, L. H. RATZ, JOHN H. ROOKS, JOHN W. SCHMITT, EDWARD F. SPITZER, H. B. STEAD, JOHN H. STEIN, LEWIS WAGGONER, ALBERT O. WERNER, ANDREW O. ZINK, *Assistant Cashiers;* GEORGE J. PIPPER, *Auditor,* RAY H. MURRAY, *Bond Officer,* FRED C. HERBST, *Assistant Bond Officer.*

DIRECTORS.—A. A. Albrecht, Frederick M. Alger, Ford Ballantyne, George H. Barbour, William T. Barbour, John R. Bodde, Julian P. Bowen, Clarence M. Burton, Charles F. Collins, Frank H. Croul, Ray E. Danaher, Wm. M. Dillon, John M. Donaldson, Geo. W. Drennan, Fred J. Fisher, Richard H. Fyfe, Henry A. Haigh, Julius H. Haass, Fred W. Hodges, James S. Holden, Horatio N. Hovey, Frank W. Hubbard, J. C. Hutchins, George W. Kennedy, W. H. Kirn, E. O. Krentler, Henry Ledyard, S. R. Livingstone, T. W. P. Livingstone, James T. McMillan, William B. Mayo, John A. Mercier, Wilson W. Mills, Lucian S. Moore, Jr., James O. Murfin, M. J. Murphy, Frank J. Navin, Truman H. Newberry, Willard Ohliger, Geo. Harrison Phelps, Julius Porath, U. Grant Race, Fred J. Robinson, Walter S. Russel, Wesson Seyburn, Robert Shiell, Angus Smith, Howard F. Smith, Orla B. Taylor, Wm. M. Walker, John W. Watling, Oscar Webber, Richard H. Webber, George Wiley, George B. Yerkes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$15,000,000 00
Commercial	$62,724,400 46	Surplus fund	30,000,000 00
Savings	69,435,564 67	Undivided profits, net	8,695,544 85
Real estate mortgages:		Dividends unpaid	3,012 33
Savings	141,325,171 07	Commercial deposits subject to check	106,421,345 59
Bonds and securities:		Certified checks	642,528 25
Commercial	68,442,635 81	Cashier's checks	3,382,760 05
Savings	10,000,000 00	Due to other banks and bankers	11,965 818 19
Due from Federal Reserve bank:		State moneys on deposit	305,637 20
Commercial	13,834,334 59	U. S. government deposits	943,181 47
Savings	6,670,000 00	Time commercial certificates of deposit	1,442,319 15
Due from banks in reserve cities:		Savings deposits (book account)	213,215,924 89
Commercial	6,920,557 09	Savings certificates of deposit	9,161,423 19
Exchanges for clearing house:		Club savings deposits	167,983 55
Commercial	5,155,259 93	Bonds sold subject to repurchase	1,960,000 00
Total cash on hand:		Customers' acceptances and letters of credit	11,133,203 72
Commercial	4,475,668 22		
Overdrafts	33,346 53		
Banking house	11,256,011 71		
Other real estate	878,009 63		
Outside checks, and other cash items	824,001 81		
Stock of Federal Reserve bank	1,350,000 00		
Customers' acceptances and letters of credit	11,115,720 91		
Total	$414,440,682 43	Total	$414,440,682 43

*May 1, 1930, The Bank of Michigan, Detroit, and the Peninsular State Bank, Detroit, consolidated with the Peoples Wayne County Bank under the charter and title of the Peoples Wayne County Bank, Detroit.

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No. 546.

THE REDFORD STATE SAVINGS BANK, DETROIT.

Organized February 9, 1914.

CHARLES A. LAHSER, *President;* HARVEY C. HOUGHTEN, JOHN VENUS, *Vice Presidents;* A. A. BRUDER, *Cashier;* A. M. BOSWORTH, JR., RALPH J. SHEFFERLY, *Assistant Cashiers.*
DIRECTORS.—Charles A. Lahser, A. A Bruder, John Venus, G. V. Smith, R. T. Burt, Harvey C. Houghten, A. M. Bosworth, Jr., Edward A. Reid, Winfield Harrington.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$303,784 03	Surplus fund	70,000 00
Savings	362,737 91	Undivided profits, net	46,574 92
Real estate mortgages:		Dividends unpaid	26 00
Commercial	2,595 36	Reserved for taxes, interest, depreciation, etc.	13,412 18
Savings	992,552 13	Commercial deposits subject to check	207,019 20
Bonds and securities:		Certified checks	1,754 87
Savings	263,331 05	Cashier's checks	4,576 96
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	65,129 10	Savings deposits (book account)	1,678,453 30
Savings	59,580 16	Savings certificates of deposit	50,275 82
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	29,917 25
Savings dept. only	74,300 00	Notes and bills rediscounted	20,000 00
Total cash on hand:		Bills payable	69,000 00
Commercial	4,870 80	Customers' bonds left with bank for safe keeping	11,950 00
Savings	29,461 49	Customers' acceptances and letters of credit	325 00
Overdrafts	1,603 11		
Banking house	78,800 00		
Furniture and fixtures	24,412 38		
Other real estate	36,784 28		
Due from banks other than in reserve cities	1,393 70		
Customers' bonds left with bank for safe keeping	11,950 00		
Total	$2,313,285 50	Total	$2,313,285 50

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*UNION GUARDIAN TRUST COMPANY, DETROIT.

Organized November 24, 1890.

FRANK W. BLAIR, *Chairman of the Board;* ROBERT O. LORD, *Chairman of Executive Committee.* JOHN N. STALKER, *President;* JOEL H. PRESCOTT, *First Vice President;* MERRILL C. ADAMS, *Vice President and Secretary;* CHARLES E. CLARK, *Vice President and Treasurer;* E. JOHN LANTZ, *Auditor;* LEWIS K. WALKER, JOHN C. GRIER, JR., PHELPS NEWBERRY, CHARLES R. DUNN, ANDREW L. MALOTT, RALPH E. BADGER, *Executive Vice Presidents;* CHARLES H. ADAMS, MORSE D. CAMPBELL, RUDOLPH E. HOFELICH, CHARLES N. CROSMAN, CLINTON F. BERRY, A. DOUGLAS JAMIESON, E. L. DEACON, J. MONROE RONEY, LAWRENCE J. TOOMEY, ALVIN W. BOND, EUGENE A. MILLER, *Vice Presidents;* HARRY SLATER, *Assistant to the President;* LOUIS H. CHARBONNEAU, HEROLD G. WOODRUFF, JOHN C. EVANS, A. A. F. MAXWELL, ERNEST C. HARRIS, A. B. PFLEIDERER, WESLEY J. CARLYLE, JOHN L. COTTER, WILLIAM B. MCNALLY, WILLIAM J. DICKSON, HAROLD W. BUCKHEIT, G. R. HARRIS, *Assistant Vice Presidents;* WAYNE W. PUTMAN, *Assistant Vice President and Assistant Secretary;* JOSEPH J. CAVANAUGH, CHARLES A. MEYER, THOMAS J. TEARE, JAMES A. PIERCE, C. STEWART BAXTER, GEORGE E. PARKER, JR., *Trust Officers;* MILLARD E. BOWLUS, ARTHUR S. GILMORE, NED W. ANDRUS, WILLIAM H. ERSKINE, LOUIS J. RONDER, CHARLES B. MARKS, ROBERT T. FLATTERY, THOMAS L. PATTON, HERBERT H. SCHOENBERG, LUCIUS A. THOMAS, GEORGE D. CLARK, WILBUR F. CAMPBELL, EDWARD L. ALWARD, E. ARTHUR EDWARDS, *Assistant Secretaries;* WALTER C. HARTWIG, *Assistant Treasurer;* IRVING C. TUTTLE, *Assistant Auditor;* H. RAYMOND BACON, *Assistant Manager Business Extension Department.*

DIRECTORS.—Frederic G. Austin, Paul F. Bagley, Arthur G. Bishop, Frank W. Blair, Henry E. Bodman, Howard Bonbright, Ralph H. Booth, Judson Bradway, Walter O. Briggs, John A Bryant, Harry C. Bulkley, Roy D. Chapin, George R. Cooke, Frank Couzens, Paul H. Deming, Aaron DeRoy, J. Walter Drake, Charles R. Dunn, George R. Fink, John W. Finkenstaedt, Adolph Finsterwald, William A. Fisher, Burch Foraker, Edsel B. Ford, John H. French, Luman W. Goodenough, John C. Grier, Jr., C. H. Haberkorn, Jr., A. B. C. Hardy, Carlton M. Higbie, Harley G. Higbie, Sherwin A. Hill, Charles H. Hodges, Hobart B. Hoyt, James Inglis, Richard P. Joy, Wm. R. Kales, Ernest Kanzler, Jerome E. J. Keane, George H. Klein, Dwight B. Lee, Robert O. Lord, Alvan Macauley, Andrew L. Malott, Francis C. McMath, Louis Mendelssohn, W. Ledyard Mitchell, Fred T. Moran, Charles S. Mott, William K. Muir, C. Hayward Murphy, Fred T. Murphy, Edwin H. Nelson, Phelps Newberry, Robert Oakman, Ransom E. Olds, Joel H. Prescott, Jerome H. Remick, George B. Russel, John R. Russel, Murray W. Sales, Henry H. Sanger, A. A. Schantz, Alger Shelden, Allan Shelden, Cramer Smith, Hal H. Smith, Oscar W. Smith, John N. Stalker, B. F. Stephenson, B. E. Taylor, Sir Henry Thornton, John M. Toolin, George W. Trendle, Luther S. Trowbridge, Carl B. Tuttle, Harrington E. Walker, Hiram H. Walker, Lewis K. Walker, Charles B. Warren, Arthur T. Waterfall, Matthew B. Whittlesey, Charles E. Wilson, Wm. Robert Wilson, Clarkson C. Wormer, Jr., L. A. Young, Duncan J. McNabb.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$5,000,000 00
Time	$20,382,112 30	Surplus fund	5,000,000 00
Demand	2,792,049 51	Undivided profits (less expenses, interest and taxes paid)	653,424 36
Loans on real estate mortgages:		Reserve for taxes, etc	509,742 34
In office	21,675,712 03	Trust deposits	62,803,508 59
With state treasurer	224,274 67	Accrued interest, etc.	794,492 14
Accounts receivable	29,000 17	Other liabilities	27,978 06
Bonds:			
In office	9,421,859 30		
Due from approved reserve depositaries	9,538,511 31		
Stocks	1,000,000 00		
Real estate owned	1,168,229 69		
Other investments	1,264,482 86		
Advances to trusts	3,630,309 75		
Furniture and fixtures	324,486 70		
Due from other banks and bankers	1,410,296 01		
Outside checks, and cash items	1,028 35		
Cash	48,189 47		
Items in transit	176,357 34		
Accrued interest and other income	1,702,246 03		
Total	$74,789,145 49	Total	$74,789,145 49

*March 31, 1930, The Guardian Trust Company of Detroit, consolidated with the Union Trust Company under title of Union Guardian Trust Company, Detroit.

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No. 386.

THE UNITED SAVINGS BANK OF DETROIT.

Organized June 30, 1907.

LAVERNE BASSETT, *President;* ALBERT F. PECK, WM. W. SLOCUM, GEORGE V. BASHAM, M. F. LANPHAR, *Vice Presidents;* THOS. E. BRYAN, *Cashier;* EARL W. ALLES, HUBERT O. COFFMAN, *Assistant Cashiers;* EDWIN RENBERG, *Assistant Cashier and Auditor.*

DIRECTORS.—Henry M. Zimmerman, Albert F. Peck, Henry W. Standart, Laverne Bassett, George V. Basham, William W. Slocum, Howard M. Warner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$1,000,000 00
Savings	463,108 00	Surplus fund	800,000 00
Real estate mortgages:		Undivided profits, net	226,126 89
Savings	12,928,157 21	Reserved for taxes, interest, depreciation, etc.	205,637 38
Bonds and securities:		Savings deposits (book account)	16,568,909 53
Savings	2,655,337 85	Savings certificates of deposit	663,060 20
Due from Federal Reserve bank:		Club savings deposits	102,023 99
Savings	522,162 31	Customers' bonds left with bank for safe keeping	19,200 00
Due from banks in reserve cities:			
Savings	277,387 85		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,800,000 00		
Exchanges for clearing house:			
Savings	21,573 48		
Total cash on hand:			
Savings	40,139 07		
Premium account	120,371 10		
Banking house	474,508 79		
Furniture and fixtures	20,431 69		
Due from banks other than in reserve cities	184,044 94		
Customers' bonds left with bank for safe keeping	19,200 00		
Outside checks, and other cash items	4,535 70		
Stock of Federal Reserve bank	54,000 00		
Total	$19,584,957 99	Total	$19,584,957 99

No. 157.

THE DEXTER SAVINGS BANK, DEXTER.

Organized February 10, 1893.

G. S. FRANCISCO, *President and Cashier;* HENRY DIETERLE, *Vice President;* M. J. KENNY, *Assistant Cashier.*

DIRECTORS.—Henry Dieterle, Eleanor J. Newkirk, Jay Keith, W. C. Wylie, G. S. Francisco, Geo. C. Page, Jay Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$155,640 26	Surplus fund	17,500 00
Real estate mortgages:		Undivided profits, net	11,728 21
Commercial	10,731 00	Reserved for taxes, interest, depreciation, etc.	500 00
Savings	203,855 94	Commercial deposits subject to check	144,043 62
Bonds and securities:		Demand certificates of deposit	396 41
Savings	25,500 00	Certified checks	2 00
Due from banks in reserve cities:		Savings deposits (book account)	233,261 31
Commercial	7,700 50	Savings certificates of deposit	22,921 84
Savings	25,836 99	Customers' bonds left with bank for safe keeping	16,970 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	25,750 00		
Total cash on hand:			
Commercial	8,587 80		
Overdrafts	538 26		
Banking house	1,000 00		
Furniture and fixtures	3,300 00		
Other real estate	1,912 64		
Customers' bonds left with bank for safe keeping	16,970 00		
Total	$487 323 39	Total	$487 323 39

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No. 631.

DIMONDALE STATE BANK, DIMONDALE.

Organized June 30, 1919.

WM. J. BATEMAN, *President;* JOHN HULL, E. A. LUNDBERG, *Vice Presidents;* BERT S. HARRIS, *Cashier;* F. L. COGSWELL, *Assistant Cashier.*
DIRECTORS.—Alice M. Harris, John Hull, William J. Bateman, Bert S. Harris, E. A. Lundberg.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000,00
Commercial	$67,940 08	Surplus fund	10,000 00
Savings	6,458 81	Undivided profits, net	5,651 36
Real estate mortgages:		Commercial deposits subject to check	38,138 21
Commercial	11,820 00	Demand certificates of deposit	51,529 89
Savings	51,177 79	Cashier's checks	474 95
Bonds and securities:		Savings deposits (book account)	67,100 76
Commercial	13,850 00	Savings certificates of deposit	14,928 46
Savings	18,380 00	Club savings deposits	5,665 52
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	13,500 00
Commercial	15,717 50		
Savings	5,124 43		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,600 00		
Total cash on hand:			
Commercial	4,819 23		
Savings	500 00		
Overdrafts	164 94		
Banking house	3,000 00		
Furniture and fixtures	3,000 00		
Other real estate	1,930 00		
Customers' bonds left with bank for safe keeping	13,500 00		
Outside checks, and other cash items	6 37		
Total	$226,989 15	Total	$226,989 15

No. 578.

LEE STATE BANK, DOWAGIAC.

Organized January 3, 1916.

FRED E. LEE, *Chairman of Board.*
WM. J. FICKINGER, *President;* A. B. GARDNER, OTIS BIGELOW, *Vice Presidents;* NEIL B. SWISHER, *Cashier;* E. BERT WEAR, *Assistant Cashier.*
DIRECTORS.—Fred E. Lee, Wm. J. Fickinger, A. B. Gardner, Otis Bigelow, Vernon C. Redner, J. N. Bilderback, Arthur F. Frazee, Belle A. Baker, N. B. Swisher, S. P. Mosher, C. D. Mosier.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$125,000 00
Commercial	$302,928 14	Surplus fund	35,750 00
Real estate mortgages:		Undivided profits, net	21,649 01
Commercial	43,595 50	Reserved for taxes, interest, depreciation, etc.	2,782 72
Savings	55,005 00	Commercial deposits subject to check	304,869 61
Bonds and securities:		Demand certificates of deposit	398,073 46
Commercial	412,359 08	Cashier's checks	5,441 34
Savings	188,661 96	Savings deposits (book account)	288,251 37
Due from banks in reserve cities:			
Commercial	99,674 06		
Savings	30,000 00		
Exchanges for clearing house:			
Commercial	2,175 15		
Total cash on hand:			
Commercial	16,944 91		
Savings	15,000 00		
Overdrafts	195 64		
Furniture and fixtures	4,748 07		
Other real estate	10,530 00		
Total	$1,181,817 51	Total	$1,181,817 51

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No. 351.

THE DRYDEN STATE BANK, DRYDEN.
Organized October 20, 1906.

LEE BERRIDGE, *President;* A. J. SCHANCK, *Vice President;* FLOYD SLATE, *Vice President and Cashier;* KENNETH H. BERRIDGE, *Assistant Cashier.*
DIRECTORS.—Lee Berridge, A. J. Schanck, Gail Schanck, H. L. Parker, Floyd Slate, H. R. Easton, Chas. Foot.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$98,301 06	Surplus fund	20,000 00
Savings	44,327 32	Undivided profits, net	3,675 56
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	84 50
Commercial	11,723 99	Commercial deposits subject to check	48,453 89
Savings	174,123 75	Demand certificates of deposit	13,180 51
Bonds and securities:		Savings deposits (book account)	259,796 92
Savings	48,250 00	Savings certificates of deposit	50,920 80
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	4,150 00
Commercial	2,603 48	Other liabilities	24,927 00
Savings	23,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,950 00		
Total cash on hand:			
Commercial	7,925 67		
Savings	2,000 00		
Overdrafts	120 81		
Banking house	10,200 00		
Furniture and fixtures	3,300 00		
Other real estate	2,000 00		
Customers' bonds left with bank for safe keeping	4,150 00		
Outside checks, and other cash items	213 10		
Total	$445,189 18	Total	$445,189 18

No. 477.

THE DUNDEE STATE SAVINGS BANK, DUNDEE.
Organized February 21, 1911.

THORNTON DIXON, *President;* ARTHUR M. RITTER, *Vice President;* SETH C. DIXON, *Cashier;* HAZEL M. BORDINE. E. G. MCLEAN, *Assistant Cashiers.*
DIRECTORS.—Thornton Dixon, Arthur M. Ritter, Lida M. Dixon, Seth C. Dixon, Edwin G. McLean.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$23,227 15	Surplus fund	5,500 00
Savings	30,364 18	Undivided profits, net	377 74
Real estate mortgages:		Commercial deposits subject to check	24,014 76
Savings	54,941 82	Savings deposits (book account)	56,324 13
Bonds and securities:		Savings certificates of deposit	56,294 59
Savings	36,843 86	Bills payable	9,000 00
Due from banks in reserve cities:			
Commercial	10,074 07		
Savings	3,771 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	300 00		
Total cash on hand:			
Commercial	2,299 59		
Savings	4,000 00		
Overdrafts	131 99		
Furniture and fixtures	5,557 32		
Total	$171,511 22	Total	$171,511 22

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No. 142.

MONROE COUNTY BANK, DUNDEE.

Organized September 7, 1892.

C. B. HISER, *President;* FRANK BENHAM, *Vice President;* LEVI G. WILLIAMS, *Cashier;* ALICE M. DALY, W. J. CORBIN, *Assistant Cashiers.*

DIRECTORS.—Levi G. Williams, K. H. Kyper, Frank Benham, C. B. Hiser, J. George Meyer, Ervin Smith, Fred C. Rath.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$190,333 07	Surplus fund	25,000 00
Savings	40,180 65	Undivided profits, net	22,494 25
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,000 00
Savings	229 762 49	Commercial deposits subject to check	154,175 03
Bonds and securities:		Cashier's checks	3,417 99
Savings	198,155 50	State moneys on deposit	2,500 00
Due from Federal Reserve bank:		Time commercial certificates of deposit	10,384 86
Savings	38,276 90	Savings deposits (book account)	233,277 42
Due from banks in reserve cities:		Savings certificates of deposit	257,257 24
Commercial	10,000 00		
Savings	12,726 64		
Exchanges for clearing house:			
Commercial	1,307 91		
Total cash on hand:			
Commercial	6,079 38		
Savings	2,000 00		
Overdrafts	132 16		
Banking house	2,500 00		
Other real estate	6,552 09		
Stock of Federal Reserve bank	1,500 00		
Total	$739,506 79	Total	$739,506 79

No. 428.

FIRST COMMERCIAL AND SAVINGS BANK, DURAND.

Organized April 8, 1909.

C. S. REED, *President;* E. J. CARNEY, *Vice President;* F. D. SAYRE, *Cashier;* E. J. DEVEREAUX, *Assistant Cashier.*

DIRECTORS.—C. S. Reed, E. J. Carney, R. G. Brooks, E. F. Augsbury, C. E. McAlvay, W. L. Scranton, U. P. Ferguson, Frank Mikan, B. W. Calkins.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$142,618 77	Surplus fund	25,000 00
Savings	35,854 01	Undivided profits, net	4,301 50
Real estate mortgages:		Commercial deposits subject to check	92,136 03
Commercial	15,036 23	Demand certificates of deposit	48,096 68
Savings	193,332 91	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book account)	253,125 18
Savings	61,000 00	Savings certificates of deposit	91,602 93
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	350 00
Commercial	19,466 57		
Savings	7,976 36		
U. S. Bds. and Cért. of Ind. as legal reserve:			
Savings dept. only	25,100 00		
Total cash on hand:			
Commercial	13,470 73		
Savings	10,000 00		
Overdrafts	302 26		
Banking house	10,000 00		
Furniture and fixtures	1,000 00		
Other real estate	6,604 48		
Customers' bonds left with bank for safe keeping	350 00		
Total	$542,112 32	Total	$542,112 32

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No. 124.

THE SHIAWASSEE COUNTY BANK, DURAND.

Organized August 28, 1891.

C. G. BATES, *President;* F. O. NESBITT, *Vice President;* D. M. TRUMBLE, *Cashier;* ROBT. KERR, JR., *Assistant Cashier.*

DIRECTORS.—C. G. Bates, D. M. Trumble, F. M. Hutchinson, F. O. Nesbitt, C. E. Mapes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$116,881 12	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	7,227 72
Commercial	6,500 00	Reserved for taxes, interest, depreciations, etc.	2,000 00
Savings	223,716 46	Commercial deposits subject to check	171,390 61
Bonds and securities:		Demand certificates of deposit	154,165 47
Commercial	17,321 90	Certified checks	6 70
Savings	322,570 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book account)	502,027 56
Commercial	135,495 46	Savings certificates of deposit	50,624 96
Savings	80,000 00	Customers' bonds left with bank for safe keeping	69,850 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Exch. for clearing house:			
Commercial	216 44		
Total cash on hand:			
Commercial	20,068 15		
Savings	1,085 99		
Overdrafts	16 57		
Other real estate	6,000 00		
Customers' bonds left with bank for safe keeping	69,850 00		
Outside checks, revenue stamps and other cash items	70 93		
Total	$1,009,793 02	Total	$1,009,793 02

No. 601.

THE FIRST STATE BANK, EAST DETROIT.

Organized June 28, 1917.

ANDREW T. DONALDSON, *President;* HOWARD C. WADE, CHAS. SCHROEDER, *Vice Presidents;* EDWIN A. MAY, *Vice President and Cashier;* ARTHUR C. LEISE, OWEN A. KERN, *Assistant Cashiers.*

DIRECTORS.—Nicholas Ameis, Andrew T. Donaldson, Charles H. Hummrich, Paul W. Rein, Charles Schroeder, Howard C. Wade, John Bloss, Sr., Louis Stricker, Frank Van Agen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$118,462 76	Surplus fund	30,000 00
Savings	28,775 75	Undivided profits, net	21,298 54
Real estate mortgages:		Dividends unpaid	42 00
Commercial	8,612 81	Reserved for taxes, interest, depreciation, etc.	26,429 09
Savings	557,664 79	Commercial deposits subject to check	154,542 11
Bonds and securities:		Certified checks	595 82
Savings	329,500 00	Cashier's checks	8,359 85
Due from banks in reserve cities:		Savings deposits (book account)	896,417 23
Commercial	26,587 72	Savings certificates of deposit	40,919 48
Savings	110,776 42	Club savings deposits	14,481 14
Total cash on hand:		Customers' acceptances and letters of credit	3,360 00
Commercial	4,000 00	Other liabilities	1,800 00
Savings	8,893 57		
Overdrafts	86 16		
Banking house	35,000 00		
Furniture and fixtures	5,804 50		
Other real estate	18,752 71		
Due from banks other than in reserve cities	91 24		
Outside checks, and other cash items	76 83		
Customers' acceptances and letters of credit	3,360 00		
Other assets	1,800 00		
Total	$1,258,245 26	Total	$1,258,245 26

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No. 701.

STEPHENS STATE BANK, EAST DETROIT.

Organized June 7, 1923.

HENRY STEPHENS, *President;* GEO. A. DANKERS, *Vice President;* GEO. T. BEDARD, *Vice President and Cashier;* HERMAN A. NEHLS, *Assistant Cashier.*

DIRECTORS.—Henry Stephens, George A. Dankers, William Benton, Geo. T. Bedard, Chas. R. Walters, Chas. A. Retzlaff, Crawford S. Reilley, Leroy K. Allen, O. F. Rosenbusch, Edgar N. Kalthoff.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$72,231 58	Surplus fund	17,000 00
Savings	58,432 00	Undivided profits, net	930 66
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,040 00
Savings	188,794 31	Commercial deposits subject to check	127,637 11
Bonds and securities:		Demand certificates of deposit	37,000 00
Commercial	169,306 05	Certified checks	50 00
Due from banks in reserve cities:		Cashier's checks	4,037 36
Commercial	9,375 29	Savings deposits (book acc't)	228,919 80
Savings	23,749 75	Savings certificates of deposit	42,505 28
Total cash on hand:		Club savings deposits	9,356 50
Savings	10,433 71	Bills payable	60,000 00
Overdrafts	34 84		
Banking house	38,000 00		
Furniture and fixtures	18,819 18		
Other assets	1,300 00		
Total	$590,476 71	Total	$590,476 71

No. 728.

EAST GRAND RAPIDS STATE BANK, EAST GRAND RAPIDS.

Organized August 25, 1925.

LOUIS J. DELAMARTER, *President;* FREDERIC A. WURZBURG, *Vice President;* WM. SMITS, JR. *Cashier.*

DIRECTORS.—Noyes, L. Avery, Frederic A. Wurzburg, Gilbert L. Daane, Wm. Alden Smith, John B. Martin, Louis J. DeLamarter, Robert Y. Speir, Earle D. Albertson, Raymond W. Starr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$176,472 88	Surplus fund	6,250 00
Real estate mortgages:		Undivided profits, net	2,473 82
Savings	40,450 00	Reserved for taxes, interest, depreciation, etc.	527 50
Bonds and securities:		Commercial deposits subject to check	201,976 12
Commercial	10,000 00	State moneys on deposit	10,000 00
Savings	39,000 00	Savings deposits (book acc't)	57,826 52
Due from banks in reserve cities:		Savings certificates of deposit	11,064 50
Commercial	21,023 77	Club savings deposits	9,657 90
Savings	6,726 29		
Total cash on hand:			
Commercial	4,479 47		
Savings	500 00		
Overdrafts	172 47		
Premium account	742 19		
Banking house	15,618 43		
Furniture and fixtures	9,590 86		
Total	$324,776 36	Total	$324,776 36

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No. 462.

THE PEOPLES STATE SAVINGS BANK OF EAST JORDAN.

Organized September 16, 1910.

W. A. STROEBEL, *President;* R. O. BISBEE, ROSCOE MACKEY, *Vice Presidents;* W. G. CORNEIL, *Cashier;* L. G. CORNEIL, A. V. KENNY, *Assistant Cashiers.*
DIRECTORS.—W. A. Stroebel, C. H. Whittington, John J. Porter, Roscoe Mackey, S. E. Rogers, W. H. Parks.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$150,201 84	Surplus fund	18,000 00
Savings	43,451 47	Undivided profits, net	285 39
Real estate mortgages:		Commercial deposits subject to check	82,835 19
Savings	47,659 33	Demand certificates of deposit	58,021 21
Bonds and securities:		Cashier's checks	2,022 53
Savings	101,000 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	218,465 40
Commercial	20,234 68	Customers' bonds left with bank for safe keeping	19,239 00
Savings	30,000 00		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	200 00		
Total cash on hand:			
Commercial	9,003 18		
Overdrafts	43 94		
Banking house	5,000 00		
Other real estate	7,835 28		
Customers' bonds left with bank for safe keeping	19,239 00		
Total	$433,868 72	Total	$433,868 72

No. 238.

STATE BANK OF EAST JORDAN, EAST JORDAN.

Organized July 9, 1901.

W. P. PORTER, *President;* FRED SMITH, *Vice President;* ROBERT A. CAMPBELL, *Cashier;* LEWIS W. ELLIS, *Assistant Cashier.*
DIRECTORS.—W. P. Porter, Fred Smith, R. A. Campbell, W. E. Malpass, George Carr, C. H. Pray, H. P. Porter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$138,912 28	Surplus fund	25,000 00
Savings	47,900 63	Undivided profits, net	2,125 21
Real estate mortgages:		Dividends unpaid	80 00
Savings	79,818 16	Commercial deposits subject to check	242,512 46
Bonds and securities:		Certified checks	1,070 04
Commercial	120,500 00	Cashier's checks	1,735 38
Savings	147,200 00	Time commercial certificates of deposit	78,528 53
Due from banks in reserve cities:		Savings deposits (book acc't)	356,887 97
Commercial	67,064 33	Savings certificates of deposit	22 08
Savings	80,818 00	Customers' bonds left with bank for safe keeping	6,200 00
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	37,900 00		
Exchanges for clearing house:			
Commercial	10 92		
Total cash on hand:			
Commercial	7,096 85		
Savings	1,000 00		
Banking house	5,400 00		
Furniture and fixtures	2,525 00		
Other real estate	8,474 21		
Due from banks other than in reserve cities	13,341 29		
Customers' bonds left with bank for safe keeping	6,200 00		
Total	$764,161 67	Total	$764,161 67

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No. 583.

EAST LANSING STATE BANK, EAST LANSING.

Organized March 21, 1916.

JACOB SCHEPERS, *President;* EDWARD H. RYDER, *Vice President;* H. S. LUCAS, *Cashier and Trust Officer;* J. L. MILLER, *Assistant Cashier.*

DIRECTORS.—Jacob Schepers, A. M. Brown, Edward H. Ryder, W. S. Foster, Bert J. Baker. Edward Gibbons, B. A. Faunce, H. H. Halladay, Ward Giltner, O. H. Bruegel, Arthur J. Clark, Luther H. Baker, H. S. Lucas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$481,793 91	Surplus fund	45,000 00
Savings	107,112 00	Undivided profits, net	14,697 09
Real estate mortgages:		Dividends unpaid	25 00
Savings	181,656 96	Reserved for taxes, interest, depreciation, etc.	5,620 05
Bonds and securities:		Commercial deposits subject to check	603,793 89
Commercial	215,623 07	Demand certificates of deposit	78,664 27
Savings	25,747 44	Certified checks	13,192 00
Due from banks in reserve cities:		State moneys on deposit	5,000 00
Commercial	70,266 33	Savings deposits (book acc't)	288,467 04
Savings	27,865 88	Savings certificates of deposit	62,721 22
U. S. Bds. and Cert. of Ind. as legal reserves:		Customers' bonds left with bank for safe keeping	21,900 00
Savings dept. only	9,950 00		
Exchanges for clearing house:			
Commercial	2,578 75		
Total cash on hand:			
Commercial	37,441 18		
Savings	4,000 00		
Overdrafts	97 04		
Banking house	32,131 42		
Furniture and fixtures	17,113 78		
Other real estate	3,802 80		
Customers' bonds left with bank for safe keeping	21,900 00		
Total	$1,239,080 56	Total	$1,239,080 56

No. 748.

MICHIGAN STATE BANK, EAST LANSING.

Organized July 14, 1927.

WILLIAM W. POTTER, *President;* BERT S. HARRIS, FOREST F. MUSSELMAN, *Vice Presidents;* ROLAND L. SPALDING, *Cashier.*

DIRECTORS.—William W. Potter, Daniel G. Barr, Guy E. Crook, Bert S. Harris, Hugh A. McPherson, F. F. Musselman, Roland L. Spalding, Herman K. Vedder, William J. Clark.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$52,169 23	Surplus fund	2,500 00
Savings	57,533 50	Commercial deposits subject to check	72,316 25
Real estate mortgages:		Certified checks	74 71
Commercial	6,260 00	Cashier's checks	668 18
Savings	20,127 94	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	82,340 00
Commercial	30,161 25	Savings certificates of deposit	30,239 05
Savings	34,965 00	Club savings deposits	6,672 50
Due from banks in reserve cities:		Bills payable	15,000 00
Commercial	6,911 58	Customers' bonds left with bank for safe keeping	6,000 00
Savings	13,000 00		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	250 00		
Exchanges for clearing house:			
Commercial	840 17		
Total cash on hand:			
Commercial	5,706 12		
Overdrafts	37 61		
Expenses, interest and taxes paid exceeding earnings	833 64		
Banking house	2,530 21		
Furniture and fixtures	5,984 44		
Customers' bonds left with bank for safe keeping	6,000 00		
Total	$243,310 69	Total	$243,310 69

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No. 740.

PEOPLES STATE BANK, EAST TAWAS.

Organized May 24, 1927.

W. H. WALLACE, *President;* L. G. MCKAY, *Vice President;* G. N. SHATTUCK, *Cashier.*
DIRECTORS.—W. H. Wallace, L. G. McKay, W. A. Evans, R. G. Schreck, Fred J. Adams, John H. Schriber, G. N. Shattuck.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$73,590 98	Surplus fund	7,250 00
Real estate mortgages:		Commercial deposits subject to check	105,201 31
Savings	29,496 00	Demand certificates of deposit	2,061 96
Bonds and securities:		Certified checks	300 00
Commercial	6,975 00	Cashier's checks	192 44
Savings	75,560 90	Savings deposits (book acc't)	103,808 39
Due from banks in reserve cities:		Savings certificates of deposit	16,397 52
Commercial	38,831 99	Club savings deposits	3,233 00
Savings	20,000 00		
Total cash on hand:			
Commercial	11,974 34		
Overdrafts	9 38		
Expenses, interest and taxes paid exceedings earnings	406 03		
Banking house	6,000 00		
Furniture and fixtures	600 00		
Total	$263,444 62	Total	$263,444 62

No. 53.

MICHIGAN STATE BANK OF EATON RAPIDS.

Organized July 22, 1884.

JAMES H. PARKS, *President;* JOHN B. DAVIDSON, *Vice President;* G. A. SPEERS, *Cashier;* G. W. THUMA, *Assistant Cashier;* JOHN C. DORNAN, *Auditor.*
DIRECTORS.—W. E. Webster, H. C. Minnie, John J. Milbourn, J. H. Parks, W. W. Knapp, G. A. Speers, John B. Davidson, A. Crane, H. M. Hurd.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$178,825 50	Surplus fund	15,000 00
Savings	38,940 00	Undivided profits, net	5,516 68
Real estate mortgages:		Dividends unpaid	2 37
Commercial	18,149 31	Reserved for taxes, interest, depreciation, etc.	13,579 54
Savings	80,094 62	Commercial deposits subject to check	152,748 08
Bonds and securities:		Demand certificates of deposit	26,736 85
Commercial	137,577 50	Certified checks	73 50
Savings	109,050 00	Cashier's checks	2,262 77
Due from Federal Reserve bank:		Savings deposits (book acc't)	389,178 89
Commercial	12,201 61	Savings certificates of deposit	22,998 62
Savings	13,000 00	Club savings deposits	10,213 55
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	10,200 00
Commercial	3,719 20		
Savings	34,000 00		
Exchanges for clearing house:			
Commercial	459 76		
Total cash on hand:			
Commercial	25 06		
Savings	22,000 00		
Overdrafts	1,773 46		
Banking house	41,689 98		
Furniture and fixtures	6,557 85		
Other real estate	11,733 00		
Customers' bonds left with bank for safe keeping	10,200 00		
Outside checks, and other cash items	814 00		
Stock of Federal Reserve bank	2,700 00		
Total	$723,510 85	Total	$723,510 85

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No. 499.

THE EAU CLAIRE STATE BANK, EAU CLAIRE.

Organized March 14, 1912.

H. H. HOGUE, *President;* A. W. SCHILLING, *Vice President;* K. E. TATMAN, *Cashier.*
DIRECTORS.—Geo. R. Dater, Vere Beckwith, Roy Clark, H. H. Hogue, Frank Sommer, H. H. Hoadley, K. E. Tatman, A. W. Schilling, Wm. F. Dean.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$68,456 11	Surplus fund	6,250 00
Savings	19,661 53	Undivided profits, net	3,122 08
Real estate mortgages:		Dividends unpaid	97 17
Commercial	1,538 92	Commercial deposits subject to check	97,802 93
Savings	61,055 00	Savings deposits (book acc't)	79,730 87
Bonds and securities:		Savings certificates of deposit	57,681 98
Commercial	11,144 00		
Savings	33,316 94		
Due from banks in reserve cities:			
Commercial	14,148 96		
Savings	9,666 47		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	10,000 00		
Total cash on hand:			
Commercial	2,000 00		
Savings	3,483 42		
Overdrafts	266 97		
Banking house	4,924 14		
Furniture and fixtures	2,300 00		
Other real estate	22,606 90		
Outside checks, and other cash items	115 67		
Total	$264,685 03	Total	$264,685 03

No. 614.

*PEOPLES WAYNE COUNTY BANK OF ECORSE.

Organized March 21, 1918.

One Branch.

I. J. SALLIOTTE, *Chairman of the Board.*
A. H. MOODY, *President;* F. X. LAFFERTY, GUY E. POOLEY, *Vice Presidents;* A. P. MCNIVEN, *Cashier;* C. J. LIVERNOIS, C. R. MEAD, *Assistant Cashiers.*
DIRECTORS.—Charles H. Ayres, M. C. Bourassa, John A. Fry, R. F. Furgason, Walter F. Haass, E. R. Labadie, A. H. Moody, Chas. K. Bartow, Lacey S. Brown, H. W. Bulkley, D. Dwight Douglas, E. J. Durocher, Chas. L. Heide, F. X. Lafferty, Henry Otis, I. J. Salliotte, Donald N. Sweeny, E. K. Matlock, Ralph Stone, Mark A. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$290,233 85	Surplus fund	50,000 00
Savings	258,087 71	Undivided profits, net	15,419 18
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	24,010 39
Commercial	20,323 12	Commercial deposits subject to check	690,123 44
Savings	821,140 30	Certified checks	1,094 03
Bonds and securities:		Cashier's checks	26,044 03
Commercial	98,000 00	State moneys on deposit	15,000 00
Savings	232,150 00	Industrial investment certificates	6,848 88
Due from banks in reserve cities:		Savings deposits (book acc't)	1,020,120 08
Commercial	214,241 58	Savings certificates of deposit	242,855 98
Savings	3,714 96	Club savings deposits	21,716 68
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	155,850 00		
Total cash on hand:			
Savings	45,804 94		
Overdrafts	150 43		
Banking house	102,500 00		
Other real estate	1,800 00		
Accrued interest, receivable (net)	19,235 80		
Total	$2,263,232 69	Total	$2,263,232 69

*May 29, 1930, The Down River State Bank, Ecorse, consolidated with the Peoples Wayne County Bank, Ecorse.

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No. 193.

EDMORE STATE BANK, EDMORE.

Organized March 24, 1897.

JOHN W. PFEIFLER, *President;* HARRY E. WAGAR, *Vice President;* ALVIN W. KROUSE, *Cashier;* H. A. CHRISTENSEN, *Assistant Cashier.*

DIRECTORS.—Edwin K. Horton, Lucian C. Palmer, C. B. LaClear, John W. Pfeifler, Harry E. Wagar.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$57,676 37	Surplus fund	13,000 00
Savings	49,270 89	Undivided profits, net	327 59
Real estate mortgages:		Commercial deposits subject to check	128,019 65
Commercial	2,125 00	Demand certificates of deposit	5,003 00
Savings	108,648 58	Cashier's checks	1,617 02
Bonds and securities:		Savings deposits (book acc't)	93,703 84
Commercial	46,093 68	Savings certificates of deposit	208,814 44
Savings	137,083 33	Notes and bills rediscounted	15,977 60
Due from Federal Reserve bank:			
Commercial	56,188 31		
Savings	9,000 00		
Due from banks in reserve cities:			
Commercial	855 74		
Savings	593 18		
Total cash on hand:			
Commercial	10,255 44		
Overdrafts	122 21		
Banking house	3,945 00		
Furniture and fixtures	4,029 41		
Other real estate	9,376 00		
Stock of Federal Reserve bank	1,200 00		
Total	$496,463 14	Total	$496,463 14

No. 129.

ELK RAPIDS STATE BANK, ELK RAPIDS.

Organized November 6, 1892.

CHAS. B. CARVER, *President;* J. B. GRIFFIN, A. B. FAIRBANKS, *Vice Presidents;* EDWARD DURKEE, *Cashier.*

DIRECTORS.—A. B. Fairbanks, Charles B. Carver, F. R. Williams, John C. Morrison, Edw. Durkee, J. B. Griffin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$111,176 53	Surplus fund	17,000 00
Savings	56,475 07	Undivided profits, net	1,120 44
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	760 20
Commercial	21,675 00	Commercial deposits subject to check	111,939 32
Savings	101,136 99	Cashier's checks	1,589 87
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	3,000 00	Savings deposits (book acc't)	221,681 03
Savings	69,400 00	Savings certificates of deposit	19,579 79
Due from Federal Reserve bank:		Notes and bills rediscounted	3,144 66
Commercial	6,000 00	Bills payable	9,500 00
Savings	7,337 35	Customers' bonds left with bank for safe keeping	144,600 00
Due from banks in reserve cities:		Other liabilities	63 60
Savings	4,998 31		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	850 00		
Total cash on hand:			
Commercial	4,000 00		
Savings	4,365 28		
Overdrafts	209 79		
Banking house	4,000 00		
Furniture and fixtures	7,000 00		
Other real estate	22,092 55		
Customers' bonds left with bank for safe keeping	144,600 00		
Outside checks, and other cash items	418 93		
Stock of Federal Reserve bank	1,500 00		
Other assets	743 11		
Total	$570,978 91	Total	$570,978 91

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No. 753.

THE ELKTON STATE BANK, ELKTON.
Organized March 22, 1928.

OSCAR ROGERS, *President;* FRANK W. HUBBARD, JAS. L. BURGESS, *Vice Presidents;* M. L. ACKERMAN, *Cashier;* E. J. RAMSEYER, *Assistant Cashier.*
DIRECTORS.—Oscar Rogers, Frank W. Hubbard, James L. Burgess, M. L. Ackerman, Mary L. Rogers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$242,384 92	Surplus fund	7,500 00
Real estate mortgages:		Undivided profits, net	2,383 48
Savings	13,991 30	Reserved for taxes, interest, depreciation, etc.	1,930 35
Bonds and securities:		Commercial deposits subject to check	64,200 75
Commercial	22,007 50	Certified checks	10 34
Savings	22,562 50	Cashier's checks	1,184 80
Due from banks in reserve cities:		Time commercial certificates of deposit	227,519 81
Commercial	34,688 04	Savings deposits (book acc't)	51,453 35
Savings	20,000 00	Customers' bonds left with bank for safe keeping	2,950 00
Total cash on hand:			
Commercial	5,150 66		
Overdrafts	93 10		
Banking house	10,000 00		
Furniture and fixtures	2,500 00		
Other real estate	2,804 86		
Customers' bonds left with bank for safe keeping	2,950 00		
Total	$379,132 88	Total	$379,132 88

No. 342.

THE STATE SAVINGS BANK, ELSIE.
Organized June 15, 1906.

E. G. VAN DEUSEN, *President;* J. G. SHOW, *Vice President;* THOMAS P. STEADMAN, *Cashier;* W. S. LUSK, *Assistant Cashier.*
DIRECTORS.—Thomas P. Steadman, W. S. Lusk, E. G. Van Deusen, J. G. Show, W. S. Bell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$257,691 10	Surplus fund	16,230 00
Real estate mortgages:		Undivided profits, net	325 88
Commercial	6,939 66	Commercial deposits subject to check	147,751 97
Savings	121,617 60	Demand certificates of deposit	254,275 83
Bonds and securities:		Cashier's checks	3,163 20
Commercial	64,200 00	Savings deposits (book acc't)	58,832 43
Savings	28,000 00	Savings certificates of deposit	72,800 15
Due from banks in reserve cities:		Bills payable	20,000 00
Commercial	62,648 64	Customers' bonds left with bank for safe keeping	24,000 00
U. S. Bds. and Cert. of Ind. as legal reserves:		Other liabilities	3,901 63
Savings dept. only	15,000 00		
Total cash on hand:			
Commercial	11,387 00		
Savings	5,000 00		
Overdrafts	862 45		
Banking house	15,000 00		
Furniture and fixtures	3,380 00		
Other real estate	20,554 64		
Customers' bonds left with bank for safe keeping	24,000 00		
Total	$636,281 09	Total	$636,281 09

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No. 619.

CITIZENS STATE BANK, EMMETT.
Organized March 29, 1918.

ANDREW NOLAN, *President;* PETER J. GRACE, *Vice President;* F. V. MCCABE, *Cashier.*
DIRECTORS.—Andrew Nolan, Peter J. Grace, Frank Keough, Eph. Dunsmore, Martin Stapleton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$38,364 80	Surplus fund	3,200 00
Savings	19,374 83	Undivided profits, net	1,673 17
Real estate mortgages:		Commercial deposits subject to check	25,461 08
Commercial	4,200 00	Certified checks	500 00
Savings	35,630 00	Cashier's checks	1,075 00
Bonds and securities:		Time commercial certificates of deposit	19,339 56
Savings	11,300 00	Savings deposits (book acc't)	81,016 65
Due from banks in reserve cities.		Customers' bonds left with bank for safe keeping	50 00
Commercial	13,486 66		
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	10,300 00		
Total cash on hand:			
Commercial	3,382 21		
Savings	1,000 00		
Overdrafts	226 96		
Banking house	3,500 00		
Furniture and fixtures	1,800 00		
Other real estate	4,700 00		
Customers' bonds left with bank for safe keeping	50 00		
Total	$152,315 46	Total	$152,315 46

No. 508.

EMPIRE STATE BANK, EMPIRE.
Organized May 1, 1912.

E. HARVEY WILCE, *President;* FRANKLIN G. PECK, *Vice President;* GEO. JOHNSON, *Cashier;* MERETA ROHR, *Assistant Cashier;* L. H. STACEY, *Auditor.*
DIRECTORS.—E. Harvey Wilce, E. A. Voice, L. H. Stacey, Franklin G. Peck, Geo. Johnson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$33,997 33	Surplus fund	5,000 00
Savings	36,344 69	Undivided profits, net	5,052 42
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	113 08
Commercial	600 00	Commercial deposits subject to check	39,770 20
Savings	45,487 87	Cashier's checks	3,132 06
Bonds and securities:		Savings deposits (book acc't)	105,676 50
Commercial	2,000 00	Savings certificates of deposit	27,346 43
Savings	34,500 00	Customers' bonds left with bank for safe keeping	1,450 00
Due from banks in reserve cities:			
Commercial	20,774 56		
Savings	21,000 00		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	400 00		
Total cash on hand:			
Commercial	2,388 96		
Savings	1,500 00		
Overdrafts	107 93		
Banking house	3,000 00		
Furniture and fixtures	2,350 00		
Other real estate	1,476 92		
Customers' bonds left with bank for safe keeping	1,450 00		
Outside checks, and other cash items	162 43		
Total	$207,540 69	Total	$207,540 69

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No. 700.

ERIE STATE BANK, ERIE.

Organized June 15, 1923.

BOYEZ DANSARD, *Chairman of the Board.*
BENJ. FREIDENBERG, *President;* OLIVER J. GOLDEN, JACOB STEINBRENNER, WM. D. LAPOINTE, *Vice Presidents;* FRED L. BUYEA, *Cashier;* DONALD R. HOUSEHOLDER, A. E. SHINEVAR, *Assistant Cashiers.*
DIRECTORS.—Benj. Freidenberg, Boyez Dansard, Austin E. Shinevar, Fred L. Buyea, Oliver J. Golden, Wm. D. LaPointe, Jacob Steinbrenner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$93,326 28	Surplus fund	5,800 00
Real estate mortgages:		Undivided profits, net	3,835 12
Savings	99,816 39	Commercial deposits subject to check	62,641 10
Bonds and securities:		Savings deposits (book acc't)	147,782 24
Savings	39,850 00	Savings certificates of deposit	55,728 81
Due from banks in reserve cities:		Club savings deposits	2,314 27
Commercial	4,274 27	Customers' bonds left with bank for safe keeping	19,650 00
Savings	24,037 14		
Total cash on hand:			
Commercial	4,397 85		
Savings	5,000 00		
Banking house	6,000 00		
Furniture and fixtures	5,500 00		
Due from banks other than in reserve cities	15,899 61		
Customers' bonds left with bank for safe keeping	19,650 00		
Total	$317,751 54	Total	$317,751 54

No. 299.

THE STATE SAVINGS BANK, ESCANABA.

Organized November 2, 1904.

W. R. SMITH, *President;* O. N. HUGHITT, C. W. MALLOCH, *Vice Presidents;* WM. WARMINGTON, *Cashier;* C. R. WICKMAN, E. O. PERRON, *Assistant Cashiers.*
DIRECTORS.—Jas. B. Wilkinson, O. N. Hughitt, O. B. Fuller, W. R. Smith, Peter Olson, C. W. Malloch, P. J. Groos, L. A. Erickson, A. J. Young.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$503,078 51	Surplus fund	100,000 00
Savings	642,348 54	Undivided profits, net	67,945 64
Real estate mortgages:		Commercial deposits subject to check	537,839 95
Savings	384,485 62	Certified checks	95 00
Bonds and securities:		Cashier's checks	13,797 21
Commercial	239,615 99	State moneys on deposit	10,000 00
Savings	464,684 50	Time commercial certificates of deposit	192,859 89
Due from banks in reserve cities:		Savings deposits (book acc't)	1,597,738 90
Commercial	38,194 14	Customers' bonds left with bank for safe keeping	21,600 00
Savings	80,037 46		
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	155,000 00		
Exchanges for clearing house:			
Commercial	10,535 63		
Total cash on hand:			
Commercial	47,838 39		
Overdrafts	391 34		
Banking house	34,500 00		
Furniture and fixtures	8,500 00		
Due from banks other than in reserve cities	10,828 35		
Customers' bonds left with bank for safe keeping	21,600 00		
Outside checks, and other cash items	238 12		
Total	$2,641,876 59	Total	$2,641,876 59

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No. 520.

STATE SAVINGS BANK, ESSEXVILLE.

Organized November 19, 1912.

WILLIAM P. KAVANAUGH, *President;* HUBERT J. GAFFNEY, *Vice President;* LEO J. NAVARRE, *Cashier;* GRACE HUGHES, *Assistant Cashier.*
DIRECTORS.—William P. Kavanaugh, Leo J. Navarre, Hubert J. Gaffney, James E. Davidson, Otto R. Garber, Mrs. E. Coumans.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$93,374 15	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	4,260 62
Commercial	2,902 10	Commercial deposits subject to check	105,890 75
Savings	124,435 51	Cashier's checks	2,868 30
Bonds and securities:		Savings deposits (book acc't)	302,258 03
Commercial	28,800 00	Savings certificates of deposit	12,089 17
Savings	132,700 00	Club savings deposits	5,593 50
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	4,300 00
Commercial	9,000 00		
Savings	59,670 98		
Total cash on hand:			
Commercial	3,000 00		
Savings	3,475 80		
Overdrafts	76 83		
Banking house	3,750 00		
Furniture and fixtures	1,700 00		
Other real estate	75 00		
Customers' bonds left with bank for safe keeping	4,300 00		
Total	$467,260 37	Total	$467,260 37

No. 553.

THE STATE BANK OF EWEN, EWEN.

Organized October 6, 1914.

E. J. HUMPHREY, *President;* EDW. ERICKSON, JAMES N. HOWLETT, *Vice Presidents;* ANDREW M. ANDERSON, *Cashier;* O. E. HANSON, *Assistant Cashier,*
DIRECTORS.—E. J. Humphrey, James N. Howlett, J. F. Foglesong, Andrew M. Anderson, Edw. Erickson, D. A. Kooker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$116,388 79	Surplus fund	25,000 00
Savings	90,529 24	Undivided profits, net	7,900 36
Real estate mortgages:		Dividends unpaid	48 00
Savings	34,911 23	Reserved for taxes, interest, depreciation, etc.	2,110 86
Bonds and securities:		Commercial deposits subject to check	177,125 97
Commercial	21,583 00	Demand certificates of deposit	5,412 00
Savings	94,460 67	Certified checks	224 40
Due from Federal Reserve bank:		Cashier's checks	3,702 67
Commercial	10,841 51	Due to other banks and bankers	2,470 58
Savings	8,500 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	172,815 76
Commercial	71,310 82	Savings certificates of deposit	88,171 79
Savings	22,000 00	Notes and bills rediscounted	6,500 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	1,950 00
Commercial	12,850 43		
Savings	5,000 00		
Overdrafts	2,056 70		
Banking house	20,000 00		
Furniture and fixtures	4,200 00		
Other real estate	2,850 00		
Customers' bonds left with bank for safe keeping	1,950 00		
Stock of Federal Reserve bank	1,500 00		
Total	$520,932 39	Total	$520,932 39

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No. 736.

FAIRGROVE STATE BANK, FAIRGROVE.

Organized February 17, 1927.

J. H. FAHRNER, *President;* ROBERT N. WALLACE, F. R. ADAMS, *Vice Presidents;* WM. G. HURLEY, *Cashier.*

DIRECTORS.—J. H. Fahrner, Wm. H. Wallace, F. R. Adams, U. G. Spohn, R. N. Wallace.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$36,814 28	Surplus fund	2,500 00
Bonds and securities:		Reserved for taxes, interest, depreciation, etc.	102 50
Commercial	21,709 55	Commercial deposits subject to check	48,724 19
Savings	23,915 00	Certified checks	5 00
Due from banks in reserve cities:		Time commercial certificates of deposit	21,473 92
Commercial	28,765 83	Savings deposits (book acc't)	12,484 34
Savings	3,000 00	Savings certificates of deposit	20,700 45
U. S. Bds. and Cert. of Ind. as legal reserves:			
Savings dept. only	600 00		
Total cash on hand:			
Commercial	1,026 46		
Savings	5,669 79		
Overdrafts	1,752 16		
Expenses, interest and taxes paid exceeding earnings	2,037 33		
Banking house	4,700 00		
Furniture and fixtures	1,000 00		
Total	$130,990 40	Total	$130,990 40

No. 460.

THE FARMINGTON STATE SAVINGS BANK, FARMINGTON.

Organized September 6, 1910.

HOWARD M. WARNER, *President;* M. B. PIERCE, *Vice President;* EDGAR S. PIERCE, *Cashier;* HINMAN G. NICHOLS, *Assistant Cashier.*

DIRECTORS.—Howard M. Warner, M. B. Pierce, Harry N. McCracken, G. Gale Collins, Edgar S. Pierce, Isaac Bond, C. R. Talbot, Clinton McGee, Harley D. Warner, Olin Russell, E. O. Hatton, Floyd H. Nichols, George Stuckey.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$335,877 21	Surplus fund	30,000 00
Savings	155,146 57	Undivided profits, net	5,116 18
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	21,168 08
Commercial	20,043 06	Commercial deposits subject to check	262,356 90
Savings	397,630 72	Certified checks	114 85
Bonds and securities:		Cashiers' checks	4,886 23
Commercial	172,600 00	State moneys on deposit	5,000 00
Savings	47,500 00	Time commercial certificates of deposit	214,319 14
Due from Federal Reserve bank:		Savings deposits (book acc't)	631,990 01
Commercial	9,514 54	Savings certificates of deposit	41,000 00
Savings	30,000 00	Club savings deposits	6,350 45
Due from banks in reserve cities:		Notes and bills rediscounted	10,350 91
Commercial	3,600 63	Customers' bonds left with bank for safe keeping	1,150 00
Savings	20,568 68		
Total cash on hand:			
Commercial	20,362 78		
Savings	9,549 64		
Overdrafts	2,466 95		
Furniture and fixtures	15,000 00		
Other real estate	14,567 83		
Customers' bonds left with bank for safe keeping	1,150 00		
Stock of Federal Reserve bank	2,100 00		
Accrued interest, receivable (net)	16,124 14		
Total	$1,273,802 75	Total	$1,273,802 75

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No. 608.

PEOPLES STATE BANK, FARMINGTON.

Organized June 11, 1917.

CHARLES H. ELY, *Chairman of the Board.*
JAMES L. HOGLE, *President;* LEO F GILDEMEISTER, E. F. HOLCOMB, *Vice Presidents;* JOHN FITZPATRICK, *Cashier;* GEORGE C. GILDEMEISTER, *Assistant Cashier.*
DIRECTORS.—Ernest V. Blanchard. Chas. H. Ely, James L. Hogle, James A. Miller, John Fitzpatrick, E. F. Holcomb, Carl G Hogle, Leo F. Gildemeister, Emil Roos, Allan H. F. Martindale.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$156,335 39	Surplus fund	20,000 00
Savings	91,482 53	Undivided profits, net	7,525 77
Real estate mortgages:		Dividends unpaid	72 00
Commercial	6,717 40	Reserved for taxes, interest, depreciation, etc.	7,000 00
Savings	194,520 29	Commercial deposits subject to checks	112,270 30
Bonds and securities:		Demand certificates of deposit	140,603 32
Commercial	91,803 07	Certified checks	301 06
Savings	150,374 86	Cashier's checks	2,039 65
Due from banks in reserve cities:		State moneys on deposit	5,000 00
Commercial	30,533 51	Savings deposits (book acc't)	496,352 96
Savings	37,500 00	Savings certificates of deposit	12,362 50
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	6,278 32
Savings dept. only	31,800 00	Customers' bonds left with bank for safe keeping	21,300 00
Exchanges for clearing house:			
Commercial	2,045 49		
Total cash on hand:			
Commercial	19,332 61		
Overdrafts	59 02		
Banking house	32,000 00		
Furniture and fixtures	10,000 00		
Other real estate	1,786 35		
Customers' bonds left with bank for safe keeping	21,300 00		
Accrued interest, receivable (net)	3,515 36		
Total	$881,105 88	Total	$881,105 88

No. 629.

FARWELL STATE SAVINGS BANK, FARWELL.

Organized July 5, 1919.

JOSIAH L. LITTLEFIELD, *President;* GERALD E. LAMB, EDWARD B. GLASS, *Vice Presidents;* ALLEN R. GRAHAM, *Cashier;* BERNARD S. SCHOFIELD, *Assistant Cashier.*
DIRECTORS.—Josiah L. Littlefield, Allen R. Graham, Edward B. Glass, Gerald E. Lamb, Robert Carson, Chas. A. Graham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$51,000 86	Surplus fund	2,200 00
Savings	10,806 00	Undivided profits, net	199 66
Real estate mortgages:		Commercial deposits subject to check	39,649 30
Commercial	6,220 81	Time commercial certificates of deposit	25,125 38
Savings	28,254 00	Savings deposits (book acc't)	56,818 10
Bonds and securities:		Savings certificates of deposit	9,018 24
Commercial	4,000 00		
Savings	12,100 00		
Due from banks in reserve cities:			
Commercial	15,113 24		
Savings	10,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,450 00		
Total cash on hand:			
Commercial	2,022 28		
Savings	2,300 00		
Overdrafts	89 76		
Banking house	3,000 00		
Furniture and fixtures	2,000 00		
Other real estate	3,653 73		
Total	$153,010 68	Total	$153,010 68

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No. 215.

THE OLD STATE BANK, FENNVILLE.

Organized March 14, 1899.

J. E. HUTCHINSON, *President;* PETER H. BROE, *Vice President;* W. J. HUTCHINSON, *Cashier.*
DIRECTORS.—J. E. Hutchinson, W. J. Hutchinson, M. C. Hutchinson, John Barron, Peter H. Broe.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$127,908 06	Surplus fund	15,500 00
Savings	62,197 68	Undivided profits, net	10,743 12
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	13,927 97
Commercial	6,375 75	Commercial deposits subject to check	249,440 33
Savings	90,005 98	Demand certificates of deposit	180,797 37
Bonds and securities:		Cashier's checks	2,048 44
Commercial	213,700 00	State moneys on deposit	5,000 00
Savings	85,900 00	Savings deposits (book acc't)	229,776 79
Due from Federal Reserve bank:		Savings certificates of deposit	21,500 00
Commercial	101,675 66	Club savings deposits	7,485 50
Savings	19,558 80		
Due from banks in reserve cities:			
Commercial	25,538 14		
Savings	2,021 89		
Total cash on hand:			
Commercial	5,975 06		
Savings	5,785 53		
Overdrafts	49 71		
Banking house	28,851 15		
Furniture and fixtures	8,536 58		
Outside checks, and other cash items	189 53		
Stock of Federal Reserve bank	1,950 00		
Total	$786,219 52	Total	$786,219 52

No. 209.

THE COMMERCIAL STATE SAVINGS BANK, FENTON.

Organized September 15, 1898.

F. A. CHAPIN, *President;* M. H. MCKUGH, J. H. JADWIN, *Vice President;* D. E. KELLEHER, *Cashier;* M. E. KELLEHER, *Assistant Cashier.*
DIRECTORS.—J. H. Jadwin, J. S. Chestnut, M. H. McHugh, F. A. Chapin, D. E. Kelleher, B. H. Rollins, D. R. Stiles.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$147,969 95	Surplus fund	27,000 00
Savings	52,671 83	Undivided profits, net	8,902 87
Real estate mortgages:		Dividends unpaid	300 00
Commercial	21,078 81	Reserved for taxes, interest, depreciation, etc.	3,673 00
Savings	237,287 78	Commercial deposits subject to check	113,412 21
Bonds and securities:		State moneys on deposit	5,000 00
Savings	104,000 00	Time commercial certificates of deposit	21,231 65
Due from Federal Reserve bank:		Savings deposits (book acc't)	343,170 12
Commercial	7,460 11	Savings certificates of deposit	69,201 49
Savings	15,000 00	Club savings deposits	5,638 61
Due from banks in reserve cities:		Bills payable	15,000 00
Commercial	792 73	Customers' bonds left with bank for safe keeping	89,800 00
Savings	9,461 53		
Exchanges for clearing house:			
Commercial	5,746 77		
Total cash on hand:			
Commercial	5,696 85		
Savings	5,000 00		
Overdrafts	70 77		
Banking house	14,000 00		
Furniture and fixtures	7,750 00		
Other real estate	26,092 82		
Customers' bonds left with bank for safe keeping	89,800 00		
Stock of Federal Reserve bank	2,450 00		
Total	$752,329 95	Total	$752,329 95

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No. 384.

FENTON STATE SAVINGS BANK, FENTON.

Organized September 26, 1907.

————, *President;* E. A. PHILLIPS, GEO. GREEN, *Vice Presidents;* F. H. HITCHCOCK, *Vice President and Cashier;* V. M. GOODRICH, H. W. HITCHCOCK, *Assistant Cashiers.*
DIRECTORS.—F. H. Hitchcock, E. W. Davidson, George Green, E. A. Phillips, H. W. Hitchcock, C. Frank Sharp.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$156,572 74	Surplus fund	25,000 00
Savings	30,384 15	Undivided profits, net	20,057 36
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Commercial	5,500 00	Commercial deposits subject to check	158,399 31
Savings	389,876 83	Demand certificates of deposit	13,601 77
Bonds and securities:		Certified checks	200 00
Savings	122,300 00	Savings deposits (book acc't)	418,850 75
Due from Federal Reserve bank:		Savings certificates of deposit	166,540 74
Commercial	13,033 94	Club savings deposits	7,804 87
Savings	21,000 00	Bills payable	25,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	19,400 00
Commercial	3,386 95		
Savings	31,652 45		
Total cash on hand:			
Commercial	14,001 23		
Savings	10,000 00		
Overdrafts	88 24		
Banking house	22,500 00		
Furniture and fixtures	7,755 96		
Other real estate	31,855 94		
Customers' bonds left with bank for safe keeping	19,400 00		
Outside checks, and other cash items	546 37		
Stock of Federal Reserve bank	1,500 00		
Total	$881,354 80	Total	$881,354 80

No. 626.

FENWICK STATE BANK, FENWICK.

Organized December 31, 1918.

WALTER W. ROOT, *President;* JOS. BONSALL, *Vice President;* GLEE W. WICKETT, *Cashier.*
DIRECTORS.—Walter W. Root, Jos. Bonsall, R. E. Chapman, Ervon North, E. J. Kindell, Fred O. Olsen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$62,049 77	Surplus fund	4,000 00
Savings	8,000 00	Undivided profits, net	564 05
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Savings	13,357 00	Commercial deposits subject to check	19,500 89
Bonds and securities:		Demand certificates of deposits	27,051 55
Savings	14,475 00	Savings deposits (book acc't)	19,896 55
Due from banks in reserve cities:		Savings certificates of deposit	13,831 62
Commercial	9,445 91	Notes and bills rediscounted	4,000 00
Savings	2,000 00	Bills payable	7,200 00
Total cash on hands:			
Commercial	1,666 98		
Savings	2,000 00		
Banking house	2,500 00		
Furniture and fixtures	1,350 00		
Outside checks, and other cash items	200 00		
Total	$117,044 66	Total	$117,044 66

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No. 650.

AMERICAN STATE BANK, FERNDALE.

Organized December 10, 1919.
One Branch.

FRED W. DALBY, *Chairman of the Board*
GORDON FEARNLEY, *President;* H. B. WALLACE, *Vice President;* LEWIS WALTON, *Executive Vice President;* ANDREW S. MCGEACHY, *Vice President and Cashier;* GUY W. STARK, *Vice President and Trust Officer;* MENDEL E. MEDALIE, *Assistant Cashier;* FRANK H. MARSH, *Branch Mngr.*
DIRECTORS.— Gordon Fearnley, H. B. Wallace, Fred W. Dalby, Adolf H. Schmidt, Henry S. Koppin, Walter Dalby, Fred J. Pratt, Lewis Walton, H. C. Munro.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$540,913 61	Surplus fund	45,000 00
Savings	171,829 73	Undivided profits, net	72 10
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	7,778 28
Commercial	36,136 58	Commercial deposits subject to checks	467,442 64
Savings	435,743 50	Certified checks	2,250 68
Bonds and securities:		Cashier's checks	19,684 80
Commercial	18,000 00	State moneys on deposit	5,000 00
Savings	386,660 00	Time commercial certificates of deposit	188,636 20
Due from banks in reserve cities:		Savings deposits (book acc't)	968,666 11
Commercial	44,290 42	Savings certificates of deposit	30,749 84
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	66,274 78
Savings dept. only	89,850 00	Bills payable	125,000 00
Exchange for clearing house:		Customers' bonds left with bank for safe keeping	5,000 00
Commercial	111,547 27	Other liabilities	10,562 50
Total cash on hands:		Trust department:	
Commercial	6,940 34	Trust deposits—Totals	6,218 46
Savings	16,000 00		
Overdrafts	70 34		
Banking house	75,778 94		
Furniture and fixtures	38,595 93		
Other real estate	49,716 20		
Customers' bonds left with bank for safe keeping	5,000 00		
Outside checks, and other cash items	7,601 56		
Accrued interest, receivable (net)	2,438 41		
Other assets	5,005 10		
Trust department:			
Cash and due from banks in reserve cities	6,218 46		
Total	$2,048,336 39	Total	$2,048,336 39

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No. 717.

FERNDALE STATE BANK, FERNDALE.

Organized April 18, 1924.

ARTHUR E. WOOD, *President;* MAURICE F. COLE, FRED E. GORDON, *Vice Presidents;* B. F. WIEGAND, *Vice President and Cashier;* G. N. WEEDEN, GERTRUDE E. GLOVER, *Assistant Cashiers.*

DIRECTORS.—Arthur E. Wood, Philip J. Watson, James H. Garlick, Walter A. Williams, Thomas J. Leonard, B. F Wiegand, Maurice F. Cole, F. E. Gordon, H. Hooks.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$169,923 51	Surplus fund	25,000 00
Savings	98,985 00	Undivided profits, net	5,888 40
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,829 05
Commercial	1,712 64	Commercial deposits subject to check	198,340 39
Savings	157,266 70	Demand certificates of deposit	30,400 00
Bonds and securities:		Certified checks	164 02
Commercial	79,500 00	Cashier's checks	6,788 57
Savings	25,637 50	State moneys on deposit	15,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	242,398 05
Commercial	10,971 44	Savings certificates of deposit	44,871 78
Savings	28,871 96	Club savings deposits	18,689 18
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,750 00		
Exchanges for clearing house:			
Commercial	1,161 34		
Total cash on hands:			
Commercial	24,731 84		
Overdrafts	31 14		
Banking house	46,812 29		
Furniture and fixtures	16,378 34		
Other real estate	22,554 44		
Due from banks other than in reserve cities	2,000 00		
Outside checks, and other cash items	81 30		
Total	$689,369 44	Total	$689,369 44

No. 704.

CITIZENS STATE BANK, FIFE LAKE.

Organized August 15, 1923.

HIRAM L. LABAR, *President;* JAMES S. HODGES, *Vice President;* G. S. MUNDY, *Cashier,* W. M. MUNDY, *Assistant Cashier.*

DIRECTORS.—Hiram L. LaBar, James S. Hodges, J. J. Neihardt, W. M. Mundy, Blanche Aldridge.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$37,922 42	Surplus fund	5,000 00
Savings	13,749 65	Commercial deposits subject to check	28,898 48
Real estate mortgages:		Demand certificates of deposit	15,858 59
Commercial	2,100 00	Cashier's checks	1,832 74
Savings	15,606 00	Savings deposits (book acc't)	58,616 95
Bonds and securities:		Customers' bonds left with bank for safe keeping	700 00
Savings	22,500 00		
Due from banks in reserve cities:			
Commercial	16,300 22		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,000 00		
Total cash on hands:			
Commercial	1,448 61		
Overdrafts	3 13		
Premium account	163 78		
Expenses, interest and taxes paid exceeding earnings	122 83		
Banking house	3,500 00		
Furniture and fixtures	2,265 20		
Other real estate	5,524 92		
Customers' bonds left with bank for safe keeping	700 00		
Total	$130,906 76	Total	$130,906 76

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No. 495.

THE STATE SAVINGS BANK, FLAT ROCK.

Organized October 26, 1911.

J. F. LINDSAY, *President;* FRANK S. PETERS, JULIUS NEIFERT, *Vice Presidents;* M. S. WALKER, *Cashier;* BENJ. B. WALES, *Assistant Cashier.*
DIRECTORS.—George H. Brandes, J. F. Lindsay, Julius Neifert, Frank S. Peters, John C. Near, Geo. W. Van Riper, M. S. Walker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$223,220 06	Surplus fund	37,762 50
Savings	54,031 67	Undivided profits, net	8,108 56
Real estate mortgages:		Commercial deposits subject to check	125,395 12
Savings	318,401 55	Demand certificates of deposit	42,858 73
Bonds and securities:		Certified checks	68 19
Savings	117,427 95	Savings deposits (book acc't)	522,455 95
Due from banks in reserve cities:		Savings certificates of deposit	4,581 75
Commercial	5,202 74	Notes and bills rediscounted	6,000 00
Savings	7,755 61	Bills payable	44,958 35
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	250 00
Savings dept. only	27,200 00		
Total cash on hand:			
Commercial	20,512 56		
Savings	20,000 00		
Overdrafts	255 45		
Premium account	669 00		
Banking house	27,727 03		
Furniture and fixtures	8,587 85		
Other real estate	10,500 00		
Customers' bonds left with bank for safe keeping	250 00		
Outside checks, and other cash items	497 68		
Other assets	200 00		
Total	$842,439 15	Total	$842,439 15

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No. 101.

THE CITIZENS COMMERCIAL AND SAVINGS BANK, FLINT.

Organized July 19, 1890.
Three Branches.

G. W. HUBBARD, *President;* J. E. BURROUGHS, R. W. ROWE, ROY W. SCHUMACHER, WILLIAM VEIT, W. S. BALLENGER, *Vice Presidents;* ALLEN T. SMITH, *Vice President and Trust Officer;* EARNEST W. POTTER, *Cashier;* GORDON A. FLEMING, GEO. B. LEACH, *Assistant Cashiers;* BERTHA M. SHEPNER, *Auditor.*

DIRECTORS.—J. E. Burroughs, E. W. Watson, Harry Winegarden, Chas. H. Miller, G. W. Hubbard, Lewis Buckingham, W. S. Ballenger, F. B. Elliott, Otto P Graff, H. J. McBride, C. H. Bliss, E. S. Lunt, Roy W. Schumacher, R. W. Rowe, H. N. Bush, William Veit, A. H. Sarvis, H. L. Weckler, E. W. Potter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$2,335,772 41	Surplus fund	500,000 00
Savings	2,537,875 42	Undivided profits, net	201,574 74
Real estate mortgages:		Dividends unpaid	367 50
Commercial	59,229 37	Reserved for taxes, interest, depreciation, etc.	75,942 71
Savings	2,649,173 80	Commercial deposits subject to check	1,821,033 87
Bonds and securities:		Demand certificates of deposit	251,040 00
Commercial	469,566 00	Certified checks	15,965 87
Savings	1,032,522 08	Cashier's checks	32,546 16
Due from Federal Reserve bank:		U. S. government deposits	19,751 73
Commercial	57,643 13	Savings deposits (book acc't)	5,718,405 76
Savings	324,953 41	Savings certificates of deposit	990,767 06
Due from banks in reserve cities:		Club savings deposits	110,351 89
Commercial	90,784 09	Bills payable	687,000 00
Savings	25,000 00	Customers' bonds left with bank for safe keeping	7,150 00
Exchanges for clearing house:		Trust department:	
Commercial	124,977 15	Trust deposits—Totals	38,770 68
Savings	100,000 00		
Total cash on hand:			
Commercial	6,002 65		
Savings	150,000 00		
Overdrafts	3,137 12		
Premium account	9,166 27		
Banking house	500,000 00		
Furniture and fixtures	379,210 80		
Other real estate	8,073 59		
Customers' bonds left with bank for safe keeping	7,150 00		
Outside checks, and other cash items	31,660 00		
Stock of Federal Reserve bank	30,000 00		
Trust department:			
Cash and due from banks in reserve cities	38,770 68		
Total	$10,970,667 97	Total	$10,970,667 97

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No. 23.

GENESEE COUNTY SAVINGS BANK, FLINT.

Organized May 1, 1872.

Five Branches.

A. G. BISHOP, *President;* R. S. BISHOP, G. E. MERRILL, *Vice Presidents;* C. F. SPAETH, *Executive Vice President;* JAMES MARTIN, *Vice President and Cashier;* DON MAGINN, W. J. JAMESON, L. D. BUDD, M. T. POLLEY, F. C. MONROE, *Assistant Cashiers;* T. S. COWING, *Savings Cashier;* E. P. HOPKINS, *Auditor.*

DIRECTORS.—A. G. Bishop, J. H. Crawford, Geo. C. Willson, F. A. Aldrich, E. W. Atwood, John J. Carton, W. O. Smith, W. R. Hubbard, C. B. Burr, John L. Pierce, James Martin, W. C. Durant, F. G. Eddy, J. M. Hammond, George A. Barnes, R. S. Bishop, Carl F. Spaeth, C. W. Churchill, H. H. Curtice, Benj. Rowen, W. S. Ballenger, F. A. Bower, H. G. Gault.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$1,000,000 00
Commercial	$3,903,204 12	Surplus fund	800,000 00
Savings	2,809,541 65	Undivided profits, net	70,096 17
Real estate mortgages:		Dividends unpaid	50 00
Commercial	48,808 13	Reserved for taxes, interest, depreciation, etc.	77,132 45
Savings	2,170,589 99	Commercial deposits subject to check	3,377,381 89
Bonds and securities:		Demand certificates of deposit	229,417 43
Commercial	12,000 00	Certified checks	12,519 95
Savings	2,854,584 44	Cashier's checks	40,316 01
Due from Federal Reserve bank:		State moneys on deposit	10,000 00
Commercial	407,160 14	U. S. government deposits	8,994 93
Savings	300,000 00	Savings deposits (book acc't)	6,936,815 18
Due from banks in reserve cities:		Savings certificates of deposit	1,264,604 80
Commercial	166,869 30	Club savings deposits	138,245 14
Exchanges for clearing house:		Bills payable	200,000 00
Commercial	286,730 55	Customers' bonds left with bank for safe keeping	24,550 00
Total cash on hand:		Customers' acceptances and letters of credit	10,000 00
Commercial	281,576 54	Other liabilities	50 00
Savings	100,000 00		
Overdrafts	1,519 64		
Premium account	44 54		
Banking house	648,624 19		
Furniture and fixtures	73,550 62		
Other real estate	9,057 25		
Due from banks other than in reserve cities	7,927 45		
Customers' bonds left with bank for safe keeping	24,550 00		
Outside checks, and other cash items	29,835 40		
Stock of Federal Reserve bank	54,000 00		
Customers' acceptances and letters of credit	10,000 00		
Total	$14,200,173 95	Total	$14,200,173 95

MERCHANTS AND MECHANICS BANK, FLINT.

Organized July 23, 1927.

JOSEPH H. CRAWFORD, *President;* ELWYN POND, *Vice President;* LLOYD H. DRAKE, *Cashier;* HOMER E. WILT, *Assistant Cashier.*

DIRECTORS.—Elwyn Pond, Joseph H. Crawford, Frederick W. Siegel, Glen R. Jackson, Carl F. Moll, Charles H. Miller, Herbert N. Bush, Reinhard Kleinpell, Fred A. Aldrich, C. E. Brandt, Ernest Potter, L. H. Drake, C. J. Ross, Fred Flick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$120,000 00
Notes receivable, industrial plan	$636,483 54	Surplus	30,000 00
Miscellaneous bonds	88,000 00	Undivided profits, earned	27,631 62
Due from banks in reserve cities	47,182 58	Reserve for taxes, interest, etc.	8,661 46
Cash on hand	2,934 04	Discount collected unearned	23,913 23
Deferred charges	1,091 35	Payments on instalment certificates, hypothecated	199,984 89
Banking house	44,000 00	Savings books	256,501 11
Other real estate	2,088 70	Investment certificates outstanding	165,217 60
Furniture and fixtures	10,307 74	Other liabilities	178 04
Total	$832,087 95	Total	$832,087 95

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No. 758.

*UNION INDUSTRIAL TRUST AND SAVINGS BANK, FLINT.

Organized May 13, 1929.
Nine Branches.

CHARLES S. MOTT, *President;* H. R. WILKIN, *Executive Vice President and Cashier;* JOHN E. STORER, CHAS. J. FRENCH, NORMAN H. MOYSEY, W. E. FELLOWS, C. F. BARTH, A. M. DAVISON, ROBERT T. LONGWAY, *Vice Presidents;* EARL F. JOHNSON, D. W. CHAMBERS, EDWARD HOLMES, E. C. REID, *Assistant Cashiers;* H. J. STRASLER, *Auditor.*

DIRECTORS.—Charles F. Barth, E D. Black, C. W. Bonbright, Roy E. Brownell, George W. Cook, Harry S. Covington, C. A. Cumings, E. M. Cumings, A. M. Davison, Matthew Davison, C. N. Doty, C. B. Durham, Rudolf Eckert, W. E. Fellows, Chas. T. Fisher, Jr., J. R. Francis, Leonard Freeman, Daniel Goldberger, J. M. Greissell, Jessel Hardy, Walter A. Hardy, Glenn R. Jackson, Chas. A. Kanter, Lloyd G. Kirby, R. Kleimpell, Albert Koegel, Frederick Larkin, Robert T. Longway, J. C. MacGregor, C. S. Mott, James Parkhill, W. S. Paterson, J. M. Roney, C. J. Ross, J. N. Stalker, S. S. Stewart, John E. Storer, E. T. Strong, J. L. Walsh, C. E. Wetherald, R. J. Whiting, H. R. Wilkin, J. G. Windiate, D. E. Winslow.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$2,000,000 00
Commercial	$3,191,160 74	Surplus fund	1,000,000 00
Savings	3,814,366 62	Undivided profits, net	154,299 77
Real estate mortgages:		Dividends unpaid	80,000 00
Commercial	627,385 69	Reserved for taxes, interest, depreciation, etc.	402,094 24
Savings	6,860,237 88	Commercial deposits subject to check	5,348,072 13
Bonds and securities:		Demand certificates of deposit	586,827 61
Commercial	1,544,475 26	Certified checks	8,369 74
Savings	4,786,259 25	Cashier's checks	119,705 00
Due from Federal Reserve bank:		Due to other banks and bankers	173,543 14
Commercial	241,282 81	State moneys on deposit	100,000 00
Savings	450,000 00	U. S. government deposits	11,335 54
Due from banks in reserve cities:		Savings deposits (book acc't)	12,413,874 53
Commercial	630,149 33	Savings certificates of deposit	2,308,799 07
Savings	400,000 00	Club savings deposits	308,826 39
Exchanges for clearing house:		Bills payable	400,000 00
Commercial	166,585 87	Customers' bonds left with bank for safe keeping	979,604 95
Total cash on hand:		Customers' acceptances and letters of credit	77,520 00
Commercial	89,095 96	Accrued interest and expense payable (net)	177,660 16
Savings	400,000 00	Other liabilities	13,902 95
Overdrafts	595 52		
Banking house	1,516,361 36		
Furniture and fixtures	240,578 89		
Other real estate	220,927 63		
Due from banks other than in reserve cities	2,445 89		
Customers' bonds left with bank for safe keeping	979,604 95		
Outside checks, and other cash items	646 42		
Stock of Federal Reserve bank	90,000 00		
Accrued interest, receivable (net)	217,181 10		
Customers' acceptances and letters of credit	77,520 00		
Other assets	117,574 05		
Total	$26,664,435 22	Total	$26,664,435 22

*December 4, 1930 The Union Industrial Bank, Flint, changed its title to Union Industrial Trust and Savings Bank, Flint.

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UNION INDUSTRIAL TRUST COMPANY, FLINT.

Organized December 15, 1924.

C. S. MOTT, *Chairman of the Board.*

JOHN N. STALKER, *President;* LLOYD G. KIRBY, *Executive Vice President, Secretary and Treasurer;* S. S. STEWART, A. M. DAVISON, *Vice Presidents;* W. C. DICKIE, *Assistant Vice President;* WILLARD VARTY, *Assistant Secretary.*

DIRECTORS.—Charles F. Barth, E. D. Black, C. W. Bonbright, Roy E. Brownell, George W. Cook, C. A. Cumings, E. M. Cumings, A. M. Davison, Mathew Davison, Cady B. Durham, W. E. Fellows, J. R. Francis, Leonard Freeman, J. M. Greissell, Glen R. Jackson, Lloyd G. Kirby, R. Kleinpell, Robert T. Longway, J. C. MacGregor, C. S. Mott, W. S. Paterson, S. S. Stewart, E. T. Strong, C. E. Wetherald, J. G. Windiate, D. E. Winslow, John N. Stalker, Herbert Wilkin, J. Monroe Roney.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:			
Time	$115,013 39	Capital stock paid in	$300,000 00
Loans on real estate mortgages:		Surplus fund	24,000 00
In office	28,266 76	Undivided profits and reserves	4,368 35
With state treasurer	65,984 86	Trust deposits	73,203 73
Other loans	9,293 12	First mortgage participation certificates payable	73,100 00
Bonds:		Certificates of deposit	106,192 64
In office	95,650 00	Accrued interest and expenses payable (net)	8,049 30
With state treasurer	80,200 00	Other liabilities	288 61
Due from approved reserve depositaries	85,986 39		
Real estate mortgages to secure participating certificates	74,009 72		
Advances to trusts	258 17		
Furniture and fixtures	11,409 97		
Banking house	8,140 99		
Due from other banks and bankers	78 94		
Cash	300 00		
Accrued earnings and prepaid expense	14,610 32		
Total	$589,202 63	Total	$589,202 63

*October 31-1930 The Union Industrial Trust Co. of Flint Consolidated with the Union Industrial Bank, Flint.

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No. 126.

THE FIRST STATE AND SAVINGS BANK, FLUSHING.

Organized November 12, 1891.

ARTHUR KLEINPELL, *President;* EDGAR L. CORNWELL, *Vice President;* C. P. ROWE, *Cashier;* KEITH R. BAILEY, *Assistant Cashier.*

DIRECTORS.—Charles Kimmell, C. P. Rowe, Geo. Packard, Edgar L. Cornwell, James Martin, Clarence F. Luce, Arthur Kleinpell, W. F. Minard, Alfred Phillips, E. W. Atwood.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$55,000 00
Commercial	$86,497 56	Surplus fund	45,000 00
Savings	40,378 85	Undivided profits, net	10,441 62
Real estate mortgages:		Commercial deposits subject to check	68,586 40
Commercial	17,966 20	Cashier's checks	2,352 84
Savings	319,063 39	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	276,723 43
Savings	104,500 00	Savings certificates of deposit	235,793 99
Due from banks in reserve cities:		Club savings deposits	2,169 90
Commercial	2,094 24	Bills payable	35,000 00
Savings	36,572 07	Customers' bonds left with bank for safe keeping	18,800 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	47,850 00		
Exchanges for clearing house:			
Commercial	56 11		
Total cash on hand:			
Commercial	4,500 66		
Overdrafts	582 29		
Banking house	41,131 46		
Furniture and fixtures	13,158 20		
Other real estate	18,928 80		
Customers' bonds left with bank for safe keeping	18,800 00		
Outside checks, and other cash items	288 35		
Total	$752,368 18	Total	$752,368 18

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No. 223.

THE PEOPLES STATE BANK OF FLUSHING.

Organized March 10, 1900.

CHAS. N. TALBOT, *President;* JAS. B. FRENCH, A. E. RANSOM, *Vice Presidents;* HARRY L. MANN, *Cashier;* MARY ANN HUGGINS, ROBERT LAPWORTH, *Assistant Cashiers.*
DIRECTORS.—James B. French, Albert E. Ransom, C. N. Talbot, W. G. Sprague, Geo. Bower, Jr., Paul Bueche, Henry Brophy, Frank McNally, Harry L. Mann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$86,603 42	Surplus fund	25,000 00
Savings	47,952 97	Undivided profits, net	15,976 34
Real estate mortgages:		Dividends unpaid	90 00
Commercial	16,401 02	Commercial deposits subject to check	50,954 92
Savings	162,987 11	Certified checks	791 75
Bonds and securities:		Cashier's checks	5,277 03
Savings	43,686 40	State moneys on deposit	1,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	200,614 26
Savings	14,711 09	Savings certificates of deposit	97,801 56
Due from banks in reserve cities:		Club savings deposits	1,673 65
Savings	16,515 47	Notes and bills rediscounted	10,551 76
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	8,000 00
Savings dept. only	11,950 00		
Exchanges for clearing house:			
Savings	21 54		
Total cash on hand:			
Savings	7,129 73		
Overdrafts	98 83		
Banking house	9,265 00		
Furniture and fixtures	4,620 00		
Other real estate	11,277 99		
Customers' bonds left with bank for safe keeping	8,000 00		
Outside checks, and other cash items	10 70		
Stock of Federal Reserve bank	1,500 00		
Total	$442,731 27	Total	$442,731 27

No. 703.

FOSTORIA STATE BANK, FOSTORIA.

Organized December 7, 1922.

T. J. EVELAND, *President;* M. C. EVELAND, *Vice President;* A. J. EVELAND, *Cashier;* H. L. EVELAND, *Assistant Cashier.*
DIRECTORS.—T. J. Eveland, A. J. Eveland, W. E. Hunt, M. C. Eveland, E. J. Kitchen, H. L. Eveland.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$31,831 45	Surplus fund	4,600 00
Savings	41,835 74	Reserved for taxes, interest, depreciation, etc.	5 10
Real estate mortgages:		Commercial deposits subject to check	29,708 71
Savings	32,708 96	Demand certificates of deposit	7,387 88
Bonds and securities:		Savings deposits (book acc't)	35,995 97
Savings	31,500 00	Savings certificates of deposit	101,296 82
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	2,850 00
Commercial	1,231 13		
Savings	34,974 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,900 00		
Total cash on hand:			
Commercial	4,000 00		
Savings	5,459 38		
Overdrafts	115 62		
Expenses, interest and taxes paid exceeding earnings	866 43		
Banking house	4,000 00		
Furniture and fixtures	1,730 00		
Other real estate	2,341 77		
Due from banks other than in reserve cities	2,500 00		
Customers' bonds left with bank for safe keeping	2,850 00		
Total	$201,844 48	Total	$201,844 48

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No. 454.

FOUNTAIN STATE BANK, FOUNTAIN.

Organized November 3, 1909.

WARREN A. CARTIER, *President;* WM. H. LAWRENCE, *Vice President;* H. J. GREGORY, *Cashier;* RUTH HEISE, *Assistant Cashier.*

DIRECTORS.—Warren A. Cartier, F. W. Reek, Wm. H. Lawrence, S. B. Burns, H. J. Gregory.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$85,154 47	Surplus fund	6,500 00
Real estate mortgages:		Undivided profits, net	2,474 90
Commercial	15,808 12	Reserved for taxes, interest, depreciation, etc.	4,700 50
Savings	38,015 55	Commercial deposits subject to check	47,860 78
Bonds and securities:		Demand certificates of deposit	43,656 50
Savings	78,820 00	Cashier's checks	1,928 29
Due from banks in reserve cities:		Savings deposits (book acc't)	136,359 75
Commercial	23,187 75	Customers' bonds left with bank for safe keeping	9,900 00
Savings	167 02		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,173 75		
Total cash on hand:			
Commercial	100 00		
Savings	4,410 64		
Overdrafts	13 92		
Banking house	8,000 00		
Furniture and fixtures	2,625 00		
Customers' bonds left with bank for safe keeping	9,900 00		
Outside checks, and other cash items	4 50		
Total	$278,380 72	Total	$278,380 72

No. 141.

STATE SAVINGS BANK OF FOWLER, FOWLER.

Organized August 7, 1892.

ERNEST SCHEMER, *President;* W. H. SNELLING, *Vice President and Cashier;* R. P. THELEN, *Assistant Cashier.*

DIRECTORS.—Ernest Schemer, W. H. Snelling, Frank A. Wieber, John Luecht, W. H. Richards.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$226,544 02	Surplus fund	40,000 00
Savings	36,681 05	Undivided profits, net	17,332 15
Real estate mortgages:		Commercial deposits subject to check	138,040 84
Commercial	4,400 00	Demand certificates of deposit	185,762 55
Savings	158,010 76	Savings deposits (book acc't)	299,946 22
Bonds and securities:		Savings certificates of deposit	93,208 81
Commercial	82,889 67	Bills payable	38,000 00
Savings	177,257 79	Customers' bonds left with bank for safe keeping	10,100 00
Due from banks in reserve cities:			
Commercial	37,161 24		
Savings	72,320 77		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,150 00		
Exchanges for clearing house:			
Commercial	185 76		
Total cash on hand:			
Commercial	6,710 23		
Savings	6,000 00		
Overdrafts	293 99		
Banking house	28,600 00		
Furniture and fixtures	6,000 00		
Other real estate	7,384 33		
Customers' bonds left with bank for safe keeping	10,100 00		
Outside checks, and other cash items	700 96		
Total	$872,390 57	Total	$872,390 57

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No. 706.

COMMERCIAL STATE BANK, FOWLERVILLE.

Organized December 14, 1923.

E. W. BURKHART, *President;* ROY T. SPRAGUE, *Vice President;* O. M. ALLEN, *Vice President and Cashier;* JESSE C. ALLEN, *Assistant Cashier.*
DIRECTORS.—Geo. A. Newman, E. W. Burkhart, Roy T. Sprague, S. J. Tomion, T. F. Smith. O. M. Allen, J. B. Allen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$94,939 34	Surplus fund	5,200 00
Real estate mortgages:		Undivided profits, net	11,519 04
Savings	31,625 00	Commercial deposits subject to check	108,751 64
Bonds and securities:		Demand certificates of deposit	300 00
Commercial	20,297 50	Certified checks	287 13
Savings	86,475 00	Savings deposits (book acc't)	30,567 33
Due from banks in reserve cities:		Savings certificates of deposit	98,222 32
Commercial	17,520 90	Club savings deposits	50 78
Savings	13,030 50		
Total cash on hand:			
Savings	9,546 85		
Overdrafts	18 84		
Other real estate	4,244 31		
Due from banks other than in reserve cities	2,200 00		
Total	$279,898 24	Total	$279,898 24

No. 293.

THE STATE BANK OF FOWLERVILLE, FOWLERVILLE.

Organized June 1, 1904.

JOHN C. ELLSWORTH, *President;* R. C. SMITH, *Vice President;* E. SCHNEIDER, *Cashier;* D. W. GRIFFIN, *Assistant Cashier.*
DIRECTORS.—John C. Ellsworth, R. C. Smith, John M. Bradley, Lewis H. Cooper, J. B. Fuller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$54,586 28	Surplus fund	25,000 00
Savings	3,030 00	Undivided profits, net	2,524 35
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	14,000 00
Savings	87,665 00	Commercial deposits subject to check	104,138 70
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	64,000 00	Savings deposits (book acc't)	42,298 41
Savings	204,500 00	Savings certificates of deposit	230,752 03
Due from banks in reserve cities:		Club savings deposits	736 50
Commercial	18,705 55		
Savings	26,651 89		
Total cash on hand:			
Commercial	5,767 60		
Savings	9,000 00		
Overdrafts	15 33		
Outside checks, and other cash items	528 34		
Total	$474,449 99	Total	$474,449 99

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No. 592.

THE AMERICAN STATE BANK, FRANKENMUTH.

Organized October 7, 1917.

JOHN L. GEYER, *President;* PAUL KAHN, J. MIKE ZIEGLER, GEORGE GEYER, *Vice Presidents;* LORENZ C. LIST, *Cashier.*

DIRECTORS.—John L. Geyer, Ernst Geyer, Fred G. Geyer, George Geyer, Paul Kahn, Carl A. List, Lorenz C. List, J. Mike Ziegler, John G. Schwab, Erwin J. Geyer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$175,831 94	Surplus fund	30,000 00
Savings	110,459 96	Undivided profits, net	18,490 04
Real estate mortgages:		Dividends unpaid	15 00
Commercial	5,900 00	Commercial deposits subject to check	52,433 59
Savings	172,849 34	Demand certificates of deposit	70,306 41
Bonds and securities:		Certified checks	200 00
Savings	356,611 02	State moneys on deposit	2,500 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	723,153 66
Commercial	20,186 65	Club savings deposits	2,440 63
Savings	15,000 00	Customers' bonds left with bank for safe keeping	14,100 00
Due from banks in reserve cities:			
Commercial	23,055 67		
Savings	6,781 86		
Exchanges for clearing house:			
Commercial	223 33		
Total cash on hand:			
Commercial	3,439 99		
Savings	2,040 00		
Overdrafts	89 57		
Banking house	28,000 00		
Furniture and fixtures	12,000 00		
Customers' bonds left with bank for safe keeping	14,100 00		
Outside checks, and other cash items	120 00		
Stock of Federal Reserve bank	1,950 00		
Total	$948,639 33	Total	$948,639 33

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No. 450.

FRANKENMUTH STATE BANK, FRANKENMUTH.

Organized March 21, 1910.

BENTON HANCHETT, *Chairman of Board.*
OTTO SCHUPP, *President;* E. A. PILLSBURY, PAUL GUGEL, *Vice Presidents;* OTTO TRINKLEIN, *Cashier;* RUEBEN W. KERN, *Assistant Cashier;* J. HALLANDMORITZ, *Secretary.*
DIRECTORS.—Benton Hanchett, Otto Schupp, Arnold Boutell, Wm. C. Cornwell, Fred J. Fox, Paul Gugel, Louis Goetzinger John Leidlein, E. A. Pillsbury, Jacob Rummel, Wm. Stromer, G. M. Stark, Arthur A. Schupp, Otto Trinklein, Edw. B. Wickes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$378,576 66	Surplus fund	100,000 00
Savings	363,615 72	Undivided profits, net	20,429 85
Real estate mortgages:		Dividends unpaid	20 00
Commercial	28,540 00	Reserved for taxes, interest, depreciation, etc.	30,544 11
Savings	740,046 91	Commercial deposits subject to check	175,392 65
Bonds and securities:		Demand certificates of deposit	158,419 88
Savings	240,375 00	Certified checks	561 00
Due from Federal Reserve bank:		Cashier's checks	2,549 32
Commercial	25,684 39	State moneys on deposit	5,000 00
Savings	45,040 44	Savings deposits (book acc't)	1,493,712 86
Due from banks in reserve cities:		Club savings deposits	7,635 00
Commercial	29,327 27	Customers' bonds left with bank for safe keeping	58,350 00
Savings	166,187 85		
Exchanges for clearing house:			
Commercial	207 15		
Total cash on hand:			
Commercial	1,834 49		
Savings	11,569 30		
Overdrafts	90 24		
Banking house	20,000 00		
Furniture and fixtures	13,284 00		
Other real estate	23,885 25		
Customers' bonds left with bank for safe keeping	58,350 00		
Stock of Federal Reserve bank	6,000 00		
Total	$2,152,614 67	Total	$2,152,614 67

No. 229.

STATE SAVINGS BANK OF FRANKFORT.

Organized January 30, 1901.

J. F. HOFSTETTER, *President;* R. R. PAUTZ, *Vice President;* J. B. CROSKERY, *Vice President and Cashier;* H. B. ANDERSON, *Assistant Cashier.*
DIRECTORS.—J. F. Houfstetter, E. J. Hofstetter, R. R. Pautz, N. E. Sayles, J. B. Croskery.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$110,168 93	Surplus fund	7,350 00
Savings	4,500 00	Undivided profits, net	3,857 68
Real estate mortgages:		Commercial deposits subject to check	281,009 37
Commercial	8,213 00	Demand certificates of deposit.	2,257 58
Savings	138,156 39	Cashier's checks	2,985 18
Bonds and securities:		Savings deposits (book acc't)	353,239 18
Commercial	98,525 00	Savings certificates of deposit.	40,323 12
Savings	212,150 00	Club savings deposits	1,978 50
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	152,750 00
Commercial	64,775 03		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	41,150 00		
Total cash on hand:			
Commercial	9,479 27		
Savings	3,110 38		
Overdrafts	144 61		
Banking house	15,000 00		
Furniture and fixtures	8,925 00		
Other real estate	3,703 00		
Customers' bonds left with bank for safe keeping	152,750 00		
Total	$870,750 61	Total	$870,750 61

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No. 461.

THE STATE BANK OF FRASER, FRASER.

Organized July 10, 1910.

HENRY J. BOHN, *President and Cashier;* ALBERT GRAMBOW, JOSEPH COUCHEZ, *Vice Presidents;* E. C. KLEINO, THEODORE BOHM, *Assistant Cashiers.*

DIRECTORS.—Chas. Klein, Wm. L. Hartsig, Wm. Schneider, Jos. Couchez, Wm. E. Klein, Albert Grambow, Ernst Malow, Julius Faulmann, Fred J. Schott, Henry J. Bohn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$133,231 84	Surplus fund	25,000 00
Savings	35,007 78	Undivided profits, net	25,908 98
Real estate mortgages:		Dividends unpaid	33 00
Commercial	13,922 23	Commercial deposits subject to check	63,685 31
Savings	358,097 38	Demand certificates of deposit	37,020 16
Bonds and securities:		Cashier's checks	1,384 84
Savings	242,817 85	Savings deposits (book account)	685,079 60
Due from banks in reserve cities:		Club savings deposits	1,384 75
Commercial	8,314 63	Customers' bonds left with bank for safe keeping	600 00
Savings	63,921 52		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,100 00		
Total cash on hand:			
Commercial	3,000 00		
Savings	12,958 70		
Overdrafts	324 71		
Banking house	15,150 00		
Furniture and fixtures	1,650 00		
Customers' bonds left with bank for safe keeping	600 00		
Total	$890,096 64	Total	$890,096 64

No. 654.

FREELAND STATE BANK, FREELAND.

Organized January 16, 1920.

LOUIE H. SARLE, *President;* G. F. BARBARIN, CHAS WOLOHAN, *Vice Presidents;* T. J. REAVEY, *Cashier;* HARRIET E. REAVEY, *Assistant Cashier.*

DIRECTORS.—G. F. Barbarin, Louie H. Sarle, Chas. Wolohan, T. J, Reavey, Harriet E. Reavey,

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$53,754 77	Surplus fund	4,775 00
Savings	23,048 71	Undivided profits, net	1,629 89
Real estate mortgages:		Commercial deposits subject to check	53,493 77
Savings	74,594 12	Certified checks	1,154 16
Bonds and securities:		Savings deposits (book account)	136,664 61
Savings	47,000 00	Savings certificates of deposit	26,924 19
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	450 00
Commercial	14,880 79		
Savings	14,149 90		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,650 00		
Total cash on hand:			
Commercial	2,666 49		
Savings	1,000 00		
Overdrafts	20 03		
Banking house	1,550 00		
Furniture and fixtures	2,030 00		
Other real estate	10,296 81		
Customers' bonds left with bank for safe keeping	450 00		
Total	$250,091 62	Total	$250,091 62

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No. 449.

THE STATE BANK OF FREEPORT.

Organized March 23, 1910.

F. R. EVERHART, *President and Cashier;* C. L. HENNEY, FRANK DORR, *Vice Presidents;* NEVA E. FISH, *Assistant Cashier.*

DIRECTORS.—F. R. Everhart, John Allarding, Frank Dorr, Ira Blough, C. L. Henney, Jay Carpenter, George Hooper.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$151,252 48	Surplus fund	10,800 00
Savings	2,000 00	Undivided profits, net	2,467 84
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,483 00
Commercial	9,055 85	Commercial deposits subject to check	30,139 47
Savings	48,420 70	Demand certificates of deposit	115,196 43
Bonds and securities:		State moneys on deposit	2,500 00
Savings	67,600 00	Savings deposits (book account)	112,077 28
Due from banks in reserve cities:		Savings certificates of deposit	5,323 25
Commercial	7,618 75	Bills payable	15,000 00
Savings	1,500 00	Customers' bonds left with bank for safe keeping	18,200 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,000 00		
Total cash on hand:			
Commercial	5,574 35		
Overdrafts	273 58		
Banking house	5,500 00		
Furniture and fixtures	2,000 00		
Other real estate	7,191 56		
Customers' bonds left with bank for safe keeping	18,200 00		
Total	$339,187 27	Total	$339,187 27

No. 297.

THE FREMONT STATE BANK, FREMONT.

Organized May 24, 1904.

MILO A. WHITE, *President;* L. D. PUFF, *Vice President;* CLARE KEMPF, *Cashier;* FRANK H. MARSH, *Assistant Cashier.*

DIRECTORS.—L. D. Puff, Milo A. White, Jas. L. Hillyard, Harry D. Reber, Fred Kellogg, Clare Kempf, Lambert Geerlings.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$41,501 25	Surplus fund	20,000 00
Savings	93,448 28	Undivided profits, net	6,225 29
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,927 51
Commercial	6,776 67	Commercial deposits subject to check	75,038 70
Savings	178,574 04	Demand certificates of deposit	10,882 00
Bonds and securities:		Certified checks	14 18
Commercial	68,304 42	Savings deposits (book account)	198,179 39
Savings	104,769 50	Savings certificates of deposit	224,547 06
Due from Federal Reserve bank:		Club savings deposits	2,849 10
Commercial	5,000 00	Bills payable	15,000 00
Savings	14,034 37	Customers' bonds left with bank for safe keeping	26,000 00
Due from banks in reserve cities:			
Savings	3,310 47		
Total cash on hand:			
Commercial	4,000 00		
Savings	4,571 78		
Overdrafts	261 74		
Banking house	34,500 00		
Furniture and fixtures	10,040 00		
Other real estate	33,870 71		
Customers' bonds left with bank for safe keeping	26,000 00		
Stock of Federal Reserve bank	2,700 00		
Total	$631,663 23	Total	$631,663 23

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No. 345.

THE OLD STATE BANK OF FREMONT.

Organized July 13, 1906.

J. A. GERBER, *Chairman of the Board.*
HERMAN MCKINLEY, *President;* CORNELIUS GERBER, *Vice President;* T. I. FRY, *Cashier;* HERMAN SCHUITEMAN, *Assistant Cashier.*
DIRECTORS.—J. A. Gerber, T. I. Fry, Frank Gerber, Wm. H. Barnum, Geo. B. Raider, Wm. J. Branstrom, Cornelius Gerber, R. A. Crandell, Wm. N. Senf, D. D. Alton, Herman McKinley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$366,696 93	Surplus fund	25,000 00
Savings	112,089 35	Undivided profits, net	10,793 26
Real estate mortgages:		Commercial deposits subject to check	425,951 09
Commercial	77,693 66	Demand certificates of deposit	604 33
Savings	296,396 76	State moneys on deposit	5,000 00
Bonds and securities:		Savings deposits (book account)	540,179 73
Savings	385,046 70	Savings certificates of deposit	329,197 35
Due from Federal Reserve bank:		Bills payable	50,000 00
Commercial	21,000 00	Bonds sold subject to repurchase	33,475 00
Savings	36,848 91	Customers' bonds left with bank for safe keeping	28,500 00
Due from banks in reserve cities:			
Commercial	49,616 19		
Savings	845 33		
Total cash on hand:			
Commercial	1,907 09		
Savings	18,013 70		
Overdrafts	135 51		
Premium account	913 33		
Banking house	37,500 00		
Furniture and fixtures	18,690 52		
Other real estate	32,345 48		
Customers' bonds left with bank for safe keeping	28,500 00		
Outside checks, and other cash items	2,986 30		
Stock of Federal Reserve bank	3,000 00		
Other assets	33,475 00		
Total	$1,523,700 76	Total	$1,523,700 76

No. 362.

THE STATE SAVINGS BANK OF 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, C. O. Purdy, F. D. Hemerick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$35,239 53	Surplus fund	7,610 00
Real estate mortgages:		Undivided profits, net	6,374 82
Commercial	8,450 00	Commercial deposits subject to check	38,918 10
Savings	76,640 00	Demand certificates of deposit	29,697 17
Bonds and securities:		Savings certificates of deposit	119,900 17
Commercial	15,000 00		
Savings	31,250 00		
Due from banks in reserve cities:			
Commercial	12,447 95		
Savings	18,757 71		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,100 00		
Total cash on hand:			
Commercial	4,658 51		
Savings	3,000 00		
Overdrafts	2,940 79		
Banking house	7,200 00		
Furniture and fixtures	1,350 00		
Other real estate	8,460 32		
Outside checks, and other cash items	5 45		
Total	$227,500 26	Total	$227,500 26

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No. 426.

THE GALESBURG STATE BANK, GALESBURG.
Organized February 13, 1909.

C. C. CLAPP, *President;* PAUL T. CLAPP, *Vice President;* LOUIS DUNN, *Cashier;* LA VERNE CLAPP, *Assistant Cashier.*
DIRECTORS.—Chas. G. Curtis, C. C. Clapp, Louis Dunn, H. L. Jackson, Michael Tuitt, Paul T. Clapp, La Verne Clapp.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$102,456 61	Surplus fund	25,000 00
Savings	36,442 50	Undivided profits, net	3,320 23
Real estate mortgages:		Commercial deposits subject to check	98,651 25
Commercial	5,500 00	Savings deposits (book account)	190,819 14
Savings	163,563 24	Savings certificates of deposit	143,841 20
Bonds and securities:			
Commercial	4,000 00		
Savings	77,949 60		
Due from banks in reserve cities:			
Commercial	27,690 02		
Savings	54,408 18		
Total cash on hand:			
Commercial	2,542 14		
Savings	2,296 82		
Overdrafts	32		
Furniture and fixtures	600 00		
Other real estate	4,182 39		
Total	$481,631 82	Total	$481,631 82

No. 719.

GALEWOOD-WYOMING STATE BANK, GALEWOOD. (GRAND RAPIDS P. O.)
Organized April 4, 1924.

JOHN HEKMAN, *President;* PETER LEESTMA, *Vice President;* CLARENCE VAN STRIEN, *Cashier.*
DIRECTORS.—John Hekman, Dewey Blocksma, Gilbert L. Daane, Charles W. Garfield, Arthur M. Godwin, Earl C. Johnson, Peter Leestma, John B. Martin, Wm. Alden Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$48,778 81	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	4,153 22
Savings	167,954 35	Reserved for taxes, interest, depreciation, etc.	1,827 50
Bonds and securities:		Commercial deposits subject to check	57,205 92
Commercial	6,500 00	Cashier's checks	406 45
Savings	70,000 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book account)	243,145 14
Commercial	2,821 84	Savings certificates of deposit	14,464 56
Savings	51,977 53	Club savings deposits	22,482 25
Exchanges for clearing house:			
Savings	2,501 08		
Total cash on hand:			
Commercial	5,023 07		
Savings	7,443 73		
Overdrafts	134 63		
Banking house	14,000 00		
Furniture and fixtures	6,550 00		
Total	$383,685 04	Total	$383,685 04

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No. 686.

THE GALIEN STATE BANK, GALIEN.

Organized October 14, 1921

CHARLES A. CLARK, *President;* CLAYTON SMITH, *Vice President;* D. W. EWING, *Cashier.*
DIRECTORS.—Charles A. Clark, Oliver A. Van Pelt, Clayton Smith, Horace Morley, Ray E. Babcock.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$74,287 31	Susplus fund	6,600 00
Real estate mortgages:		Undivided profits, net	2,069 21
Commercial	11,625 00	Reserved for taxes, interest, depreciation, etc.	3,700 00
Savings	26,820 00	Commercial deposits subject to check	54,118 87
Bonds and securities:		Demand certificates of deposit	79,510 89
Commercial	65,936 75	Cashier's checks	734 75
Due from banks in reserve cities:		State moneys on deposit	3,500 00
Commercial	19,140 95	Savings deposits (book account)	29,837 54
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	10,000 00
Savings dept. only	4,446 04	Customers' bonds left with bank for safe keeping	5,050 00
Total cash on hand:			
Commercial	6,333 09		
Overdrafts	11 46		
Banking house	4,672 23		
Furniture and fixtures	1,798 43		
Customers' bonds left with bank for safe keeping	5,050 00		
Total	$220,121 26	Total	$220,121 26

No. 447.

THE GARDEN STATE SAVINGS BANK, GARDEN.

Organized November 4, 1910.

WM. S. CROWE, *President;* V. I. HIXSON, *Vice President;* H. G. GAUTHIER, *Cashier;* E. M. GAUTHIER, *Assistant Cashier.*
DIRECTORS.—Wm. S. Crowe, H. G. Gauthier, V. I. Hixson, L. Rosenthal, Henry Deloria.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$31,542 29	Surplus fund	1,500 00
Savings	21,595 67	Undivided profits, net	1,443 25
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,791 40
Commercial	4,400 00	Commercial deposits subject to check	20,777 56
Savings	25,958 61	Cashier's checks	1,176 11
Bonds and securities:		Due to other banks and bankers	4,143 80
Savings	6,991 00	Savings deposits (book account)	61,356 93
Due from banks in reserve cities:		Savings certificates of deposit	219 13
Commercial	5,632 21	Notes and bills rediscounted	3,000 00
Savings	4,000 00	Bills payable	10,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	400 00
Savings dept. only	3,500 00		
Total cash on hand:			
Commercial	1,951 59		
Savings	1,500 00		
Overdrafts	63 88		
Banking house	2,000 00		
Furniture and fixtures	625 00		
Other real estate	16,992 17		
Customers' bonds left with bank for safe keeping	400 00		
Accrued interest, receivable (net)	3,655 76		
Total	$130,808 18	Total	$130,808 18

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No. 773.

*GARDEN CITY STATE BANK, GARDEN CITY.

Organized February 24, 1930.

HERMAN KALMBACH, *President;* RALPH A. MACMULLAN, *Vice President;* ARNOLD C. HENSICK, *Cashier.*

DIRECTORS.—Jesse W. Bollinger, Henry L. Burdeno, Arthur L. Hanchett, Herman Kalmbach, Ernest G. Liebold, Ralph A. MacMullan, Clarence L. Parker, John Roddenberg, Edmund F. Wolf.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$19,300 00
Commercial	$9,007 10	Surplus fund	5,790 00
Real estate mortgages:		Undivided profits, net	1,638 23
Savings	1,875 74	Commercial deposits subject to check	38,039 72
Bonds and securities:		Cashier's checks	1,456 82
Commercial	20,596 60	Savings deposits (book account)	11,707 32
Savings	4,943 50		
Due from banks in reserve cities:			
Commercial	13,167 27		
Savings	6,000 00		
Total cash on hand:			
Commercial	3,772 48		
Savings	370 69		
Banking house	14,169 48		
Due from banks other than in reserve cities	4,029 23		
Total	$77,932 09	Total	$77,932 09

*Commenced business August 4, 1930.

No. 153.

THE GAYLORD STATE SAVINGS BANK, GAYLORD.

Organized March 2, 1893.

FRANK J. SHIPP, *President;* FRED E. COOK, *Vice President;* NORMAN E. GLASSER, *Cashier;* HORACE E. BLODGETT, CLYDA COOK, WALTER J. KOWALESKI, *Assistant Cashiers.*

DIRECTORS.—Frank J. Shipp, Norman E. Glasser, Fred E. Cook, Lester C. Lunden, Rae E. Kramer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$386,338 25	Surplus fund	25,000 00
Savings	77,243 00	Undivided profits, net	19,100 91
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	15,000 00
Commercial	4,950 00	Commercial deposits subject to check	257,760 38
Savings	132,705 00	Demand certificates of deposit	221,729 77
Bonds and securities:		Certified checks	133 50
Commercial	30,000 00	Cashier's checks	2,108 41
Savings	334,900 00	Savings deposits (book account)	574,738 46
Due from banks in reserve cities:		Club savings deposits	8,281 80
Commercial	53,365 39		
Savings	44,513 95		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	33,600 00		
Total cash on hand:			
Commercial	23,864 82		
Savings	5,000 00		
Overdrafts	20 86		
Premium account	800 00		
Banking house	12,000 00		
Furniture and fixtures	3,500 00		
Other real estate	4,639 50		
Outside checks, and other cash items	1,412 46		
Total	$1,148,853 23	Total	$1,148,853 23

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No. 507.

GLADSTONE STATE SAVINGS BANK, GLADSTONE.

Organized May 31, 1912.

I. N. BUSHONG, *President;* GEO. J. SLINING, *Vice President;* JOHN M. OLSON, *Cashier;* A. S. NELSON, *Assistant Cashier.*

DIRECTORS.—I. N. Bushong, Phil Hupy, S. G. Nelson, Casper W. Elquist, W. J. Micks, F. W. Marble, Henry Rosenblum, Geo. J. Slining, John M. Olson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$227,079 43	Surplus fund	50,000 00
Savings	424,232 03	Undivided profits, net	33,377 62
Real estate mortgages:		Dividends unpaid	6 00
Savings	176,783 15	Commercial deposits subject to check	273,591 91
Bonds and securities:		Certified checks	13 00
Commercial	163,300 00	Cashier's checks	5,894 15
Savings	287,250 00	Due to other banks and bankers	60 83
Due from Federal Reserve bank:		Time commercial certificates of deposit	84,636 46
Commercial	24,603 77	Savings deposits (book account)	967,659 77
Savings	29,030 00	Customers' bonds left with bank for safe keeping	229,850 00
Due from banks in reserve cities:			
Commercial	57,399 97		
Savings	31,000 00		
Exchanges for clearing house:			
Commercial	440 92		
Savings	125 00		
Total cash on hand:			
Commercial	18,926 75		
Savings	5,408 00		
Overdrafts	513 41		
Banking house	4,000 00		
Furniture and fixtures	5,429 53		
Other real estate	4,000 00		
Due from banks other than in reserve cities	2,717 78		
Customers' bonds left with bank for safe keeping	229,850 00		
Stock of Federal Reserve bank	3,000 00		
Total	$1,695,089 74	Total	$1,695,089 74

No. 594.

THE FIRST STATE SAVINGS BANK, GLADWIN.

Organized May 16, 1917.

FRANK W. MERRICK, *President;* MELVIN H. AITKIN, ROBERT CROSKERY, *Vice Presidents;* FRED LEONARD, *Cashier;* WALTER H. STICKEL, *Assistant Cashier.*

DIRECTORS.—Melvin H. Aitken, Robert Croskery, Frank Leonard, Fred Leonard, J. C. Shaffer, Frank W. Merrick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$238,894 19	Surplus fund	12,000 00
Real estate mortgages:		Undivided profits, net	4,244 56
Commercial	9,223 00	Reserved for taxes, interest, depreciation, etc.	9,580 11
Savings	30,120 07	Commercial deposits subject to check	243,038 45
Bonds and securities:		Certified checks	4 20
Commercial	123,500 00	Cashier's checks	7,019 12
Savings	248,570 00	Time commercial certificates of deposit	174,019 15
Due from banks in reserve cities:		Savings deposits (book account)	172,141 06
Commercial	90,376 20	Savings certificates of deposit	170,591 35
Savings	30.000 00	Customers' bonds left with bank for safe keeping	102,213 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,700 00		
Total cash on hand:			
Commercial	21,057 23		
Overdrafts	361 14		
Banking house	14,500 00		
Furniture and fixtures	4,300 00		
Other real estate	1,036 17		
Customers' bonds left with bank for safe keeping	102,213 00		
Total	$929,851 00	Total	$929,851 00

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No. 552.

THE FIRST STATE BANK, GOBLES.

Organized November 2, 1914.

HOWARD B. ALLEN, *President;* CHARLES L. BENNETT, *Vice President;* LOUIS O. GRAHAM, *Cashier;* E. L. DOE, *Assistant Cashier.*

DIRECTORS.—Howard B. Allen, Anson D. Pease, D. M. Allen, Marlin L. Wilmont, Charles L. Bennett, Louis O. Graham, Wm. J. Davis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$109,245 10	Surplus fund	12,000 00
Savings	31,184 37	Undivided profits, net	6,521 13
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,757 96
Savings	38,794 25	Commercial deposits subject to check	75,073 68
Bonds and securities:		Cashier's checks	738 04
Commercial	34,847 50	Time commercial certificates of deposit	62,035 44
Savings	62,735 87	Savings deposits (book account)	89,544 38
Due from banks in reserve cities:		Savings certificates of deposit	70,542 82
Commercial	13,370 11	Customers' bonds left with bank for safe keeping	11,200 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,200 00		
Total cash on hand:			
Commercial	9,813 63		
Overdrafts	42 51		
Banking house	4,965 63		
Furniture and fixtures	8,645 20		
Other real estate	6,369 28		
Customers' bonds left with bank for safe keeping	11,200 00		
Total	$349,413 45	Total	$349,413 45

No. 249.

GRAND HAVEN STATE BANK, GRAND HAVEN.

Organized September 12, 1901.

One Branch.

B. P. SHERWOOD, *President;* A. E. GALE, *Vice President and Cashier,* ELBERT LYNN, *Vice President;* HENRY J. VERHOEKS, *Auditor.*

DIRECTORS.—Elbert Lynn, J. Edgar Lee, W. H. Beach, N. Robbins, H. F. Harbeck, W. H. Loutit, H. S. Robbins, Edw. W. F. Moll, J. F. Johnston, John H. Reichardt, Paul A. Johnson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$418,165 25	Surplus fund	100,000 00
Savings	395,067 25	Undivided profits, net	50,676 55
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	15,439 93
Commercial	62,337 56	Commercial deposits subject to check	635,460 24
Savings	589,054 87	Certified checks	50
Bonds and securities:		Cashier's checks	2,517 61
Commercial	173,880 61	Due to other banks and bankers	57,546 81
Savings	477,573 17	State moneys on deposit	10,000 00
Due from Federal Reserve bank:		Savings deposits (book account)	964,022 07
Commercial	77,343 59	Savings certificates of deposit	484,232 14
Savings	48,000 00	Club savings deposits	63,348 18
Due from banks in reserve cities:		Trust department:	
Commercial	43,268 63	Trust deposits—totals	4,925 86
Savings	60,099 51		
Exchanges for clearing house:			
Commercial	492 81		
Total cash on hand:			
Commercial	32,744 41		
Savings	15,000 00		
Overdrafts	1,637 77		
Banking house	75,000 00		
Other real estate	7,247 38		
Outside checks, and other cash items	331 22		
Stock of Federal Reserve bank	6,000 00		
Trust department:			
Cash and due from banks in reserve cities	4,925 86		
Total	$2,488,169 89	Total	$2,488,169 89

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No. 443.

THE PEOPLES SAVINGS BANK, GRAND HAVEN.

Organized January 12, 1910.

EDWARD HOFMA, *President;* H. J. DORNBOS, WM. THIELEMAN, A. CAMPBELL, *Vice Presidents;* F. C. BOLT, *Cashier;* WM. H. PELLEGROM, *Assistant Cashier.*

DIRECTORS.—Edward Hofma, H. J. Dornbos, John J. Bolt, William Thieleman, G. L. Dornbos, J. F. Johnston, Wm. Ver Duin, A. Campbell, John Hoffman, W. H. Stansberry.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$275,812 51	Surplus fund	50 000 00
Savings	314,697 24	Undivided profits, net	36,272 69
Real estate mortgages:		Dividends unpaid	10 00
Commercial	9,831 98	Reserved for taxes, interest, depreciation, etc.	10,000 00
Savings	376,959 83	Commercial deposits subject to check	306,760 75
Bonds and securities:		Cashier's checks	389 43
Savings	260,296 20	State moneys on deposit	10,000 00
Due from Federal Reserve bank:		Savings deposits (book account)	580,350 22
Commercial	35,025 10	Savings certificates of deposit	342,910 92
Savings	31,000 00	Club savings deposits	24,571 54
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	7,500 00
Commercial	8,818 88		
Savings	46,999 97		
Exchanges for clearing house:			
Commercial	1,388 88		
Total cash on hand:			
Commercial	11,704 92		
Savings	10,000 00		
Overdrafts	410 87		
Banking house	20,000 00		
Furniture and fixtures	2,000 00		
Other real estate	3,319 17		
Customers' bonds left with bank for safe keeping	7,500 00		
Stock of Federal Reserve bank	3,000 00		
Total	$1,418,765 55	Total	$1,418,765 55

No. 308.

THE GRAND LEDGE STATE BANK, GRAND LEDGE.

Organized May 2, 1905.

A. R. GILLIES, *President;* W. R. GRANGER, *Vice President and Auditor,* H. D. TOWNER, *Vice President and Cashier;* W. F. ROBINSON, *Assistant Cashier;* W. R. CLARKE, *Auditor.*

DIRECTORS.—W. R. Clarke. A. R. Gillies, W. R. Granger, H. D. Towner, J. D. Hulce, W. H. Oding, R. A. Latting.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$241,258 84	Surplus fund	25,000 00
Savings	126,262 29	Undivided profits, net	5,489 40
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,000 00
Commercial	6,347 50	Commercial deposits subject to check	174,745 01
Savings	354,630 93	Demand certificates of deposit	61,059 46
Bonds and securities:		Certified checks	1,168 26
Commercial	5,000 00	State moneys on deposit	10,000 00
Savings	330,621 40	Savings deposits (book account)	660,974 01
Due from banks in reserve cities:		Savings certificates of deposit	216,555 48
Commercial	30,623 03	Bills payable	45,000 00
Savings	28,136 95	Customers' bonds left with bank for safe keeping	500,658 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	66,600 00		
Exchanges for clearing house:			
Commercial	1,134 23		
Total cash on hand:			
Commercial	6,901 18		
Savings	11,000 00		
Overdrafts	1,237 25		
Banking house	34,000 00		
Furniture and fixtures	9,000 00		
Other real estate	2,238 02		
Customers' bonds left with bank for safe keeping	500,658 00		
Total	$1,755,649 62	Total	$1,755,649 62

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No. 389.

LOAN AND DEPOSIT STATE BANK, GRAND LEDGE.

Organized February 29, 1908.

FRED L. BERRY, *President;* D. D. SHANE, PETER VAN ALLSBURG, *Vice Presidents;* EDWARD P. MILLS, *Cashier;* F. G. NICHOLS, *Assistant Cashier;* RUTGERS ALEXANDER, *Auditor.*
DIRECTORS.—Fred L. Berry, Peter Van Allsburg, J. B. Strange, Edward P. Mills, C. M. Maris, D. D. Shane, F. G. Nichols, Rutgers Alexander, E. R. Taylor, Bruce E. Anderson, Frank D. Fitzgerald.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$277,012 28	Surplus fund	25,000 00
Savings	67,269 08	Undivided profits, net	10,862 53
Real estate mortgages:		Dividends unpaid	30 00
Commercial	11,880 47	Commercial deposits subject to check	181,284 53
Savings	242,567 38	Demand certificates of deposit	58,666 45
Bonds and securities:		Cashier's checks	64 65
Savings	167,300 00	State moneys on deposit	15,000 00
Due from banks in reserve cities:		Savings deposits (book account)	343,253 28
Commercial	27,385 21	Savings certificates of deposit	204,983 89
Savings	15,597 80	Bills payable	20,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	233,600 00
Savings dept. only	40,100 00		
Total cash on hand:			
Commercial	6,958 02		
Savings	10,000 00		
Overdrafts	75 09		
Banking house	35,500 00		
Furniture and fixtures	7,500 00		
Customers' bonds left with bank for safe keeping	233,600 00		
Total	$1,142,745 33	Total	$1,142,745 33

CITIZENS INDUSTRIAL BANK, GRAND RAPIDS.

Organized October 26, 1927.

THERON H. GOODSPEED, *President;* DONALD B. WURZBURG, *Vice President;* BERNARD B. FALLON, *Vice President and Cashier;* HERBERT E. RASCH, *Assistant Cashier;* ALBERT BUIKEMA, *Auditor.*
DIRECTORS.—Theron H. Goodspeed, Adrian Otte, Milo Schuitema, Thomas Kindel, John D. Karel, Benn M. Corwin, Thos. Dempster, Jr., Bernard B. Fallon, Donald B. Wurzburg.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$100,000 00
Notes receivable, industrial plan	$413,548 28	Surplus	50,000 00
United States bonds or notes	51,000 00	Undivided profits, earned	7,142 38
Accrued interest on bonds	796 86	Reserved for taxes, interest, etc.	4,236 66
Due from banks in reserve cities	1,680 54	Discount collected unearned	2,161 84
Cash on hand	491 54	Investment certificates outstanding	287,910 97
Banking house	338 03	Deposits state of Michigan	25,000 00
Furniture and fixtures	8,588 14		
Cash short	8 46		
Total	$476,451 85	Total	$476,451 85

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Federal Reserve Bank of St. Louis

No. 61.

THE GRAND RAPIDS SAVINGS BANK, GRAND RAPIDS.

Organized May 1, 1872.
Sixteen Branches.

WILLIAM ALDEN SMITH, *Chairman of the Board.*
CHARLES W. GARFIELD, *Chairman Ex. Com.*
GILBERT L. DAANE, *President;* ARTHUR M. GODWIN, EARL C. JOHNSON, *Vice Presidents;* ORRIN B. DAVENPORT, *Cashier;* H. FRED OLTMAN, TONY NOORDEWIER, HARRY J. PROCTOR, *Assistant Cashiers.*
DIRECTORS.—Noyes L. Avery, William H. Gilbert, William Alden Smith, John B. Martin, Arthur H. Vandenburg, Chas. J. Kindel, Fred A. Wurzburg, Gilbert L. Danne, Arthur M. Godwin, Tom Thoits, J. Hampton Hoult, Chas. W. Garfield, John Hekman, Winfred J. Wallace, Harry C. Leonard, Willard F. Keeney.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$1,000,000 00
Commercial	$6,754,385 20	Surplus fund	1,000,000 00
Savings	3,088,427 77	Undivided profits, net	50,738 27
Real estate mortgages:		Dividends unpaid	2 40
Commercial	248,007 35	Reserved for taxes, interest, depreciation, etc.	39,671 73
Savings	5,876,107 54	Commercial deposits subject to check	7,334,106 44
Bonds and securities:		Demand certificates of deposit	167,500 00
Commercial	1,043,576 43	Certified checks	51,815 59
Savings	1,184,289 61	Cashier's checks	66,433 47
Due from Federal Reserve bank:		Due to other banks and bankers	623,719 96
Commercial	912,402 56	State moneys on deposit	300,000 00
Savings	322,580 02	Savings deposits (book acc't)	7,996,639 88
Due from banks in reserve cities:		Savings certificates of deposit	3,179,002 11
Savings	1,067,844 11	Club savings deposits	624,524 43
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	392,850 00
Savings	429,989 44	Customers' acceptances and letters of credit	16,910 00
Total cash on hand:			
Commercial	200,000 00		
Savings	102,113 39		
Overdrafts	4,842 55		
Banking house	750,000 00		
Furniture and fixtures	319,600 83		
Other real estate	30,632 20		
Due from banks other than in reserve cities	9,650 04		
Customers' bonds left with bank for safe keeping	392,850 00		
Outside checks, and other cash items	26,705 24		
Stock of Federal Reserve bank	60,000 00		
Customers' acceptances and letters of credit	16,910 00		
Other assets	3,000 00		
Total	$22,843,914 28	Total	$22,843,914 28

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GRAND RAPIDS TRUST COMPANY, GRAND RAPIDS.

Organized April 1, 1913.

JOSEPH H. BREWER, *President;* ALEXANDER W. HOMPE, LEE M. HUTCHINS, F. G. DEANE, PAUL F. STEKETEE, P. D. KLINE, *Vice Presidents;* JAMES R. HOOPER, *Vice President and Trust Officer;* A. E. WELLS, *Secretary;* JOSEPH B. WARE, *Assistant Secretary;* HENRY C. WORFEL, *Treasurer;* FRANK W. SCHMIDT, *Assistant Treasurer;* FRED A. WORDEN, *Manager Real Estate Department;* LEE W. FINCH, *Manager Bond Department;* C. LEO VAN FRANK, *Auditor.*

DIRECTORS.—Joseph H. Brewer, Lee M. Hutchins, M. R. Bissell, Jr., Alexander W. Hompe, Wm. H. Loutit, Theron H. Goodspeed, Joseph Murphy, Gerritt J. Diekema, Ellis W. Ranney, Lewis T. Wilmarth, Frank G. Deane, James R. Hooper, Edwin Owen, Paul F. Steketee, Louis A. Cornelius, Chas. N. Remington, Clarence J. Van Etten, John H. Rademaker, Arthur E. Wells, Leon T. Clousterhouse, Benjamin Wolf.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$750,000 00
Time	$80,525 54	Surplus fund	800,000 00
Demand	6,300 00	Undivided profits (less expenses, interest and taxes paid)	10,163 25
Loans on real estate mortgages:		Reserve for contingencies	17,714 48
In office	181,966 63	Dividends unpaid	62 00
With state treasurer	213,000 00	Corporate agency deposits	806,954 16
Other loans	7,500 00	Trust deposits	186,313 44
Bonds:		Certificates of deposit	484,130 02
In office	1,105,755 21	Securities for safekeeping	43,650 00
Stocks	7,700 00	Other liabilities	71,677 55
Other investments	4,566 59		
Advances to trusts	264,828 50		
Safe deposit vaults	31,323 15		
Furniture and fixtures	249,128 15		
Banking house	775,000 00		
Due from other banks and bankers	524 75		
Cash and due from approved reserve agents	195,674 43		
Items in transit	60 00		
Accrued interest and prepaid expense	3,161 95		
Securities for safekeeping	43,650 00		
Total	$3,170,664 90	Total	$3,170,664 90

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No. 689.

HOME STATE BANK FOR SAVINGS, GRAND RAPIDS.

Organized March 2, 1922.

CHAS. B. KELSEY, *President;* MARTIN D. VERDIER, *Executive Vice President;* JOHN S. MCDONALD, JOHN G. EMERY, *Vice Presidents;* NEAL VAN OSTENBURG, *Cashier;* I. K. STOUGH, NEAL DEKRAKER, *Assistant Cashiers.*

DIRECTORS.—Jas. C. Everett, P. J. Haan, Frank A. Harvey, E. Berkey Jones, Chas. B. Kelsey, Fred H. Locke, John S. McDonald, A. Linn Murray, Martin D. Verdier, John G. Emery, Leon W. Harrington, Simeon LeRoy, Milo Schuitema, C. G. Johnson, Neal Van Ostenburg, H. N. Battjes, L. D. Verdier.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$590 15	Surplus fund	145,000 00
Savings	1,523,242 68	Undivided profits, net	11,380 37
Real estate mortgages:		Dividends unpaid	174 00
Commercial	192,760 41	Reserved for taxes, interest, depreciation, etc.	25,000 00
Savings	3,843,039 03	Commercial deposits subject to check	299,793 31
Bonds and securities:		Certified checks	2,814 36
Commercial	122,850 00	Cashier's checks	15,364 83
Savings	1,408,481 43	State moneys on deposit	75,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	5,566,797 27
Commercial	50,000 00	Savings certificates of deposit	1,277,483 42
Savings	250,151 08	Club savings deposits	199,735 23
Due from banks in reserve cities:			
Commercial	19,058 84		
Savings	147,206 48		
Exchanges for clearing house:			
Commercial	20,480 81		
Savings	5,678 49		
Total cash on hand:			
Commercial	77,924 17		
Savings	10,102 20		
Overdrafts	65 91		
Banking house	205,000 00		
Furniture and fixtures	53,792 60		
Other real estate	71,275 49		
Stock of Federal Reserve bank	16,350 00		
Other assets	493 02		
Total	$8,018,542 79	Total	$8,018,542 79

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THE MICHIGAN TRUST COMPANY, GRAND RAPIDS.

Organized June 1, 1889.

JOHN DUFFY, *Chairman of the Board.*

NOYES L. AVERY, *President;* HENRY IDEMA, *Senior Vice President;* GEORGE C. THOMSON, GUY C. LILLIE, AREND V. DUBEE, *Vice Presidents;* A. C. SHARPE, *Treasurer;* J. DONALD MCCORMICK, *Assistant Treasurer;* C. S. JOHNSON, *Secretary;* WILLIAM H. PERKINS, ALEXANDER S. PALMER, DON M. LILLIE, WM. C. SCHOUTEN, WALTER F. WHITMAN, *Assistant Secretaries.*

DIRECTORS.—Edward Lowe, F. A. Gorham, Henry Idema, James D. Lacey, John Duffy, Miner S. Keeler, Thos. Wm. Hefferan, Noyes L. Avery, Clarence S. Dexter, Chas. T. Mitchell, August H. Landwehr, George C. Thomson, David A. Warner, Tom Thoits, Nathaniel Robbins, Ben E. West.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$1,200,000 00
Time	$315,177 50	Surplus fund	400,000 00
Demand	51,742 98	Undivided profits (less expenses, interest and taxes paid)	179,881 92
Loans on real estate mortgages:		Reserved for taxes, etc.	99,924 84
In office	158,822 32	Corporate agency deposits	98,426 63
With state treasurer	68,000 00	Trust deposits	1,232,094 67
Other loans	18,555 23	Other liabilities	45,687 06
Bonds:			
In office	164,930 40		
With state treasurer	195,203 96		
Stocks	217,936 04		
Real estate owned	68,450 94		
Due from approved reserve depositaries	635,709 58		
Advances to trusts	729,539 28		
Overdrafts	8,019 63		
Safe deposit vaults	4,000 00		
Furniture and fixtures	47,065 21		
Outside checks and cash items	1,593 45		
Cash	22,304 20		
Items in transit	27,453 34		
Certificates of deposit	340,750 00		
Other assets	180,761 06		
Total	$3,256,015 12	Total	$3,256,015 12

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No. 402.

OLD KENT BANK, GRAND RAPIDS.

Organized May 14, 1908.

Fourteen Branches.

HENRY IDEMA, *Chairman of the Board.*

CLAY H. HOLLISTER, *President;* A. W. HOMPE, HERBER W. CURTIS, T. W. HEFFERAN, CASPAR BAARMAN, EUGENE RICHARDS, EUGENE D. CONGER, *Vice Presidents;* HENRY VERHOEK, *Assistant Vice President and Assistant Cashier;* J. CLINTON BISHOP, *Cashier;* F. L. VERDIER, W. T. DOSKER, PHIL L. HOLLWAY, *Assistant Cashiers;* HENRY VERHOEK, CLIFFORD BUCHANAN, HENRY E. FORD, *Auditors.*

DIRECTORS.—Henry Idema, A. W. Hompe, F. S. Foote, Benj. S. Hanchett, M. S. Keeler, Heber W. Curtis, Benj. Wolf, T. W. Hefferan, Casper Baarman, E. D. Conger, Paul F. Steketee, James F. Barnett, C. S. Dexter, John Duffy, Clay H. Hollister, Jno. P. Homiller, Wm. A. Jack, Eugene Richards, William R. Shelby, H. M. Taliaferro, Frank Jewell, David A. Warner, Wm. M. Wurzburg.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$2,000,000 00
Commercial	$8,595,830 28	Surplus fund	2,000,000 00
Savings	6,940,854 45	Undivided profits, net	462,655 22
Real estate mortgages:		Dividends unpaid	485 20
Commercial	123,895 11	Reserved for taxes, interest, depreciation, etc.	113,642 48
Savings	8,823,665 14	Commercial deposits subject to check	9,092,753 27
Bonds and securities:		Demand certificates of deposit	350,358 06
Commercial	990,100 06	Certified checks	36,779 21
Savings	2,164,393 87	Cashier's checks	37,165 16
Due from Federal Reserve bank:		Due to other banks and bankers	2,627,094 31
Commercial	1,105,660 91	State moneys on deposit	346,435 48
Savings	515,000 00	U. S. government deposits	24,560 51
Due from banks in reserve cities:		Savings deposits (book acc't)	11,647,009 46
Commercial	1,469,298 76	Savings certificates of deposit	5,227,999 24
Exchanges for clearing house:		Club savings deposits	248,716 07
Commercial	380,253 40	Customers' bonds left with bank for safe keeping	2,431,270 73
Savings	95,445 25	Customers' acceptances and letters of credit	132,152 80
Total cash on hand:			
Commercial	419,682 17		
Savings	302,464 24		
Overdrafts	3,956 34		
Banking house	1,672,612 14		
Furniture and fixtures	1 00		
Other real estate	143,097 42		
Due from banks other than in reserve cities	262,726 55		
Customers' bonds left with bank for safe keeping	2,431,270 73		
Outside checks, and other cash items	86,999 04		
Stock of Federal Reserve bank	120,000 00		
Customers' acceptances and letters of credit	130,952 80		
Other assets	917 54		
Total	$36,779,077 20	Total	$36,779,077 20

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No. 766.

UNION BANK OF MICHIGAN, GRAND RAPIDS.

Organized October 3, 1929.

J. E. FREY, *President;* W. J. RIPLEY, STUART E. KNAPPEN, ROBERT F. AMES, R. D. MATHESON, I. C. BRADBURY, CHAS. A. PHELPS, *Vice Presidents;* RALPH T. WILLARD, *Cashier;* T. B. JOHNSON, *Assistant Cashier and Auditor.*

DIRECTORS.—R. D. Matheson, Stuart E. Knappen, D. M. Ray, W. J. Ripley, Kenneth C. Welch, Kellar Stem, Robert F. Ames, D. W. Kimball, J. E. Frey, Earl M. Johnson, I. C. Bradbury.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$1,648,984 87	Surplus fund	500,000 00
Savings	370,632 43	Undivided profits, net	61,489 54
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	89,218 35
Savings	334,059 72	Commercial deposits subject to check	547,355 60
Bonds and securities:		Demand certificates of deposit	373,256 38
Commercial	391,383 11	Certified checks	2,584 70
Savings	552,502 61	Cashier's checks	7,558 14
Due from banks in reserve cities:		Due to other banks and bankers	107,101 13
Commercial	85,168 18	Industrial investment certificates	327,144 19
Savings	155,000 00	Savings deposits (book acc't)	1,066,987 94
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	32,422 00
Commercial	28,978 13		
Total cash on hand:			
Commercial	11,302 18		
Savings	100 00		
Overdrafts	11 18		
Furniture and fixtures	1 00		
Customers' bonds left with bank for safe keeping	32,422 00		
Accrued interest, receivable (net)	4,572 56		
Total	$3,615,117 97	Total	$3,615,117 97

No. 359.

THE GRANDVILLE STATE BANK, GRANDVILLE.

Organized January 18, 1907.

HAROLD T. SLAGHT, *President and Cashier;* GARRET ZUIDEMA, *Vice President;* LEE JOHNSON, *Assistant Cashier.*

DIRECTORS.—Evert Bouwknegt, Harold T. Slaght, Garret Zuidema, Alice Zuidema, Dudley H. Waters.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$92,906 34	Surplus fund	6,000 00
Savings	58,908 51	Undivided profits, net	11,918 33
Real estate mortgages:		Commercial deposits subject to check	81,399 16
Savings	141,954 70	Demand certificates of deposit	66,479 16
Bonds and securities:		Certified checks	2,070 62
Commercial	56,157 76	Savings deposits (book acc't)	165,607 08
Savings	46,615 00	Savings certificates of deposit	120,395 77
Due from banks in reserve cities:		Bills payable	15,000 00
Commercial	19,754 54		
Savings	17,020 22		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,950 00		
Total cash on hand:			
Commercial	5,483 00		
Overdrafts	586 68		
Banking house	12,000 00		
Furniture and fixtures	12,000 00		
Other real estate	6,533 37		
Total	$488,870 12	Total	$488,870 12

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No. 340.

THE GRANT STATE BANK, GRANT.

Organized February 28, 1906.

H. McKINLEY, *Chairman of the Board.*
CORNELIUS GERBER, *President;* P. DRUMMOND, R. E. KINCAID, *Vice Presidents;* F. E. TOWNSEND, *Cashier;* F. W. TITUS, *Assistant Cashier.*
DIRECTORS.—P. Drummond, H. McKinley, E. Clare Kempf, Cornelius Gerber, Milo A. White, R. E. Kincaid, E. J. Stone.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$102,407 21	Surplus fund	15,000 00
Savings	81,260 27	Undivided profits, net	4,274 22
Real estate mortgages:		Commercial deposits subject to check	79,601 57
Savings	154,243 72	Savings deposits (book acc't)	216,401 84
Bonds and securities:		Savings certificates of deposit	97,613 80
Savings	40,155 00	Customers' bonds left with bank for safe keeping	1,000 00
Due from banks in reserve cities:			
Savings	16,359 55		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	17,050 00		
Total cash on hand:			
Commercial	11,177 49		
Savings	5,000 00		
Overdrafts	214 99		
Banking house	5,500 00		
Furniture and fixtures	3,000 00		
Other real estate	6,523 20		
Customers' bonds left with bank for safe keeping	1,000 00		
Total	$443,891 43	Total	$443,891 43

No. 27.

THE FARMERS STATE BANK, GRASS LAKE.

Organized April 24, 1883.

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, F. H. Shelly, H. J. Knight, F. G. Mellencamp, E. F. Robinson, W. K. Crafts, H. B. Mellencamp.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$109,164 41	Surplus fund	25,000 00
Savings	45,000 00	Undivided profits, net	5,493 02
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	639 45
Commercial	6,701 26	Commercial deposits subject to check	128,861 39
Savings	126,512 53	U. S. government deposits	1 92
Bonds and securities:		Savings deposits (book acc't)	167,902 71
Commercial	14,000 00	Savings certificates of deposit	78,955 70
Savings	9,500 00	Club savings deposits	234 76
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	62,850 00
Commercial	12,518 62		
Savings	30,838 14		
Exchanges for clearing house:			
Savings	44,700 00		
Total cash on hand:			
Commercial	6,325 49		
Savings	2,000 00		
Overdrafts	175 92		
Banking house	10,250 00		
Other real estate	14,402 58		
Customers' bonds left with bank for safe keeping	62,850 00		
Total	$494,938 95	Total	$494,938 95

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No. 518.

THE MINERS AND MERCHANTS STATE BANK, GREENLAND.

Organized July 17, 1912.

W. B. HANNA, *President;* C. H. BROWN, *Vice President;* CLARENCE J. DUBUQUE, *Cashier;* LOREN ROGERS, *Assistant Cashier.*

DIRECTORS.—W. B. Hanna. C. H. Brown, Raoul Rousseau, William McCloskey, Clarence J. Dubuque, Fred Rogers, Claude D. Riley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$52,375 53	Surplus fund	10,000 00
Savings	21,000 00	Undivided profits, net	8,815 98
Real estate mortgages:		Commercial deposits subject to check	70,860 91
Savings	29,532 35	Cashier's checks	179 82
Bonds and securities:		Time commercial certificates of deposit	16,818 59
Commercial	50,430 80	Savings deposits (book acc't)	163,430 02
Savings	93,497 50		
Due from banks in reserve cities:			
Commercial	16,666 69		
Savings	10,187 05		
Total cash on hand:			
Commercial	6,129 78		
Savings	5,000 00		
Overdrafts	97 06		
Banking house	3,500 00		
Furniture and fixtures	1,075 00		
Other real estate	613 56		
Total	$290,105 32	Total	$290,105 32

No. 263.

COMMERCIAL STATE SAVINGS BANK, GREENVILLE.

Organized June 10, 1902.

CHAS. M. MILLER, *President;* E. A. KEMP, E. W. RANNEY, *Vice Presidents;* CLAUDE V. COATS, *Cashier;* W. G. CLARK, *Assistant Cashier.*

DIRECTORS.—E. A. Kemp, Chas. M. Miller, E. W. Ranney, George C. Bower, Claude V. Coats, W. G. Clark, L. Stanley Kemp, LeRoy W. Ranney.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$373,299 94	Surplus fund	50,000 00
Savings	247,593 15	Undivided profits, net	12,424 81
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	18,000 00
Savings	218,442 47	Commercial deposits subject to check	160,285 35
Bonds and securities:		Demand certificates of deposit	220,627 56
Commercial	54,625 00	Cashier's checks	2,025 31
Savings	343,080 00	U. S. government deposits	1,212 49
Due from Federal Reserve bank:		Savings deposits (book acc't)	379,126 92
Commercial	22,664 00	Savings certificates of deposit	479,462 47
Savings	30,000 00	Club savings deposits	7,977 85
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	301,650 00
Commercial	52,690 18		
Savings	7,586 46		
Exchanges for clearing house:			
Savings	1,097 52		
Total cash on hand:			
Commercial	7,079 52		
Savings	13,902 48		
Overdrafts	1,040 98		
Furniture and fixtures	3,008 16		
Other real estate	1,750 00		
Customers' bonds left with bank for safe keeping	301,650 00		
Outside checks, and other cash items	282 90		
Stock of Federal Reserve bank	3,000 00		
Total	$1,682,792 76	Total	$1,682,792 76

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No. 188.

GREENVILLE STATE BANK, GREENVILLE.
Organized March 24, 1896.

CHARLES J. GIBSON, *President;* WM. H. BROWNE, *Vice President;* A. J. SUFFERN, *Cashier;* S. WM. NIELSEN, *Assistant Cashier.*
DIRECTORS.—J. S. Gibson, Wm. H. Browne, Charles J. Gibson, D. H. Moore, Ray S. Cowin, F. E. Tower, A. J. Suffern.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$468,253 16	Surplus fund	50,000 00
Savings	59,571 54	Undivided profits, net	9,578 44
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,100 00
Savings	196,997 38	Commercial deposits subject to check	276,409 87
Bonds and securities:		Demand certificates of deposit	410,791 37
Commercial	137,480 70	Cashier's checks	2,917 14
Savings	242,290 00	Savings deposits (book acc't)	369,192 06
Due from banks in reserve cities:		Savings certificates of deposit	174,117 73
Commercial	94,633 95	Customers' bonds left with bank for safe keeping	131,625 50
Savings	37,551 82		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	71,650 00		
Exchanges for clearing house:			
Commercial	833 26		
Total cash on hand:			
Commercial	19,866 58		
Savings	5,000 00		
Overdrafts	63 46		
Banking house	15,000 00		
Furniture and fixtures	6,652 10		
Other real estate	40,262 66		
Customers' bonds left with bank for safe keeping	131,625 50		
Total	$1,527,732 11	Total	$1,527,732 11

No. 556.

THE GROSSE POINTE SAVINGS BANK, GROSSE POINTE.
Organized December 14, 1914.

FRANK W. HUBBARD, *President;* L. S. TROWBRIDGE, *Vice President;* F. C. FLUMERFELT, *Vice President and Cashier;* HARRY A. FURTON, *Assistant Cashier.*
DIRECTORS.—Frank W. Hubbard, F. C. Burden, D. S. Carter, R. P. Conner, E. J. Hickey, L. S. Trowbridge, D. D. Douglas, Geo. Osius, Jos. B. Schlotmen, Herbert B. Trix, F. Langdon Hubbard, Carter Sales, Henry E. Candler.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$344,260 94	Surplus fund	25,000 00
Savings	339,338 99	Undivided profits, net	27,929 30
Real estate mortgages:		Commercial deposits subject to check	559,789 47
Commercial	36,932 72	Demand certificates of deposit	60,000 00
Savings	395,097 30	Certified checks	622 17
Bonds and securities:		Cashier's checks	18,353 22
Commercial	81,926 25	Savings deposits (book acc't)	854,352 34
Savings	150,483 77	Savings certificates of deposit	95,066 84
Due from banks in reserve cities:		Club savings deposits	6,652 25
Commercial	231,851 21		
Savings	53,801 55		
Total cash on hand:			
Commercial	8,030 24		
Savings	30,000 00		
Overdrafts	272 29		
Banking house	32,500 00		
Other real estate	3,270 33		
Total	$1,707,765 59	Total	$1,707,765 59

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No. 702.

JEFFERSON SAVINGS BANK, GROSSE POINTE PARK.

Organized May 31, 1923.
One Branch.

JUL. W. BERNS, *President;* W. LLOYD WEBSTER, *Vice President and Cashier;* S. W. HOSKING, HENRY C. DEYONKER, *Assistant Cashiers.*
DIRECTORS.—Jul. W. Berns, Hugh J. Ferry, Louis A. DeHayes, H. J. Williams, John H. Tigchon, W. Lloyd Webster, C. W. Treadwell, Chas. E. Clark, L. H. D. Baker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$214,160 32	Surplus fund	30,000 00
Real estate mortgages:		Undivided profits, net	11,133 88
Savings	345,781 45	Reserved for taxes, interest, depreciation, etc.	1,000 00
Bonds and securities:		Commercial deposits subject to check	174,172 38
Commercial	42,372 45	Certified checks	191 73
Savings	281,489 65	Cashier's checks	11,345 97
Due from banks in reserve cities:		Due to other banks and bankers	461 62
Commercial	8,954 97	State moneys on deposit	15,000 00
Savings	86,300 00	Savings deposits (book acc't)	574,799 09
Total cash on hand:		Savings certificates of deposit	116,950 00
Commercial	22,880 88	Club savings deposits	37,593 74
Overdrafts	629 69		
Banking house	43,000 00		
Furniture and fixtures	4,300 00		
Other real estate	7,779 00		
Due from banks other than in reserve cities	15,000 00		
Total	$1,072,648 41	Total	$1,072,648 41

No. 410.

THE GWINN STATE SAVINGS BANK, GWINN.

Organized September 29, 1908.

WM. G. MATHER, *President;* G. R. JACKSON, *Vice President;* R. J. JEFFERY, *Cashier;* T. H. WILLIAMSON, *Assistant Cashier.*
DIRECTORS.—Wm. G. Mather, G. R. Jackson, Donald R. MacIntyre, Wilbur W. Graff, G. Sherman Collins.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$41,561 14	Surplus fund	25,000 00
Savings	139,344 52	Undivided profits, net	24,287 56
Real estate mortgages:		Dividends unpaid	4 00
Savings	8,925 86	Reserved for taxes, interest, depreciation, etc.	8,354 01
Bonds and securities:		Commercial deposits subject to check	103,971 18
Commercial	82,121 25	Cashier's checks	1,061 57
Savings	122,577 34	Due to other banks and bankers	9,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	261,359 51
Commercial	17,208 66	Savings certificates of deposit	2,000 00
Savings	31,257 64	Club savings deposits	6,607 75
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	6,050 00
Savings dept. only	6,500 00		
Total cash on hand:			
Commercial	10,595 20		
Savings	2,000 00		
Overdrafts	42 97		
Due from banks other than in reserve cities	5,011 00		
Customers' bonds left with bank for safe keeping	6,050 00		
Total	$473,195 58	Total	$473,195 58

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No. 709.

BANK OF HAMTRAMCK, HAMTRAMCK.

Organized November 24, 1923.

JOHN F. KOENIG, *President;* EDWIN R. MONNIG, *Vice President;* W. E. DINGMAN, *Vice President and Cashier;* J. J. PUTERA, *Assistant Cashier.*
DIRECTORS.—John F. Koenig, Edwin R. Monnig, Theodore J. Richter, Leopold A. Koscinski, Wm. E. Dingman, John A. Grosfield, Chas. H. Adams.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$330,574 00	Surplus fund	43,000 00
Real estate mortgages:		Undivided profits, net	6,622 31
Savings	290,603 01	Commercial deposits subject to check	315,660 54
Bonds and securities:		Demand certificates of deposit	94,000 00
Commercial	25,850 00	Certified checks	2,115 14
Savings	82,350 00	Cashier's checks	19,286 73
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	154,460 50	Savings deposits (book acc't)	403,284 59
Savings	18,815 02	Savings certificates of deposit	12,316 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	300 00
Savings dept. only	25,000 00		
Exchanges for clearing house:			
Commercial	663 09		
Total cash on hand:			
Commercial	18,978 28		
Savings	6,500 00		
Overdrafts	6 14		
Banking house	120,000 00		
Furniture and fixtures	32,209 85		
Customers' bonds left with bank for safe keeping	300 00		
Outside checks, and other cash items	275 42		
Total	$1,106,585 31	Total	$1,106,585 31

No. 617.

LIBERTY STATE BANK, HAMTRAMCK.

Organized July 23, 1918.
Two Branches.

JOSEPH CHRONOWSKI, *President;* ANTHONY SEEGER, *Vice President;* ALOIS J. CHRONOWSKI, *Cashier;* JOS. A. SIKORA, *Assistant Cashier.*
DIRECTORS.—Joseph Chronowski, Albert L. Schindler, Henry Wunsch, Anthony Seeger, Alois J. Chronowski.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$59,414 33	Surplus fund	30,000 00
Savings	35,478 73	Undivided profits, net	1,342 98
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,600 00
Commercial	36,679 10	Commercial deposits subject to check	204,526 81
Savings	481,887 90	Certified checks	378 28
Bonds and securities:		Cashier's checks	6,700 67
Savings	129,327 52	State moneys on deposit	30,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	410,183 23
Commercial	56,765 61	Savings certificates of deposit	15,603 52
Savings	60,000 00	Club savings deposits	4,562 25
Exchanges for clearing house:		Bills payable	182,652 64
Commercial	2,114 41	Customers' bonds left with bank for safe keeping	5,700 00
Total cash on hand:			
Commercial	37,313 23		
Banking house	30,500 00		
Furniture and fixtures	42,500 00		
Customers' bonds left with bank for safe keeping	5,700 00		
Other assets	17,569 55		
Total	$995,250 38	Total	$995,250 38

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No. 435.

*PEOPLES WAYNE COUNTY BANK, HAMTRAMCK.

Organized February 4, 1909.
Two Branches.

J. C. FRIEDEL, *President;* A. W. MICHALAK, *Vice President and Cashier;* C. J. WIERZBICKI, FRANK WINIKER, *Vice Presidents;* V. F. MACIEJEWSKI, FRANK J. BERNOCK, KAROL M. LUCZYNSKI, A. C. OWCZARZAK, STANLEY PRZYBYLSKI, *Assistant Cashiers.*
DIRECTORS.—William Blanck, John R. Bodde, McPherson Browning, H. W. Bulkley, H. L. Chittenden, D. W. Daker, T. T. Dysarz, Harry J. Fox, J. C. Friedel, John A. Fry, J. C. Hutchins, Henry Ledyard, Edward Leszczynski, Peter J. Leszczynski, T. W. P. Livingstone, M. J. Murphy, Nelson L. Olson, Edward H. Rogers, Roman Sadowski, Chas. P. Spicer, Stephen Trybus, Mark A. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$677,374 62	Surplus fund	400,000 00
Savings	1,051,541 85	Undivided profits, net	188,688 53
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	98,171 77
Commercial	145,245 87	Commercial deposits subject to check	1,403,779 97
Savings	3,680,613 05	Demand certificates of deposit	17 93
Bonds and securities:		Certified checks	2,147 38
Commercial	555,969 36	Cashier's checks	48,896 64
Savings	1,549,006 58	Due to other banks and bankers	100,000 00
Due from banks in reserve cities:		State moneys on deposit	50,000 00
Commercial	184,116 07	U. S. government deposits	150,640 11
Savings	200,000 00	Savings deposits (book acc't)	5,708,080 86
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	167,865 17
Savings dept. only	452,650 00	Bills payable	350,000 00
Exchanges for clearing house:			
Commercial	55,043 56		
Total cash on hand:			
Commercial	19,483 59		
Savings	100,000 00		
Overdrafts	172 18		
Banking house	278,772 27		
Accrued interest, receivable (net)	98,615 76		
Other assets	19,683 60		
Total	$9,068,288 36	Total	$9,068,288 36

*June 21, 1930 The Dime Savings Bank, Hamtramck, First State Bank, Hamtramck, Peoples Wayne County Bank, Hamtramck and First National Bank, Hamtramck, consolidated with the Hamtramck State Bank, under title of Peoples Wayne County Bank, Hamtramck.
June 25, 1930 The Hamtramck State Bank changed its title to Peoples Wayne County Bank of Hamtramck.

No. 769.

*WOJCIK STATE BANK, HAMTRAMCK.

Organized February 26, 1930.

LOUIS F. WOJCIK, *President;* ROBERT M. ALLAN, *Vice President;* JOHN A. BLASKA, *Cashier.*
DIRECTORS.—Louis F. Wojcik, Robert M. Allan, John A. Blaska, Michael Fedytnik, Clarence W. Dill.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$47,584 02	Surplus fund	12,000 00
Real estate mortgages:		Undivided profits, net	1,097 19
Savings	7,192 80	Reserved for taxes, interest, depreciation, etc.	2,360 00
Bonds and securities:		Commercial deposits subject to check	499 53
Commercial	108,685 00	Savings deposits (book acc't)	2,544 30
Due from banks in reserve cities:		Club savings deposits	421 25
Commercial	6,184 44	Bills payable	108,550 00
Total cash on hand:			
Savings	908 55		
Furniture and fixtures	16,917 46		
Total	$187,472 27	Total	$187,472 27

*March 19, 1930 The Wojcik Industrial Bank consolidated with the Wojcik State Bank, Hamtramck. Commenced business March 19, 1930. Went into voluntary liquidation January 13, 1931.

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SUPERIOR TRUST COMPANY, HANCOCK.

Organized June 30, 1902.

CHAS. L. LAWTON, *President;* GORDON R. CAMPBELL, JOSEPH RUPPE, *Vice Presidents;* J. C. JEFFERY, *Secretary-Treasurer;* JOS. M. BORLACE, *Assistant Secretary-Treasurer.*
DIRECTORS.—Chas. L. Lawton, Joseph Bosch, Gordon R. Campbell, J. C. Jeffery, Ferdinand Wieber, Swaby L. Lawton, Ed. M. Lieblein, Allen F. Rees, Joseph Ruppe, Charles A. Wright, Lessing Karger, C. M. Hoar, Ray W. Armstrong, Paul Ruppe, Isidor Gartner, Wm. Johnson.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$150,000 00
Demand	$25,384 38	Surplus fund	55,000 00
Loans on real estate mortgages:		Undivided profits (less expenses, interest and taxes paid)	27,893 54
In office	62,558 04	Reserve for taxes, etc.	743 20
With state treasurer	46,426 79	Dividends unpaid	44 00
Other loans	10,500 00	Trust deposits	65,006 75
Bonds:		Debentures	37,900 00
In office	91,556 73	Other liabilities	21,563 43
With state treasurer	32,000 00		
Real estate owned	6,627 90		
Real estate mortgages to secure debentures	40,849 73		
Advances to trusts	171 51		
Due from other banks and bankers	32,875 48		
Other assets	9,200 36		
Total	$358,150 92	Total	$358,150 92

No. 254.

HURON COUNTY STATE BANK, HARBOR BEACH.

Organized January 13, 1902.

DARIUS MIHLETHALER, *President;* BELA W. JENKS, JR., *Vice President;* WILLIAM J. ENGLE, *Cashier;* KEITH J. MIHLETHALER, GEO. M. HARWOOD, *Assistant Cashiers.*
DIRECTORS.—Darius Mihlethaler, B. W. Jenks, Jr., Roland Eiber, W. J. Engle, Keith J. Mihlethaler.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$81,526 80	Surplus fund	20,000 00
Savings	52,619 41	Undivided profits, net	15,105 47
Real estate mortgages:		Commercial deposits subject to check	131,487 89
Savings	88,865 63	Cashier's checks	1,818 82
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	333,500 00	Time commercial certificates of deposit	302,539 23
Savings	267,500 00	Savings deposits (book acc't)	360,334 52
Due from banks in reserve cities:		Savings certificates of deposit	122,286 25
Commercial	49,656 74	Customers' bonds left with bank for safe keeping	8,300 00
Savings	39,784 23		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	26,700 00		
Exchanges for clearing house:			
Commercial	492 70		
Total cash on hand:			
Commercial	8,858 81		
Savings	10,000 00		
Overdrafts	17 93		
Banking house	17,614 05		
Furniture and fixtures	8,221 77		
Other real estate	3,214 11		
Customers' bonds left with bank for safe keeping	8,300 00		
Total	$996,872 18	Total	$996,872 18

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No. 412.

THE STATE BANK OF HARBOR BEACH, HARBOR BEACH.

Organized October 8, 1908.

ROBINSON WELLOCK, *President;* WILLIAM GLASS, *Vice President;* J. C. PRIESKORN, *Cashier;* D. E. WAGNER, *Vice President and Assistant Cashier;* RUTH TEMPLETON, *Assistant Cashier.*
DIRECTORS.—Robinson Wellock, Walter Howell, D. E. Wagner, William Glass, J. C. Prieskorn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$161,207 71	Surplus fund	10,000 00
Savings	9,950 38	Undivided profits, net	9,598 61
Real estate mortgages:		Commercial deposits subject to check	59,781 37
Commercial	1,485 00	Demand certificates of deposit	108,485 28
Savings	110,467 20	Cashier's checks	1,901 94
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	9,312 50	Savings deposits (book acc't)	197,379 67
Savings	118,498 61	Savings certificates of deposit	71,986 78
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	4,400 00
Commercial	10,242 01		
Savings	1,098 20		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	34,150 00		
Exchanges for clearing house:			
Commercial	75 69		
Total cash on hand:			
Commercial	6,566 46		
Overdrafts	562 31		
Banking house	4,000 00		
Furniture and fixtures	1,400 00		
Other real estate	17,617 58		
Customers' bonds left with bank for safe keeping	4,400 00		
Total	$491,033 65	Total	$491,033 65

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 President and Cashier;* W. J. CLARKE, JR., *Assistant Cashier.*
DIRECTORS.—W. J. Clarke, E. G. Carey, J. T. Clarke, E. M. Clarke, W. J. Clarke, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$260,994 49	Surplus fund	80,000 00
Real estate mortgages:		Undivided profits, net	38,955 67
Savings	44,157 32	Reserved for taxes, interest, depreciation, etc.	7,500 00
Bonds and securities:		Commercial deposits subject to check	431,984 78
Commercial	127,172 00	Cashier's checks	9,075 80
Savings	522,382 98	State moneys on deposit	2,500 00
Due from banks in reserve cities:		U. S. government deposits	54 48
Commercial	197,580 28	Savings deposits (book acc't)	460,835 99
Savings	69,007 03	Savings certificates of deposit	215,861 34
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	82,400 00
Savings dept. only	36,150 00	Trust department:	
Total cash on hand:		Trust deposits—Totals	18,552 21
Commercial	8,844 07		
Savings	5,000 00		
Overdrafts	478 89		
Furniture and fixtures	1 00		
Customers' bonds left with bank for safe keeping	82,400 00		
Trust department:			
Cash	2,012 26		
Due from banks in reserve cities	16,539 95		
Total	$1,372,720 27	Total	$1,372,720 27

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No. 355.

THE STATE SAVINGS BANK OF HARRISON.
Organized December 8, 1906.

J. E. LADD, *President;* ELLIS G. HUGHES, MICHAEL FANNING, *Vice Presidents;* F. WEATHERHEAD, *Cashier;* W. L. HARPER, *Assistant Cashier.*
DIRECTORS.—F. Weatherhead, A. S. McIntyre, Ellis G. Hughes, J. E. Ladd, Elmer J. Hughes, Michael Fanning, W. G. West, Elmer C. Clute, William Murphy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$67,975 83	Surplus fund	6,500 00
Savings	7,981 86	Undivided profits, net	2,673 30
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,600 90
Commercial	11,465 54	Commercial deposits subject to check	77,914 12
Savings	36,377 77	Demand certificates of deposit	12,199 57
Bonds and securities:		Cashier's checks	661 42
Savings	122,000 00	Savings deposits (book acc't)	162,535 97
Due from banks in reserve cities:		Savings certificates of deposit	12,571 86
Commercial	10,922 71	Customers' bonds left with bank for safe keeping	3,150 00
Savings	16,992 87		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,400 00		
Exchanges for clearing house:			
Commercial	167 88		
Total cash on hand:			
Commercial	3,206 34		
Overdrafts	1,072 96		
Banking house	4,000 00		
Furniture and fixtures	2,500 00		
Other real estate	5,593 38		
Customers' bonds left with bank for safe keeping	3,150 00		
Total	$305,807 14	Total	$305,807 14

No. 369.

ALCONA COUNTY SAVINGS BANK, HARRISVILLE.
Organized March 31, 1907.

JOHN MACGREGOR, *President;* W. L. CHAPELLE, *Vice President;* L. R. ROSS, *Cashier.*
DIRECTORS.—John Macgregor, W. L. Chapelle, A. R. Miller, L. R. Ross, Jos. R. Miller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$138,705 60	Surplus fund	25,000 00
Savings	739 62	Undivided profits, net	537 15
Real estate mortgages:		Commercial deposits subject to check	145,922 83
Commercial	12,904 04	Certified checks	102 00
Savings	101,631 57	Cashier's checks	1,146 60
Bonds and securities:		Savings deposits (book acc't)	273,355 51
Savings	126,000 00	Savings certificates of deposit	1,089 00
Due from banks in reserve cities:		Bills payable	15,000 00
Commercial	36,397 88	Customers' bonds left with bank for safe keeping	12,000 00
Savings	39,191 39		
Total cash on hand:			
Commercial	1,280 84		
Savings	4,000 00		
Overdrafts	534 07		
Banking house	12,500 00		
Furniture and fixtures	3,575 00		
Other real estate	9,615 39		
Customers' bonds left with bank for safe keeping	12,000 00		
Outside checks, and other cash items	77 69		
Total	$499,153 09	Total	$499,153 09

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No. 50.

OCEANA COUNTY SAVINGS BANK, HART.

Organized October 31, 1887.

H. S. NEWTON, *President;* L. S. PLATT, *Vice President;* W. E. ROLLINS, *Vice President and Cashier;* W. S. GREINER, H. C. HUTCHINSON, *Assistant Cashiers.*

DIRECTORS.—H. S. Newton, L. S. Platt, L. P. Hyde, W. E. Rollins, G. W. Powers, A. H. Platt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$192,787 66	Surplus fund	25,000 00
Savings	54,359 97	Undivided profits, net	24,626 18
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	9,366 17
Commercial	1,499 60	Commercial deposits subject to check	165,670 37
Savings	110,668 91	Demand certificates of deposit	55,285 14
Bonds and securities:		Cashier's checks	1,185 23
Savings	163,746 45	Savings deposits (book acc't)	347,562 66
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	1,500 00
Commercial	17,611 19		
Savings	11,000 00		
Due from banks in reserve cities:			
Commercial	37,238 34		
Savings	26,310 72		
Exchanges for clearing house:			
Commercial	656 58		
Total cash on hand:			
Commercial	9,626 29		
Savings	13,000 00		
Overdrafts	129 34		
Banking house	20,000 00		
Furniture and fixtures	8,000 00		
Customers' bonds left with bank for safe keeping	1,500 00		
Outside checks, and other cash items	110 70		
Stock of Federal Reserve bank	1,950 00		
Total	$670,195 75	Total	$670,195 75

No. 691.

FIRST STATE BANK, HARTFORD.

Organized February 15, 1922.

CLARENCE D. OLDS, *President;* JOHN D. STEWART, HERMAN LOEFFLER, *Vice Presidents;* W. G. GRAHL, *Cashier.*

DIRECTORS.—Clarence D. Olds, John D. Stewart, Wm. E. Sheffield, Geo. R. Dater, L. J. O'Brien, Herman Loeffler, W. G. Grahl, Carl D. Olds, W. J. Clark.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$75,173 14	Surplus fund	4,500 00
Savings	13,000 00	Undivided profits, net	3,279 69
Real estate mortgages:		Commercial deposits subject to check	63,135 70
Savings	9,450 00	Cashier's checks	292 40
Bonds and securities:		Time commercial certificates of deposit	25,459 94
Commercial	15,538 35	Savings deposits (book acc't)	46,696 74
Savings	18,705 00	Customers' bonds left with bank for safe keeping	600 00
Due from banks in reserve cities:			
Commercial	15,842 86		
Total cash on hand:			
Commercial	1,276 61		
Savings	5,541 74		
Overdrafts	487 34		
Banking house	8,912 61		
Furniture and fixtures	4,436 82		
Customers' bonds left with bank for safe keeping	600 00		
Total	$168,964 47	Total	$168,964 47

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No. 11.

HASTINGS CITY BANK, HASTINGS.

Organized October 26, 1886.

M. L. COOK, *President;* F. W. STEBBINS, *Vice President;* M. A. LAMBIE, *Vice President and Cashier;* R. W. CHANDLER, L. E. LOWELL, *Assistant Cashiers.*
DIRECTORS.—M. L. Cook, A. A. Anderson, Kellar Stem, F. W. Stebbins, M. A. Lambie, R. C. Fuller, C. S. McIntyre, A. H. Carveth, Robert T. Walton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$645,785 28	Surplus fund	50,000 00
Savings	177,443 10	Undivided profits, net	63,297 78
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	25,200 00
Savings	158,342 68	Commercial deposits subject to check	522,006 00
Bonds and securities:		Demand certificates of deposit	211,081 36
Commercial	214,856 50	Certified checks	42 00
Savings	154,267 06	Cashier's checks	1,585 80
Due from banks in reserve cities:		State moneys on deposit	20,000 00
Commercial	86,862 33	Savings deposits (book acc't)	526,502 10
Savings	12,964 24	Savings certificates of deposit	877 22
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	24,348 09
Savings dept. only	45,000 00	Bills payable	50,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	27,050 00
Commercial	2,048 52		
Total cash on hand:			
Commercial	11,483 12		
Savings	10,000 00		
Overdrafts	495 23		
Banking house	35,000 00		
Furniture and fixtures	12,550 00		
Customers' bonds left with bank for safe keeping	27,050 00		
Outside checks, and other cash items	2,842 29		
Total	$1,596,990 35	Total	$1,596,990 35

No. 713.

HAZEL PARK STATE BANK, HAZEL PARK (ROYAL OAK P. O.)

Organized December 21, 1923.
One Branch.

H. A. MEINKE, *President;* G. A. LEHMAN, FRANK A. GRIX, *Vice Presidents;* H. C. HARRISON, *Cashier;* C. A. PAULL, *Assistant Cashier.*
DIRECTORS.—H. A. Meinke, Frank A. Grix, G. A. Lehman, E. D. Skinner, Frank A. Foss.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$58,604 77	Surplus fund	5,000 00
Savings	64,849 66	Undivided profits, net	4,667 51
Real estate mortgages:		Commercial deposits subject to check	109,309 81
Commercial	6,375 00	Certified checks	232 54
Savings	90,275 72	Cashier's checks	5,339 37
Bonds and securities:		Savings deposits (book acc't)	199,186 98
Commercial	7,615 00	Savings certificates of deposit	66,233 00
Savings	70,850 36	Club savings deposits	16,977 79
Due from banks in reserve cities:			
Commercial	4,965 83		
Savings	45,000 00		
Total cash on hand:			
Commercial	11,758 93		
Savings	20,000 00		
Overdrafts	278 00		
Banking house	525 00		
Furniture and fixtures	7,536 37		
Other real estate	28,124 73		
Due from banks other than in reserve cities	15,187 63		
Total	$431,947 00	Total	$431,947 00

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No. 441.

THE HEMLOCK STATE BANK, HEMLOCK.

Organized September 14, 1909.

WILLIAM PAHL, *President;* JOHN C. RAUCHHOLZ, *Vice President;* R. B. BEAVER, *Cashier;* F. E. WINCHELL, *Auditor.*
DIRECTORS.—William Pahl, John C. Rauchholz, Wm. J. Turner, Henry Alward, R. B. Beaver, E. S. Beaver.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$182,058 74	Surplus fund	20,000 00
Savings	24,000 00	Undivided profits, net	8,038 17
Real estate mortgages:		Dividends unpaid	146 00
Savings	179,816 30	Commercial deposits subject to check	121,527 92
Bonds and securities:		Cashier's checks	2,986 00
Commercial	25,000 00	State moneys on deposit	15,000 00
Savings	215,845 98	Time commercial certificates of deposit	69,295 11
Due from banks in reserve cities:		Savings deposits (book acc't)	455,298 46
Commercial	36,506 61	Club savings deposits	264 00
Savings	22,000 00	Bills payable	15,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	13,650 00
Savings dept. only	35,800 00		
Total cash on hand:			
Commercial	2,654 09		
Overdrafts	243 77		
Banking house	2,325 00		
Furniture and fixtures	1,291 02		
Customers' bonds left with bank for safe keeping	13,650 00		
Outside checks, and other cash items	14 15		
Total	$741,205 66	Total	$741,205 66

No. 711.

FARMERS STATE BANK, HENDERSON.

Organized April 19, 1923.

G. T. SOULE, *President;* HARRY COY, REUBIN WEIDMAN, *Vice Presidents;* H. R. TYSON, *Cashier.*
DIRECTORS.—G. T. Soule, Reubin Weidman, Harry Coy, H. R. Tyson, W. T. Parker, J. J. Haviland, G. L. G. Cramer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$61,298 94	Surplus fund	3,850 00
Savings	22,700 38	Undivided profits, net	2,921 38
Real estate mortgages:		Dividends unpaid	30 00
Savings	32,299 98	Reserved for taxes, interest, depreciation, etc.	430 00
Bonds and securities:		Commercial deposits subject to check	37,767 74
Savings	11,000 00	Demand certificates of deposit	33,571 35
Due from banks in reserve cities:		Saving deposits (book acc't)	60,916 20
Commercial	13,824 50	Savings certificates of deposit	13,945 99
Savings	16,491 40	Customers' bonds left with bank for safe keeping	850 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,550 00		
Total cash on hand:			
Commercial	611 46		
Savings	2,000 00		
Banking house	6,000 00		
Furniture and fixtures	2,656 00		
Customers' bonds left with bank for safe keeping	850 00		
Total	$174,282 66	Total	$174,282 66

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No. 446.

THE STATE BANK OF HESPERIA, HESPERIA.

Organized January 11, 1910.

JAMES CALDWELL, *President;* ARCHIE MCCALLUM, *Vice President;* EARL ANDERSON, *Cashier;* ROBT. BAYLE, *Assistant Cashier.*

DIRECTORS.—James Caldwell, A. E. Mills, O. A. Rowland, Wesley B. Winters, Duncan C. McCallum, Archie McCallum, Earl Anderson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$99,821 19	Surplus fund	20,000 00
Savings	34,750 00	Undivided profits, net	4,764 36
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,000 00
Commercial	6,558 92	Commercial deposits subject to check	56,849 19
Savings	63,553 35	Demand certificates of deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	150,832 44
Savings	72,250 00	Savings certificates of deposit	43,236 80
Due from banks in reserve cities:		Bills payable	27,000 00
Commercial	10,559 67	Customers' bonds left with bank for safe keeping	17,700 00
Savings	5,591 97		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings. dept. only	16,700 00		
Total cash on hand:			
Commercial	3,823 17		
Savings	2,000 00		
Overdrafts	574 52		
Banking house	2,700 00		
Furniture and fixtures	1,800 00		
Other real estate	7,500 00		
Customers' bonds left with bank for safe keeping	17,700 00		
Total	$345,882 79	Total	$345,882 79

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No. 465.

THE AMERICAN STATE BANK, HIGHLAND PARK.

Organized July 25, 1910.

Two Branches.

H. B. WALLACE, *President;* FRED W. DALBY, *Vice President;* RUSSELL T. WALLACE, *Vice President and Cashier;* A. F. DEYONKER, SYDNEY ODGERS, JAMES L. BARKER, ALEX E. GRUENBERG, *Assistant Cashiers;* I. E. QUICK, *Auditor.*

DIRECTORS.—H. B. Wallace, Harry M. Robins, Fred W. Dalby, Howard A. Coffin, F. C. Hayden, Edward N. Munro, Russell T. Wallace, Wm. J. Storen, Hubert E. Hartman, Wm. E. Keane.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,284,052 88	Surplus fund	100,000 00
Savings	545,178 49	Undivided profits, net	35,170 81
Real estate mortgages:		Dividends unpaid	30 00
Commercial	60,108 41	Reserved for taxes, interest, depreciation, etc.	45,660 26
Savings	1,345,392 09	Commercial deposits subject to check	1,597,949 11
Bonds and securities:		Certified checks	3,152 44
Savings	965,500 00	Cashier's checks	32,861 60
Due from Federal Reserve bank:		Due to other banks and bankers	91,386 61
Commercial	320,000 00	State moneys on deposit	15,000 00
Savings	110,976 24	U. S. government deposits	2,129 86
Due from banks in reserve cities:		Savings deposits (book account)	2,809,336 79
Commercial	135,000 00	Savings certificates of deposit	92,398 23
Savings	13,032 63	Club savings deposits	55,802 31
Exchanges for clearing house:		Notes and bills rediscounted	14,775 65
Commercial	2,049 84	Customers' bonds left with bank for safe keeping	10,500 00
Total cash on hand:		Customers' acceptances and letters of credit	29,230 00
Commercial	30,000 00		
Savings	37,236 30		
Overdrafts	767 72		
Banking house	117,819 05		
Furniture and fixtures	39,141 32		
Other real estate	24,780 29		
Due from banks other than in reserve cities	20,457 99		
Customers' bonds left with bank for safe keeping	10,500 00		
Stock of Federal Reserve bank	9,000 00		
Accrued interest receivable (net)	16,336 35		
Customers' acceptances and letters of credit	29,230 00		
Other assets	18,824 07		
Total	$5,135,383 67	Total	$5,135,383 67

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No. 434.

THE HIGHLAND PARK STATE BANK, HIGHLAND PARK.

Organized January 30, 1909.

Seven Branches.

JAMES T. WHITEHEAD, *Chairman of the Board.*

ROBERT O. LORD, *President;* GEORGE R. ANDREWS, *Chairman Executive Committee;* FRANK J. MAURICE, *Executive Vice President;* HERBERT G. WOOD, HERBERT H. GARDNER, *Vice Presidents;* CHARLES I. NORMAN, *Vice President and Bond Officer;* WILLIAM A. MAYBERRY, LEO C. JANISSE, *Assistant Vice Presidents;* LLOYD J. THOMPSON, *Cashier;* GRISWOLD ADAMS, JAMES H. HELLIWELL, *Assistant Cashiers;* L. F. MERZ, *Manager Foreign Banking Department;* B. PESCIARELLI, *Assistant Manager Foreign Banking Department;* ALFRED ZAHRN, *Comptroller.*

DIRECTORS—Wendell W. Anderson, George R. Andrews, George L. Bahl, Clarence H. Booth, George D. Brown, Charles J. Butler, Victor F. Dewey, Robert W. Hamilton, J. Frederick Hartz, Robert O. Lord, William B. Lowe, Frank J. Maurice, Phelps Newberry, James T. Whitehead, James L. Walsh, Clarence E. Wilcox.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$1,000,000 00
Commercial	$6,930,053 67	Surplus fund	2,000 000 00
Real estate mortgages:		Undivided profits, net	243,160 78
Commercial	216,418 15	Reserved for taxes, interest, depreciation, etc.	692,868 90
Savings	9,869,830 79	Commercial deposits subject to check	9,879,059 57
Bonds and securities:		Certified checks	67,974 84
Commercial	5,067,865 04	Cashier's checks	160,890 93
Savings	5,671,501 85	Due to other banks and bankers	174,913 49
Due from Federal Reserve bank:		State moneys on deposit	150,000 00
Commercial	216,136 09	U. S. government deposits	550,000 00
Savings	555,270 93	Industrial investment certificates	40,419 64
Due from banks in reserve cities:		Savings deposits (book account)	13,406,870 50
Commercial	787,660 18	Savings certificates of deposit	2,661,811 45
Total cash on hand:		Club Savings deposits	223,610 33
Commercial	142,637 94	Customers' acceptances and letters of credit	12,109 79
Savings	129,625 51	Accrued interest and expense payable (net)	163,443 72
Overdrafts	358 47		
Banking house	949,481 89		
Furniture and fixtures	336,442 77		
Other real estate	130,166 39		
Due from banks other than in reserve cities	84,266 81		
Outside checks, and other cash items	12,465 69		
Stock of Federal Reserve bank	90,000 00		
Accrued interest, receivable (net)	225,618 08		
Customers' acceptances and letters of credit	9,715 31		
Other assets	1,618 38		
Total	$31,427,133 94	Total	$31,427,133 94

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HIGHLAND PARK TRUST COMPANY, HIGHLAND PARK.

Organized May 16, 1925.

ROBT. O. LORD, *Chairman of the Board.*

FRANK J. MAURICE, *President;* GEORGE R. ANDREWS, *Chairman of the Executive Committee;* HERBERT H. GARDNER, *Executive Vice President and Trust Officer;* CHAS. I. NORMAN, *Vice President and Bond Officer;* ALFRED ZAHRN, *Secretary;* HERBERT G. WOOD, *Treasurer;* LEO C. JANISSE, *Assistant Treasurer;* WM. A. MAYBERRY, *Assistant Secretary;* LLOYD J. THOMPSON, *Assistant Secretary and Assistant Treasurer;* LEONARD F. BETTS, L. M. KELLY, *Assistant Trust Officers.*

DIRECTORS.—George R. Andrews, George L. Bahl, Clarence H. Booth, George D. Brown, Charles J. Butler, Victor F. Dewey, Frank J. Maurice, James T. Whitehead, Clarence E. Wilcox, Robert W. Hamilton, J. Frederick Hartz, Wendell W. Anderson, William B. Lowe, Herbert H. Gardner, Robert O. Lord, Phelps Newberry.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$500,000 00
Time	$659,815 51	Surplus fund	250,000 00
Demand	265,642 91	Undivided profits (less expenses, interest and taxes paid)	87,416 09
Loans on real estate mortgages:		Reserve for taxes, etc	30,442 72
In office	115,792 50	Trust deposits	343,515 34
Bonds:		Escrow deposits	2,400 10
In office	1,073,351 93	First mortgage bonds payable	3,514,500 00
With state treasurer	206,220 70	Certificates of deposit	1,549,725 81
Due from approved reserve depositaries	279,921 51	Accrued interest	95,720 39
Real estate owned	28,133 26		
Land contracts receivable	29,152 21		
Advances to trusts	73,735 15		
First mortgage bond trust fund	3,476,482 57		
First mortgage bond redemption fund	54,427 44		
Furniture and fixtures	6,351 89		
Due from other banks and bankers	5,000 00		
Outside checks and cash items	50 00		
Cash	316 47		
Accrued interest receivable	99,326 40		
Total	$6,373,720 45	Total	$6,373,720 45

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No. 657.

*PEOPLES WAYNE COUNTY BANK, HIGHLAND PARK.

Organized October 1, 1920.

Three Branches.

HENRY A. HAIGH, *Chairman of the Board.*

HAROLD B. WARD, *President;* E. J. ECKERT, *Vice-President;* R. W. LADENDORF, *Cashier;* C. E. PECK, C. L. TUCKER, E. L. CHAPIN, *Assistant Cashiers;* GLEN L. ROBBINS, *Auditor.*

DIRECTORS.—McPherson Browning, H. L. Chittenden, Edwin J. Eckert, R. P. Fraser, John A. Fry, Henry A. Haigh, E. J. Hickey, James S. Holden, R. A. Jacobs, E. O. Krentler, Robert B. Locke, Herbert W. Mason, Arnott H. Moody, Wm. J. Nesbitt, Julius C. Peter, John C. Shields, Harold B. Ward, Mark A. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$1,129,053 81	Surplus fund	200,000 00
Savings	847,173 70	Undivided profits, net	77,322 74
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	46,266 86
Commercial	3,020 00	Commercial deposits subject to check	1,465,564 71
Savings	1,493,719 80	Certified checks	1,365 32
Bonds and securities:		Cashier's checks	53.791 83
Commercial	498,614 06	State moneys on deposit	60,000 00
Savings	279,103 00	Savings deposits (book account)	2,733,515 89
Due from banks in reserve cities:		Savings certificates of deposit	111,208 69
Commercial	130,317 97	Club savings deposits	27,652 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	320,000 00		
Exchanges for clearing house:			
Commercial	63,122 41		
Total cash on hand:			
Commercial	60,792 68		
Savings	2,000 00		
Overdrafts	229 26		
Banking house	214,305 08		
Outside checks, and other cash items	765 47		
Accrued interest, receivable (net)	32,205 60		
Other assets	2,265 20		
Total	$5,076,688 04	Total	$5,076,688 04

*August 1, 1930, The Peninsular State Bank, Highland Park, consolidated with the Peoples Wayne Co. Bank, Highland Park.

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No. 361.

THE MONTMORENCY COUNTY SAVINGS BANK, HILLMAN.

Organized December 16, 1906.

ALBERT W. COOK, *President;* WM. N. HUNT, *Vice President;* WILLIAM F. NIERGARTH *Cashier;* G. A. SCHMIDT, A. B. GREEN, *Auditors.*

DIRECTORS.—Wm. N. Hunt, A. B. Green, Albert W. Cook, G. A. Schmidt, Charles O'Farrell, Richard Coombs.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$63,171 73	Surplus fund	13,000 00
Savings	34,526 94	Undivided profits, net	1,604 85
Real estate mortgages:		Commercial deposits subject to check	64,938 14
Savings	60,721 86	Demand certificates of deposit	150 00
Bonds and securities:		Cashier's checks	472 13
Savings	16,000 00	Savings deposits (book account)	130,114 70
Due from banks in reserve cities:		Savings certificates of deposit	1,300 00
Commercial	22,865 85	Customers' bonds left with bank for safe keeping	700 00
Savings	16,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	250 00		
Total cash on hand:			
Commercial	4,711 48		
Overdrafts	193 76		
Banking house	4,700 00		
Furniture and fixtures	2,300 00		
Other real estate	6,138 20		
Customers' bonds left with bank for safe keeping	700 00		
Total	$232,279 82	Total	$232,279 82

No. 260.

FIRST STATE SAVINGS BANK, HILLSDALE.

Organized February 10, 1902.

F. A. ROETHLISBERGER, *President;* F. A. ROETHLISBERGER, JR., EDWARD FRENSDORF, *Vice Presidents;* RALPH L. OWEN, *Cashier;* HUGH F. FRENCH, *Assistant Cashier.*

DIRECTORS.—F. A. Roethlisberger, Edward Frensdorf, Guy M. Chester, F. A. Roethlisberger, Jr., E. A. Ruckman, Fred E. Perry, R. L. Owen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$65,000 00
Commercial	$626,052 80	Surplus fund	35,000 00
Real estate mortgages:		Undivided profits, net	20,770 17
Commercial	950 00	Reserved for taxes, interest, depreciation, etc.	19,580 46
Savings	201,310 92	Commercial deposits subject to check	451,896 71
Bonds and securities:		Demand certificates of deposit	471,674 29
Commercial	143,905 00	Cashier's checks	8,553 72
Savings	312,940 62	Savings deposits (book account)	561,644 05
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	25,000 30
Commercial	200,935 95		
Savings	50,656 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	8,000 00		
Exchanges for clearing house:			
Commercial	1,826 69		
Total cash on hand:			
Commercial	14,540 21		
Savings	14,000 00		
Overdrafts	58 50		
Banking house	43,000 00		
Furniture and fixtures	7,000 00		
Other real estate	8,942 47		
Customers' bonds left with bank for safe keeping	25,000 30		
Total	$1,659,119 70	Total	$1,659,119 70

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No. 78.

HILLSDALE SAVINGS BANK, HILLSDALE.

Organized July 30, 1884.

O. J. CORNELL, *President;* EDWIN ROBINS, *Vice President;* F. M. COOK, *Cashier;* M. B. MARSH, *Assistant Cashier.*

DIRECTORS.—Lucien D. Walworth, O. J. Cornell, F. M. Cook, Edwin Robins, R. S. Peterson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$215,875 72	Surplus fund	32,000 00
Savings	327,557 10	Undivided profits, net	19,481 08
Real estate mortgages:		Commercial deposits subject to check	337,698 20
Commercial	1,150 00	Demand certificates of deposit	7,235 62
Savings	384,358 58	Savings deposits (book acc't)	760,950 27
Bonds and securities:		Savings certificates of deposit	713,640 66
Commercial	132,321 35		
Savings	476,051 63		
Due from Federal Reserve bank:			
Savings	69,996 62		
Due from banks in reserve cities:			
Commercial	100,870 40		
Savings	206,627 00		
Exchanges for clearing house:			
Commercial	140 82		
Total cash on hand:			
Commercial	12,594 81		
Savings	10,000 00		
Overdrafts	941 79		
Banking house	5,500 00		
Furniture and fixtures	1,000 00		
Other real estate	21,628 12		
Outside checks, and other cash items	491 89		
Stock of Federal Reserve bank	3,900 00		
Total	$1,971,005 83	Total	$1,971,005 83

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No. 56.

THE FIRST STATE BANK OF HOLLAND.

Organized October 14, 1889.

GERRIT J. DIEKEMA, *President;* EDW. D. DIMNENT, *Vice President;* WYNAND WICHERS, *Executive Vice President and Cashier;* WM. J. WESTVEER, H. J. LUIDENS, ALBERT A. NIEUHUIS, *Assistant Cashiers.*

DIRECTORS.—Henry Pelgrim, Gerrit J. Diekema, John Bosman, Wynand Wichers, Con DePree, Edw. D. Dimnent, Daniel Ten Cate, Albert H. Meyer, R. D. Matheson, Stuart Knappen, G. J. Bosch, Thos. H. Marsilje.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,019,245 16	Surplus fund	100,000 00
Savings	691,899 72	Undivided profits, net	5,727 89
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	35,233 60
Commercial	58,438 00	Commercial deposits subject to check	865,832 17
Savings	1,270,819 33	Demand certificates of deposit	451,017 68
Bonds and securities:		Certified checks	794 57
Commercial	22,880 20	Cashier's checks	11,131 38
Savings	439,763 35	Savings deposits (book acc't)	2,594,253 52
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	59,800 00
Commercial	89,815 22	Trust department:	
Savings	83,934 42	Trust deposits—Totals	30,526 51
Due from banks in reserve cities:			
Commercial	333,789 25		
Savings	138,987 99		
Exchanges for clearing house:			
Savings	16,257 01		
Total cash on hand:			
Commercial	23,389 05		
Savings	36,227 02		
Overdrafts	814 95		
Banking house	25,000 00		
Furniture and fixtures	1 00		
Other real estate	612 92		
Customers' bonds left with bank for safe keeping	59,800 00		
Outside checks, and other cash items	3,116 22		
Stock of Federal Reserve bank	9,000 00		
Trust department:			
Cash and due from banks in reserve cities	526 51		
Securities	30,000 00		
Total	$4,354,317 32	Total	$4,354,317 32

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No. 91.

THE HOLLAND CITY STATE BANK, HOLLAND.

Organized January 16, 1890.

OTTO P. KRAMER, *President;* A. H. LANDWEHR, *Vice President;* HENRY A. GEERDS, *Assistant Cashier.*

DIRECTORS.—C. H. McBride, Otto P. Kramer, Frank Dyke, A. H. Landwehr, B. P. Donnelly, John Kollen, James A. Brouwer, John P. Kolla, Dick Boter, D. B. K. Van Raalte, Chas. Kirchen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$699,689 11	Surplus fund	100,000 00
Savings	396,134 11	Undivided profits, net	72,737 24
Real estate mortgages:		Dividends unpaid	270 00
Commercial	20,300 00	Reserved for taxes, interest, depreciation, etc.	10,000 00
Savings	1,097,778 03	Commercial deposits subject to check	847,913 07
Bonds and securities:		Demand certificates of deposit	330,090 45
Commercial	344,794 15	Certified checks	1,300 40
Savings	377,655 75	Cashier's checks	5,915 15
Due from Federal Reserve bank:		State moneys on deposit	25,000 00
Commercial	108,859 72	U. S. government deposits	1,738 79
Savings	65,000 00	Savings deposits (book acc't)	2,002,048 22
Due from banks in reserve cities:		Club savings deposits	41,204 76
Commercial	218,387 04	Customers' bonds left with bank for safe keeping	40,414 46
Savings	90,000 00		
Exchanges for clearing house:			
Commercial	5,873 82		
Total cash on hand:			
Commercial	11,345 07		
Savings	16,685 09		
Overdrafts	375 71		
Banking house	49,000 00		
Furniture and fixtures	16,595 17		
Other real estate	13,267 59		
Customers' bonds left with bank for safe keeping	40,414 46		
Outside checks, and other cash items	477 72		
Stock of Federal Reserve bank	6,000 00		
Total	$3,578,632 54	Total	$3,578,632 54

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No. 322.

THE PEOPLES STATE BANK, HOLLAND.

Organized January 24, 1905.

C. M. McLean, *Chairman and Vice President.*

Bastian D. Keppel, *President;* John G. Rutgers, C. A. Fors, *Vice Presidents;* Henry Winter, *Vice President and Cashier;* Alex Van Zanten, Benj. Brower, *Assistant Cashiers.*

Directors.—Bastian D. Keppel, C. M. McLean, E. G. Landwehr, John G. Rutgers, Henry Winter, A. C. Keppel, Frank Bolhuis, C. A. Fors, Alex Van Zanten, E. C. Brooks, Jay H. Den Herder.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$837,371 86	Surplus fund	150,000 00
Savings	696,963 15	Undivided profits, net	33,953 60
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,000 00
Commercial	74,819 42	Commercial deposits subject to check	719,217 27
Savings	588,368 49	Demand certificates of deposit	352,327 25
Bonds and securities:		Certified checks	3,551 10
Commercial	81,348 75	State moneys on deposit	25,000 00
Savings	345,909 62	Savings deposits (book acc't)	1,768,609 29
Due from banks in reserve cities:		Bills payable	75,000 00
Commercial	198,285 94	Customers' bonds left with bank for safe keeping	3,500 00
Savings	102,556 08		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	44,900 00		
Total cash on hand:			
Commercial	33,663 06		
Savings	70,000 00		
Overdrafts	99 37		
Banking house	150,000 00		
Furniture and fixtures	37,845 62		
Other real estate	27,527 15		
Customers' bonds left with bank for safe keeping	3,500 00		
Total	$3,293,158 51	Total	$3,293,158 51

No. 106.

THE FIRST STATE AND SAVINGS BANK, HOLLY.

Organized October 11, 1890.

Charles A. Wilson, *President;* D. B. Lyons, *Vice President and Cashier;* F. S. Stiles, *Assistant Cashier.*

Directors.—Charles A. Wilson, Floyd S. Stiles, D. B. Lyons, F. W. Walls, Albert Steinbaugh, Wm. G. Wheeler, J. Lee Montgomery.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$164,202 06	Surplus fund	50,000 00
Savings	79,503 54	Undivided profits, net	95,881 45
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,307 10
Commercial	18,503 43	Commercial deposits subject to check	215,404 78
Savings	925,872 71	Savings deposits (book acc't)	1,250,200 07
Bonds and securities:		Savings certificates of deposit	146,246 33
Commercial	146,040 00	Notes and bills rediscounted	14,794 75
Savings	358,215 57	Customers' bonds left with bank for safe keeping	7,685 63
Due from Federal Reserve bank:			
Commercial	12,856 70		
Savings	43,500 00		
Due from banks in reserve cities:			
Commercial	19,233 83		
Total cash on hand:			
Commercial	22,679 15		
Savings	10,645 42		
Overdrafts	15 66		
Banking house	45,000 00		
Furniture and fixtures	23,695 00		
Other real estate	9,275 86		
Customers' bonds left with bank for safe keeping	7,400 00		
Outside checks, and other cash items	1,381 18		
Stock of Federal Reserve bank	4,500 00		
Total	$1,892,520 11	Total	$1,892,520 11

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No. 695.

HOLT STATE BANK, HOLT.
Organized January 24, 1922.

HERBERT E. GUNN, *President;* CHAS. E. TOMS, *Vice President;* H. CHAPPELL, *Cashier.*
DIRECTORS.—Herbert E. Gunn, Chas. E. Toms, Charles V. Keller, E. J. Himelberger, Walter S. Foster, Wm. R. Town, A. E. Walter, C. W. McGill.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$44,132 46	Surplus fund	10,000 00
Savings	29,294 88	Undivided profits, net	3,435 99
Real estate mortgages:		Dividends unpaid	6 00
Commercial	5,693 52	Commercial deposits subject to check	73,577 67
Savings	41,982 82	Demand certificates of deposit	833 92
Due from banks in reserve cities:		Savings deposits (book acc't)	59,144 90
Commercial	37,732 31	Savings certificates of deposit	18,153 74
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	3,996 12
Savings dept. only	6,850 00		
Exchanges for clearing house:			
Commercial	136 51		
Total cash on hand:			
Commercial	746 45		
Savings	6,500 00		
Overdrafts	13 52		
Banking house	8,768 36		
Furniture and fixtures	3,018 89		
Other real estate	4,069 76		
Outside checks, and other cash items	208 86		
Total	$189,148 34	Total	$189,148 34

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.*
DIRECTORS.—B. F. Black, S. P. Murphy, Joseph Martin, Bertha Skeels, John E. Nash.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$33,250 79	Surplus fund	5,500 00
Savings	9,403 75	Undivided profits, net	1,389 42
Real estate mortgages:		Commercial deposits subject to check	28,730 64
Commercial	5,200 00	Savings deposits (book acc't)	50,378 67
Savings	55,476 73	Savings certificates of deposit	27,524 74
Bonds and securities:		Customers' bonds left with bank for safe keeping	1,100 00
Commercial	200 00		
Due from banks in reserve cities:			
Commercial	6,620 51		
Savings	9,550 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	300 00		
Total cash on hand:			
Commercial	3,317 67		
Savings	3,172 93		
Overdrafts	31 09		
Banking house	4,000 00		
Furniture and fixtures	3,000 00		
Customers' bonds left with bank for safe keeping	1,100 00		
Total	$134,623 47	Total	$134,623 47

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No. 751.

STATE BANK OF HOME ACRES, HOME ACRES, (GRAND RAPIDS P. O.)

Organized December 19, 1927.

GEO. A. SINCLAIR, *President;* J. L. MILLER, *Vice President;* WILBUR J. SCHRIMER, *Cashier;* HENRY SIMERINK, *Assistant Cashier.*

DIRECTORS.—Geo. A. Sinclair, J. L. Miller, Henry Simerink, J. W. Phillips, Arthur R. Sherk.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$32,954 64	Undivided profits, net	1,252 85
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,622 86
Savings	20,783 50	Commercial deposits subject to check	25,038 21
Bonds and securities:		Savings deposits (book acc't)	48,114 71
Commercial	9,000 00	Savings certificates of deposit	8,168 41
Savings	31,100 00	Club savings deposits	2,417 00
Due from banks in reserve cities:			
Commercial	3,752 78		
Savings	3,565 75		
Total cash on hand:			
Commercial	1,693 52		
Savings	3,000 00		
Furniture and fixtures	6,463 85		
Other real estate	300 00		
Total	$112,614 04	Total	$112,614 04

No. 255.

CALHOUN STATE BANK, HOMER.

Organized January 20, 1902.

C. R. CHURCH, *President;* J. C. SNYDER, *Vice President;* FORD B. JARVIS, *Vice President and Cashier;* H. A. SNYDER, PAUL H. SINCLAIR, BRACE H. LYON, *Assistant Cashiers;* FLORENDA E. WILLIAMS, *Auditor.*

DIRECTORS.—C. R. Church, E. F. Campbell, J. C. Snyder, W. R. Reynolds, C. H. Leedle, Wm. McKennan, Ford B. Jarvis, J. F. Berkheimer, Harley G. Mickle, G. C. Ballentine.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$337,982 16	Surplus fund	15,500 00
Savings	88,000 00	Undivided profits, net	7,651 68
Real estate mortgages:		Dividends unpaid	10 00
Commercial	7,100 00	Commercial deposits subject to check	144,438 60
Savings	148,582 76	Demand certificates of deposit	139,615 96
Bonds and securities:		Cashier's checks	916 78
Commercial	1,000 00	State moneys on deposit	5,000 00
Savings	62,000 00	Savings deposits (book acc't)	354,269 19
Due from banks in reserve cities:		Bills payable	24,000 00
Commercial	24,715 79	Customers' bonds left with bank for safe keeping	31,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	55,300 00		
Total cash on hand:			
Commercial	11,054 18		
Savings	386 43		
Overdrafts	1,480 89		
Banking house	7,200 00		
Furniture and fixtures	3,200 00		
Other real estate	3,400 00		
Customers' bonds left with bank for safe keeping	31,000 00		
Total	$782,402 21	Total	$782,402 21

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No. 597.

HONOR STATE BANK, HONOR.

Organized June 9, 1917.

E. HARVEY WILCE, *President;* WM. P. GRIFFITHS, F. G. PECK, *Vice Presidents;* LEO H. STACEY, *Cashier;* JOHN SMITH, *Assistant Cashier;* E. A. VOICE, *Auditor.*
DIRECTORS.—E. Harvey Wilce, Wm. P. Griffiths, F. G. Peck, Leo H. Stacey, E. A. Voice, B. G. Bennett.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$44,198 88	Surplus fund	5,000 00
Savings	17,309 85	Undivided profits, net	575 35
Real estate mortgages:		Commercial deposits subject to check	64,965 91
Commercial	1,009 96	Cashier's checks	887 97
Savings	20,326 19	Savings deposits (book acc't)	53,473 19
Bonds and securities:		Savings certificates of deposit	9,610 88
Commercial	9,000 00	Club savings deposits	2,194 75
Savings	12,500 00	Customers' bonds left with bank for safe keeping	23,800 00
Due from banks in reserve cities:		Customers' acceptances and letters of credit	1,610 00
Commercial	22,809 51		
Savings	10,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,300 00		
Total cash on hand:			
Commercial	1,814 01		
Savings	1,000 00		
Overdrafts	35 76		
Banking house	3,300 00		
Furniture and fixtures	2,300 00		
Other real estate	3,180 29		
Customers' bonds left with bank for safe keeping	23,800 00		
Outside checks, and other cash items	123 60		
Customers' acceptances and letters of credit	1,610 00		
Total	$182,118 05	Total	$182,118 05

No. 353.

THE HOPKINS STATE SAVINGS BANK, HOPKINS.

Organized September 20, 1906.

R. C. FURBER, *President;* M. E. PARMELEE, *Vice President;* ANNA B. WALTER, *Cashier.*
DIRECTORS.—R. C. Furber, K. M. Furber, Anna B. Walter, M. E. Parmelee, A. C. Frue.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$72,087 02	Surplus fund	7,000 00
Savings	33,345 64	Undivided profits, net	7,861 98
Real estate mortgages:		Commercial deposits subject to check	74,099 65
Savings	89,069 00	Cashier's checks	925 96
Bonds and securities:		Time commercial certificates of deposit	118,974 19
Commercial	106,800 00	Savings deposits (book acc't)	227,642 05
Savings	113,950 00	Savings certificates of deposit	42,224 56
Due from banks in reserve cities:			
Commercial	25,000 00		
Savings	19,032 62		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	17,500 00		
Total cash on hand:			
Commercial	6,639 59		
Overdrafts	2 55		
Banking house	12,417 45		
Furniture and fixtures	6,425 52		
Other real estate	1,459 00		
Total	$503,728 39	Total	$503,728 39

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No. 643.

O'DONALD STATE BANK, HOWARD CITY.
Organized February 10, 1920.

WILLIAM F. TURNER, *President;* SIDNEY REYNOLDS, *Vice President and Asst. Cashier;* CHESTER L. CRIMMINS, *Vice President and Cashier.*
DIRECTORS.—Sidney Reynolds, William F. Turner, Chester L. Crimmins, Catherine Crimmins, R. S. Jennings.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$152,356 40	Surplus fund	12,500 00
Real estate mortgages:		Undivided profits, net	7,638 50
Savings	85,061 88	Commercial deposits subject to check	72,708 80
Bonds and securities:		Demand certificates of deposit	168,019 25
Commercial	67,836 06	State moneys on deposit	5,000 00
Savings	67,828 40	Savings deposits (book acc't)	168,627 91
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	6,000 00
Commercial	34,279 82		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	24,800 00		
Total cash on hand:			
Commercial	5,458 91		
Overdrafts	2,300 78		
Banking house	3,500 00		
Furniture and fixtures	2,000 00		
Other real estate	14,072 21		
Customers' bonds left with bank for safe keeping	6,000 00		
Total	$465,494 46	Total	$465,494 46

No. 109.

THE FIRST STATE AND SAVINGS BANK, HOWELL.
Organized November 26, 1890.

W. E. ROBB, *President;* GEO. BARNES, *Vice President;* A. L. SMITH, *Cashier;* B. L. HIGHT, G. W. ELLIOTT, *Assistant Cashier.*
DIRECTORS.—Geo. Barnes, A. L Smith, W. E. Robb, D. W. Van Winkle, Harry L. Williams, John Ryan, H. R. Gillette, W. E. Beach, B. S. Pate.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$158,365 05	Surplus fund	40,000 00
Savings	32,500 00	Undivided profits, net	10,040 76
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,000 00
Savings	196,799 55	Commercial deposits subject to check	204,728 40
Bonds and securities:		Certified checks	15 09
Commercial	106,862 23	State moneys on deposit	25,000 00
Savings	321,332 20	Savings deposits (book acc't)	304,500 03
Due from Federal Reserve bank:		Savings certificates of deposit	361,748 35
Commercial	19,499 04	Club savings deposits	4,558 08
Savings	27,574 51		
Due from banks in reserve cities:			
Commercial	18,366 74		
Savings	56,478 07		
Total cash on hand:			
Commercial	9,052 12		
Savings	8,103 10		
Overdrafts	258 10		
Banking house	46,000 00		
Furniture and fixtures	19,000 00		
Other real estate	4,000 00		
Stock of Federal Reserve bank	3,400 00		
Total	$1,027,590 71	Total	$1,027,590 71

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No. 559.

McPHERSON STATE BANK, HOWELL.

Organized February 24, 1915.

M. J. McPHERSON, *President;* R. B. McPHERSON, WM. McPHERSON, 3rd. *Vice Presidents;* ERIC REINER, *Cashier;* R. H. LARSON, *Assistant Cashier.*
DIRECTORS.—M. J. McPherson, R. B. McPherson, Wm. McPherson, 3rd, Wm. McPherson Smith, Wm. McPherson Browning, Robt. H. McPherson

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$653,148 91	Surplus fund	58,000 00
Savings	429,366 60	Undivided profits, net	19,173 28
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	45,500 00
Commercial	180,078 64	Commercial deposits subject to check	611,696 14
Bonds and securities:		Demand certificates of deposit	466 07
Savings	487,100 00	Certified checks	832 97
Due from banks in reserve cities:		Savings deposits (book acc't)	472,201 84
Commercial	114,717 06	Savings certificates of deposit	828,286 31
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	214,150 00		
Exchanges for clearing house:			
Commercial	2,102 34		
Total cash on hand:			
Commercial	13,274 75		
Savings	30,000 00		
Overdrafts	1,768 23		
Banking house	44,473 57		
Furniture and fixtures	13,825 75		
Other real estate	1,377 03		
Outside checks, and other cash items	773 73		
Total	$2,186,156 61	Total	$2,186,156 61

No. 593.

HUDSON STATE SAVINGS BANK, HUDSON.

Organized March 20, 1917.

BYRON J. FOSTER, *President;* WM. M. DERBYSHIRE, ALBERT V. FOSTER, *Vice Presidents;* VAL. W. FISHER, *Cashier;* LAWRENCE J. FOSTER, *Assistant Cashier;* ERNEST R. HUGHES, *Auditor.*
DIRECTORS.—Byron J. Foster, Albert V. Foster, Val. W. Fisher, Wm. N. Derbyshire, Lawrence J. Foster, H. C. Rorick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$238,235 74	Surplus fund	24,000 00
Savings	111,232 38	Undivided profits, net	1,766 61
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	14,965 94
Commercial	9,072 35	Commercial deposits subject to check	261,442 39
Savings	286,081 93	Due to other banks and bankers	449 93
Bonds and securities:		Savings deposits (book acc't)	222,131 82
Savings	190,406 89	Savings certificates of deposit	463,836 93
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	17,225 00
Commercial	37,576 51		
Savings	84,304 03		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	31,000 00		
Exchanges for clearing house:			
Commercial	958 53		
Total cash on hand:			
Commercial	12,542 49		
Savings	15,000 00		
Overdrafts	1,123 59		
Banking house	43,433 29		
Furniture and fixtures	16,879 41		
Other real estate	10,540 54		
Customers' bonds left with bank for safe keeping	17,225 00		
Outside checks, and other cash items	205 94		
Total	$1,105,818 62	Total	$1,105,818 62

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No. 143.

THOMPSON SAVINGS BANK, HUDSON.

Organized October 14, 1892.

W. R. THOMPSON, *President;* L. P. BEAL, *Vice President;* E. J. SCOVILL, *Cashier;* E. C. RICKENBAUGH, *Assistant Cashier.*

DIRECTORS.—F. S. Vedder, W. R. Thompson, C. G. Beadenkopf, E. J. Scovill, L. P. Beal.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$333,785 42	Surplus fund	50,000 00
Savings	420,197 97	Undivided profits, net	49,164 59
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,388 80
Commercial	5,982 26	Commercial deposits subject to check	217,592 70
Savings	339,155 83	Demand certificates of deposit	907 28
Bonds and securities:		Savings deposits (book acc't)	298,043 93
Savings	149,899 00	Savings certificates of deposit	826,786 93
Due from banks in reserve cities:			
Commercial	1,912 76		
Savings	185,638 74		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,000 00		
Total cash on hand:			
Commercial	10,000 00		
Savings	8,917 58		
Overdrafts	4,326 90		
Banking house	47,521 47		
Furniture and fixtures	2,000 17		
Other real estate	14,524 39		
Due from banks other than in reserve cities	10,021 74		
Total	$1,544,884 23	Total	$1,544,884 23

No. 492.

THE HUDSONVILLE STATE BANK, HUDSONVILLE.

Organized June 12, 1911.

WILLIAM C. BOLDT, *President;* LUTHER M. WOLF, *Vice President;* FRED F. MCEACHRON, *Cashier;* HENRY P. STEGEMAN, *Assistant Cashier.*

DIRECTORS.—William C. Boldt, Thomas Hughes, Luther M. Wolf, Fred F. McEachron, Orin Edson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$104,744 37	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	9,310 58
Savings	183,578 00	Reserved for taxes, interest, depreciation, etc.	8,000 00
Bonds and securities:		Commercial deposits subject to check	81,529 10
Commercial	79,693 29	Demand certificates of deposit	95,011 71
Savings	102,960 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	283,549 94
Commercial	31,714 02	Savings certificates of deposit	32,193 31
Savings	11,208 01	Bills payable	10,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	24,798 50		
Total cash on hand:			
Commercial	5,000 00		
Savings	4,983 34		
Overdrafts	112 11		
Banking house	4,600 00		
Furniture and fixtures	2,600 00		
Other real estate	3,603 00		
Total	$559,594 64	Total	$559,594 64

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No. 618.

PEOPLES STATE BANK, IDA.

Organized February 7, 1918.

BOYEZ DANSARD, *President;* S. O. NEWCOMB, ROBERT FEINAUER, *Vice Presidents;* FLORENCE M. KNAPP, *Cashier;* RUSSELL J. KNAPP, *Vice President and Assistant Cashier*
DIRECTORS.—Boyez Dansard, Florence M. Knapp, Robert Feinauer, Russell J. Knapp, S. O. Newcomb, William Nickel, Fred G. Kurtz.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$49,363 68	Surplus fund	8,500 00
Savings	11,927 16	Undivided profits, net	3,070 18
Real estate mortgages:		Dividends unpaid	53 00
Commercial	5,958 96	Reserved for taxes, interest, depreciation, etc.	2,490 00
Savings	102,589 02	Commercial deposits subject to check	77,142 82
Bonds and securities:		Demand certificates of deposit	9 73
Savings	57,664 25	Cashier's checks	1,197 78
Due from banks in reserve cities:		Savings deposits (book acc't)	157,614 63
Commercial	20,773 61	Savings certificates of deposit	44,419 94
Savings	23,147 95	Club savings deposits	2,322 90
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,800 00		
Total cash on hand:			
Commercial	7,179 40		
Savings	2,000 00		
Overdrafts	81 77		
Premium account	465 00		
Banking house	17,200 00		
Furniture and fixtures	2,900 00		
Other real estate	500 00		
Due from banks other than in reserve cities	6,270 18		
Total	$326,820 98	Total	$326,820 98

No. 24.

THE LAPEER COUNTY BANK, IMLAY CITY

Organized January 26, 1886.

JOHN BORLAND, JR., *President;* MURRAY WALKER, *Vice President;* WILL BORLAND, *Cashier;* IRVINE BORLAND, HOWARD H. CHURCHILL, *Assistant Cashiers.*
DIRECTORS.—John Borland, Jr., Murray Walker, Will Borland, Irvine Borland, Scott E. Lamb, Allison Walker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$122,440 51	Surplus fund	14,500 00
Savings	140,079 24	Undivided profits, net	11,588 80
Real estate mortgages:		Commercial deposits subject to check	120,030 37
Savings	499,787 74	Cashier's checks	2,177 65
Bonds and securities:		State moneys on deposit	5,000 00
Savings	202,039 80	Savings deposits (book acc't)	791,082 13
Due from Federal Reserve bank:		Savings certificates of deposit	137,950 67
Commercial	8,595 28	Customers' bonds left with bank for safe keeping	8,650 00
Savings	28,500 00	Accrued interest and expense payable (net)	340 93
Due from banks in reserve cities:		Other liabilities	7,550 00
Savings	51,411 27		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	19,775 00		
Total cash on hand:			
Commercial	4,000 00		
Savings	7,014 66		
Overdrafts	3,151 52		
Banking house	5,800 00		
Furniture and fixtures	1,700 00		
Other real estate	43,497 16		
Customers' bonds left with bank for safe keeping	8,650 00		
Outside checks, and other cash items	478 37		
Stock of Federal Reserve bank	1,950 00		
Total	$1,148,870 55	Total	$1,148,870 55

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No. 517.

THE PEOPLES STATE BANK, IMLAY CITY.

Organized August 29, 1912.

HARRY E. PALMER, *President;* DAVID J. MARSHALL, *Vice President;* E. G. WILLOUGHBY, *Cashier;* CARRIE BOWEN, *Assistant Cashier.*

DIRECTORS.—Harry E. Palmer, A. D. Conley, Earl I. Heenan, Isaac McKillen, Chas. Kempf, David J. Marshall, Fred Linekar, Bernice Heenan

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$145,347 11	Surplus fund	12,500 00
Savings	65,211 06	Undivided profits, net	4,351 32
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,992 77
Commercial	23,136 34	Commercial deposits subject to check	78,399 35
Savings	317,060 20	Cashier's checks	1,328 49
Bonds and securities:		State moneys on deposit	5,000 00
Savings	218,540 00	Savings deposits (book acc't)	513,968 92
Due from Federal Reserve bank:		Savings certificates of deposit	103,885 59
Commercial	8,000 00	Notes and bills rediscounted	10,251 33
Savings	16,918 20	Bills payable	50,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	5,750 00
Savings	13,103 76	Other liabilities	4,500 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,000 00		
Total cash on hand:			
Commercial	5,000 00		
Savings	3,560 32		
Overdrafts	605 13		
Furniture and fixtures	1,780 60		
Other real estate	24,220 40		
Due from banks other than in reserve cities	894 65		
Customers' bonds left with bank for safe keeping	5,750 00		
Stock of Federal Reserve bank	1,800 00		
Total	$852,927 77	Total	$852,927 77

No. 729.

PEOPLES STATE BANK, INKSTER.

Organized September 8, 1925.

F. R. FELLRATH, *President;* ARTHUR E. WOOD, WM. J. DALY, *Vice Presidents;* G. C. AUTEN, *Cashier.*

DIRECTORS.—E. B. Benscoe, W. J. Daly, J. G. Lange, Frank Trowbridge, Arthur E. Wood, Chas. C. Bock, F. R. Fellrath.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$121,600 58	Surplus fund	15,000 00
Savings	42,284 59	Undivided profits, net	10,240 05
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	492 50
Savings	114,805 35	Commercial deposits subject to check	90,384 49
Bonds and securities:		Certified checks	250 65
Commercial	74,232 25	Cashier's checks	22,779 76
Savings	59,168 89	State moneys on deposit	15,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	221,795 96
Commercial	13,942 56	Savings certificates of deposit	24,520 62
Total cash on hand:		Club savings deposits	5,889 00
Commercial	2,000 00	Bills payable	58,000 00
Savings	15,345 83		
Banking house	25,000 00		
Furniture and fixtures	8,162 50		
Outside checks, and other cash items	37,810 48		
Total	$514,353 03	Total	$514,353 03

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No. 191.

STATE SAVINGS BANK OF IONIA, IONIA.

Organized December 1, 1896.

One Branch.

T. B. PRESTON, *President;* W. B. HEATH, W Y. TEMPLETON, *Vice Presidents;* G. LEE YATES, *Cashier;* M. D. WILSON, *Assistant Cashier.*

DIRECTORS.—T. B. Preston, W. B. Heath, F. M. Marsh, H. E. Kidder, R. A. Hawley, Geo. H. Coe, A. V. Wright, N. J. Ogilvie, F. O. Eldred.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:			
Commercial	$728,418 89	Capital stock paid in	$100,000 00
Savings	217,826 43	Surplus fund	90,000 00
Real estate mortgages:		Dividends unpaid	3 00
Commercial	81,015 38	Reserved for taxes, interest, depreciation, etc.	11,818 01
Savings	271,377 48	Commercial deposits subject to check	460,565 95
Bonds and securities:		Demand certificates of deposit	266,963 77
Commercial	38,950 00	Certified checks	540 00
Savings	25,130 99	Due to other banks and bankers	88,873 51
Due from Federal Reserve bank:		Savings deposits (book acc't)	537,658 10
Commercial	47,344 28	Savings certificates of deposit	588 20
Savings	20,000 00	Club savings deposits	7,186 33
Due from banks in reserve cities:		Notes and bills rediscounted	75,959 43
Commercial	47,566 31	Bills payable	45,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	413,825 00
Commercial	9,278 42	Other liabilities	13,614 48
Total cash on hand:		Trust department:	
Commercial	34,832 12	Trust deposits—Totals	6,137 86
Savings	11,097 73		
Overdrafts	10,609 83		
Expenses, interest and taxes paid exceeding earnings	979 71		
Banking house	65,000 00		
Furniture and fixtures	6,000 00		
Other real estate	19,343 21		
Due from banks other than in reserve cities	58,000 00		
Customers' bonds left with bank for safe keeping	413,825 00		
Stock of Federal Reserve bank	6,000 00		
Trust department:			
Cash and due from banks in reserve cities	6,137 86		
Total	$2,118,733 64	Total	$2,118,733 64

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No. 135.

THE COMMERCIAL BANK OF IRON MOUNTAIN.

Organized February 1, 1892.

O. C. DAVIDSON, *President;* WILLIAM KELLY, E. G. KINGSFORD, *Vice Presidents;* WILBUR W. THOMPSON, *Cashier;* F. O. MORETT, E. F. SANDERCOCK, *Assistant Cashiers;* WARNER BJORK, *Auditor.*

DIRECTORS.—O. C. Davidson, C. H. Baxter, William Kelly, Wilbur W. Thompson, Raymond Turner, E. G. Kingsford, M. J. Bacco, H. G. Neuens, F. C. Cole

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$965,119 14	Surplus fund	100,000 00
Savings	308,296 06	Undivided profits, net	18,393 79
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	72,563 59
Savings	271,416 16	Commercial deposits subject to check	924,198 74
Bonds and securities:		Certified checks	8,391 22
Commercial	30,000 00	Cashier's checks	8,189 79
Savings	622,421 75	Due to other banks and bankers	3,026 85
Due from Federal Reserve bank:		State moneys on deposit	635 37
Commercial	81,285 23	U. S. government deposits	5,891 18
Savings	33,000 00	Time commercial certificates of deposit	60,122 60
Due from banks in reserve cities:		Savings deposits (book acc't)	1,320,292 04
Commercial	56,774 65	Customers' bonds left with bank for safe keeping	29,050 00
Exchanges for clearing house:		Other liabilities	24 17
Commercial	6,532 64		
Total cash on hand:			
Commercial	12,941 69		
Savings	32,000 00		
Overdrafts	995 76		
Banking house	100,000 00		
Furniture and fixtures	51,181 25		
Other real estate	25,324 92		
Due from banks other than in reserve cities	15,010 83		
Customers' bonds left with bank for safe keeping	29,050 00		
Outside checks, and other cash items	3,429 26		
Stock of Federal Reserve bank	6,000 00		
Total	$2,650,779 34	Total	$2,650,779 34

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No. 501.

THE MINERS STATE BANK, IRON RIVER.

Organized April 23, 1912.

H. H. FRAILING, *President;* HERMAN HOLMES, *Vice President;* P. E. CROUCH, *Vice President and Cashier;* CLARENCE A. NELSON, *Assistant Cashier.*

DIRECTORS.—D. H. Campbell, Herman Holmes, J. F. Corcoran, W. E. Culver, H. H. Frailing, Geo. M. Cannon, Joe Selin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$186,772 57	Surplus fund	25,000 00
Savings	65,229 28	Undivided profits, net	11,539 81
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,500 00
Commercial	11,436 41	Commercial deposits subject to check	241,629 54
Savings	88,279 45	Certified checks	1,800 00
Bonds and securities:		Cashier's checks	7,512 36
Commercial	50,000 00	State moneys on deposit	5,000 00
Savings	217,238 60	Savings deposits (book acc't)	384,499 12
Due from banks in reserve cities:		Savings certificates of deposit	9,330 20
Commercial	20,390 03	Club savings deposits	4,912 50
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	45,000 00		
Exchanges for clearing house:			
Commercial	2,909 07		
Total cash on hand:			
Commercial	15,931 12		
Savings	4,000 00		
Overdrafts	401 42		
Banking house	19,109 00		
Furniture and fixtures	6,570 00		
Other real estate	10,163 92		
Accrued interest receivable (net)	292 66		
Total	$743,723 53	Total	$743,723 53

No. 12.

THE PENINSULA BANK, ISHPEMING.

Organized October 27, 1887.

JOHN KANDELIN, *President;* W. S. PICOTTE, *Vice President;* PETER HANDBERG, *Cashier;* ROY STANSBURY, JOHN JAAKSI, J. E. LEREGGEN, *Assistant Cashiers;* WILLIAM TREBILCOCK, *Auditor.*

DIRECTORS.—Otto Eger, Thos. W. Hughes, John Kandelin, W. T. Potter, Wm. Trebilcock, Ed. J. Butler, W. S. Picotte, Chas. Simons, Harry S. Peterson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$429,752 18	Surplus fund	200,000 00
Savings	551,810 25	Undivided profits, net	53,130 41
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	26,000 00
Savings	174,814 39	Commercial deposits subject to check	373,223 70
Bonds and securities:		Certified checks	14 00
Commercial	253,573 13	Due to other banks and bankers	79 31
Savings	571,508 85	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	1,489,626 28
Commercial	45,440 23	Savings certificates of deposit	400 00
Savings	85,585 28		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	60,000 00		
Exchanges for clearing house:			
Commercial	335 94		
Total cash on hand:			
Commercial	3,009 71		
Savings	40,000 00		
Overdrafts	126 81		
Banking house	25,000 00		
Due from banks other than in reserve cities	1,663 50		
Outside checks, and other cash items	4,853 43		
Total	$2,247,473 70	Total	$2,247,473 70

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No. 150.

ITHACA SAVINGS BANK, ITHACA.

Organized December 23, 1892.

JOHN C. HICKS, *President;* J. LEE POTTS, *Vice President;* LYNN T. MILLER, *Cashier;* L. W. WOLF, RUSSELL C. ALLEN, *Assistant Cashiers.*

DIRECTORS.—J. B. Crawford, L. Lee Potts, John C. Hicks, F. H. McKay, A. E. Pinney, H. E. Lewis, J. Carl Ranger, Lynn T. Miller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Savings	$132,788 70	Surplus fund	17,500 00
Real estate mortgages:		Undivided profits, net	14,117 75
Savings	198,275 86	Savings deposits (book acc't)	346,647 30
Bonds and securities:		Savings certificates of deposit	132,161 83
Savings	105,847 49		
Due from banks in reserve cities:			
Savings	49,361 72		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	40,000 00		
Total cash on hand:			
Savings	3,634 76		
Banking house	6,375 00		
Furniture and fixtures	2,750 00		
Other real estate	6,393 35		
Total	$545,426 88	Total	$545,426 88

No. 712.

FARMERS & WORKINGMENS SAVINGS BANK, JACKSON.

Organized February 14, 1924.

ROBERT J. RAMSEY, *President;* ALEXANDER MCDONALD, CLAUDE M. BROWN, COREY J. SPENCER, HORACE J. GILBERT, FLOYD P. DAVIS, *Vice Presidents;* H. S. WYBLE, *Cashier;* HOWARD J. WHITE, *Assistant Cashier.*

DIRECTORS.—Robert J. Ramsey, Floyd P. Davis, Horace J. Gilbert, Alexander McDonald, Corey J. Spencer, G. B. Pattersen, Claude M. Brown, Ralph B. Ward, Wm. C. Harvey, M. Grove Hatch, Clayton M. Goodrich, C. K. Wetherby.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$205,915 23	Surplus fund	13,000 00
Savings	195,177 66	Undivided profits, net	4,757 17
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	9,722 20
Commercial	6,998 00	Commercial deposits subject to check	158,698 94
Savings	99,833 92	Demand certificates of deposit	38,741 53
Bonds and securities:		Certified checks	1,064 01
Commercial	16,115 00	Cashier's checks	1,217 43
Savings	276,805 01	Savings deposits (book acc't)	566,609 50
Due from banks in reserve cities:		Club savings deposits	25,461 00
Commercial	11,677 37	Bills payable	80,000 00
Savings	56,832 07	Customers' bonds left with bank for safe keeping	4,700 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,260 52		
Exchanges for clearing house:			
Commercial	8,456 46		
Total cash on hand:			
Commercial	4,081 70		
Savings	12,000 00		
Overdrafts	168 26		
Banking house	55,000 00		
Furniture and fixtures	8,120 95		
Other real estate	26,554 98		
Customers' bonds left with bank for safe keeping	4,700 00		
Accrued interest, receivable (net)	9,477 46		
Other assets	1,797 19		
Total	$1,003,971 78	Total	$1,003,971 78

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No. 177.

JACKSON CITY BANK & TRUST COMPANY, JACKSON.

Organized January 1, 1865. Reorganized December 26, 1894.

One Branch.

W. M. THOMPSON, *President;* B. R. LARAWAY, K. L. POTTER, P. B. LOOMIS, H. J. SMITH, *Vice Presidents;* R. B. WALKER, *Cashier;* L. W. SHERER, L. J. CLARKE, R. A. LEWIS, *Assistant Cashiers;* H. R. LESLIE, *Trust Officer.*

DIRECTORS.—W. M. Thompson, P. B. Loomis, D. G. Kimball, B. R. Laraway, J. W. Miner, K. L. Potter, W. A. Bunting, C W. Tippy, F. W. Gay, E. A. Bancker, I. M. Dach, G. M. Carter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$2,379,419 35	Surplus fund	250,000 00
Savings	374,500 00	Undivided profits, net	44,766 19
Real estate mortgages:		Dividends unpaid	185 00
Commercial	89,521 30	Reserved for taxes, interest, depreciation, etc.	1,850 00
Savings	724,668 88	Commercial deposits subject to check	2,805,622 53
Bonds and securities:		Certified checks	3,831 92
Commercial	319,383 24	Cashier's checks	11,422 46
Savings	280,477 26	Due to other banks and bankers	5,875 12
Due from banks in reserve cities:		State moneys on deposit	25,000 00
Commercial	344,986 20	Savings deposits (book acc't)	1,304,054 30
Savings	53,760 00	Savings certificates of deposit	319,150 35
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	49,962 17
Savings dept. only	147,000 00	Bills payable	200,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	13,700 00
Commercial	23,596 59	Trust department:	
Total cash on hand:		Trust deposits—totals	30,553 20
Commercial	135,325 13		
Overdrafts	5,635 59		
Banking house	200,000 00		
Furniture and fixtures	138,864 91		
Other real estate	80,725 87		
Customers' bonds left with bank for safe keeping	13,700 00		
Outside checks, and other cash items	17,501 40		
Other assets	6,354 32		
Trust department:			
Cash and due from banks in reserve cities	30,553 20		
Total	$5,365,973 24	Total	$5,365,973 24

No. 607.

JAMESTOWN STATE BANK, JAMESTOWN.

Organized April 7, 1917.

DICK E. SMALLEGAN, *President;* OWEN SNEDEN, *Vice President;* FRANK PETERS, *Cashier;* OWEN SNEDEN, NICHOLAS DEKLEINE, *Auditors.*

DIRECTORS.—Lewis DeKleine, Henry Weber, Owen Sneden, Henry Van Noord, Nicholas DeKleine, C. J. Den Herder, Dick E. Smallegan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$124,475 99	Surplus fund	12,500 00
Real estate mortgages:		Undivided profits, net	2,316 15
Savings	142,022 00	Commercial deposits subject to check	53,460 21
Bonds and securities:		Demand certificates of deposit	119,236 53
Commercial	76,595 00	Savings deposits (book acc't)	179,890 43
Savings	41,675 00	Savings certificates of deposit	34,518 30
Due from banks in reserve cities:		Club savings deposits	620 50
Commercial	23,608 91	Bills payable	20,000 00
Savings	3,259 59	Customers' bonds left with bank for safe keeping	1,800 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,000 00		
Total cash on hand:			
Savings	7,496 67		
Banking house	7,000 00		
Furniture and fixtures	2,395 00		
Other real estate	4,013 96		
Customers' bonds left with bank for safe keeping	1,800 00		
Total	$449,342 12	Total	$449,342 12

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No. 115.

THE GROSVENOR SAVINGS BANK, JONESVILLE.

Organized February 10, 1891.

CHARLES G. WHITE, *President;* OLIVER S. WHITE, *Vice President;* WILLIAM M. WETMORE, *Vice President and Cashier;* A. H. RODLAM, *Assistant Cashier.*
DIRECTORS.—Charles G. White, William M. Wetmore, Oliver S. White, John S. Lewis, Richard S. Varnum.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$253,208 21	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	9,657 98
Commercial	48,390 54	Commercial deposits subject to check	150,453 95
Savings	157,776 31	Demand certificates of deposit	231,946 32
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	12,914 85	Savings deposits (book acc't)	329,947 47
Savings	180,073 16	Customers' bonds left with bank for safe keeping	7,450 00
Due from Federal Reserve bank:			
Commercial	27,870 55		
Savings	10,000 00		
Due from banks in reserve cities:			
Commercial	36,522 38		
Savings	22,516 26		
Total cash on hand:			
Commercial	19,918 51		
Overdrafts	333 41		
Banking house	8,000 00		
Furniture and fixtures	4,727 28		
Other real estate	17,340 39		
Customers' bonds left with bank for safe keeping	7,450 00		
Outside checks, and other cash items	163 87		
Stock of Federal Reserve bank	2,250 00		
Total	$809,455 72	Total	$809,455 72

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No. 1.

*BANK OF KALAMAZOO, KALAMAZOO.

Organized January 12, 1889.

Two Branches.

WALTER L. OTIS, *Chairman of the Board.*

JOHN F. TUBERTY, *President;* ALFRED B. CONNABLE, MILFORD G. DAVIS, FRED G. DEWEY, *Vice Presidents;* STANLEY C. FROST, *Vice President and Trust Officer;* JAMES M. SHACKLETON, *Vice President and Cashier;* JOHN HOFFMAN, *Vice President—Bond Department;* GEORGE B. ROGERS, *Vice President and Assistant Trust Officer;* CLARENCE D. PRATT, *Assistant Vice President;* KARL GIBSON, WELLINGTON K. BROWN, GARRET VAN HAAFTEN, *Assistant Cashiers.*

DIRECTORS.—Charles G. Bard, Charles A. Blaney, Fred J. Bond, Edmond W. Chase, Alfred B. Connable, H. Alex Crawford, Dwight R. Curtenius, Richard E. Fair, Stanley C. Frost, J. Stanley Gilmore, William O. Jones, Jacob Kindleberger, Merrill King, Lewis H. Kirby, William J. Lawrence, S. Rudolph Light, William M. Loveland, William B. Milham, Stephen B. Monroe, Hubert L. North, Walter L. Otis, John H. Penniman, John A. Pyl, Edward G. Read, Marvin J. Schaberg, James M. Shackleton, Fred W. Sutherland, Albert J. Todd, John F. Tuberty, William E. Upjohn, Henry L. Vander Horst, Edward C. Vincent, Sirk J. Wykkel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$600,000 00
Commercial	$5,272,668 34	Surplus fund	200,000 00
Savings	1,500,000 00	Undivided profits, net	106,679 51
Real estate mortgages:		Dividends unpaid	309 00
Commercial	75,000 00	Reserved for taxes, interest, depreciation, etc.	174,193 44
Savings	1,118,331 17	Commercial deposits subject to check	4,635,669 27
Bonds and securities:		Demand certificates of deposit	1,285,809 65
Commercial	1,227,068 12	Certified checks	7,881 68
Savings	1,263,555 01	Cashier's checks	20 83
Due from Federal Reserve bank:		Due to other banks and bankers	420,782 03
Commercial	518,037 47	State moneys on deposit	50,000 00
Savings	195,795 35	U. S. government deposits	5,911 01
Due from banks in reserve cities:		Savings deposits (book acc't)	4,276,490 49
Savings	356,311 48	Club savings deposits	280,066 83
Exchanges for clearing house:		Customers' acceptances and letters of credit	19,500 00
Commercial	85,067 25		
Total cash on hand:			
Savings	174,762 16		
Overdrafts	1,703 76		
Premium account	15,309 60		
Banking house	122,668 20		
Furniture and fixtures	45,545 42		
Other real estate	22,740 89		
Due from banks other than in reserve cities	1,002 69		
Outside checks, and other cash items	6,182 85		
Stock of Federal Reserve bank	24,000 00		
Customers' acceptances and letters of credit	19,500 00		
Other assets	18,063 98		
Total	$12,063,313 74	Total	$12,063,313 74

*April 3, 1930, The Kalamazoo National Bank & Trust Company consolidated with the Kalamazoo Trust & Savings Bank, under title of Bank of Kalamazoo, Kalamazoo.

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No. 147.

THE HOME SAVINGS BANK OF KALAMAZOO.

Organized November 21, 1892.

V. T. BARKER, *Chairman of the Board.*
A. VAN BOCHOVE, *President;* CHAS. CLARAGE, *Vice President;* N. S. POND, *Cashier;* WM. F. C. DOORNINK, *Assistant Cashier.*
DIRECTORS.—V. T. Barker, Jos. E. Brown, H. C. Howard, A. Van Bochove, C. M. Bush, W. E. Kidder, Chas. Clarage, W. O. Jones, W. B. Milham, C. A. Fox, L. W. Sutherland, Frank E. McAllister, R. L. Gilkey.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,645,177 10	Surplus fund	200,000 00
Savings	161,269 00	Undivided profits, net	34,800 56
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,667 65
Commercial	25,500 00	Commercial deposits subject to check	1,104,458 69
Savings	283,926 40	Demand certificates of deposit	555,197 94
Bonds and securities:		Certified checks	32 50
Commercial	305,572 12	Due to other banks and bankers	127,952 06
Savings	146,126 23	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	718,757 60
Commercial	150,731 30		
Savings	75,000 00		
Exchanges for clearing house:			
Commercial	7,840 25		
Savings	33,974 90		
Total cash on hand:			
Commercial	4,075 91		
Savings	22,005 00		
Overdrafts	1,360 19		
Banking house	76,750 00		
Furniture and fixtures	8,471 15		
Other assets	87 45		
Total	$2,947,867 00	Total	$2,947,867 00

KALAMAZOO INDUSTRIAL BANK, KALAMAZOO.

Organized August 25, 1928.

EDWARD M. KENNEDY, *President;* WALTER L. OTIS, *Vice President;* LEWIS A. CAMPBELL, *Cashier;* EDMOND W. CHASE, *Secretary.*
DIRECTORS.—Vernon T. Barker, Walter L. Otis, Edmond W. Chase, Edward M. Kennedy, Stephen B. Monroe, Nicholas J. Baumann, R. E. Fair, W. O. Jones, A. E. Kettle, L. H. Kirby, Felix Pagenstecher, W. J. Lawrence.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$52,000 00
Notes receivable, industrial plan	$267,733 25	Surplus	10,400 00
Due from banks in reserve cities	13,996 62	Undivided profits, earned	8,988 97
Cash on hand	956 82	Reserve for taxes, interest, etc.	2,094 82
Furniture and fixtures	255 05	Discount collected unearned	10,394 35
		Payments on instalment certificates:	
		Hypothecated	115,475 75
		Unhypothecated	22,166 20
		Investment certificates outstanding	46,421 65
		Notes and bills payable	15,000 00
Total	$282,941 74	Total	$282,941 74

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No. 674.

KALEVA STATE BANK, KALEVA.

Organized March 7, 1921.

AUGUST LENZ, *President;* ELMER BILLMAN, *Vice President;* ELLSWORTH BILLMAN, *Cashier;* F. H. WILSON, *Assistant Cashier.*

DIRECTORS.—August Lenz, Elmer Billman, Ellsworth Billman, F. H. Wilson, Anna C. Billman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$47,815 36	Surplus fund	4,500 00
Savings	39,746 34	Undivided profits, net	52 19
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Commercial	1,518 21	Commercial deposits subject to check	58,203 59
Savings	39,838 00	Demand certificates of deposit	2,262 70
Bonds and securities:		Certified checks	20 00
Savings	85,500 00	Savings deposits (book acc't)	166,865 32
Due from banks in reserve cities:		Savings certificates of deposit	11,574 08
Commercial	11,802 71	Club savings deposits	205 04
Savings	8,586 99	Customers' bonds left with bank for safe keeping	39,150 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,000 00		
Total cash on hand:			
Commercial	4,079 62		
Overdrafts	1 97		
Banking house	10,000 00		
Furniture and fixtures	2,400 00		
Other real estate	2,893 72		
Customers' bonds left with bank for safe keeping	39,150 00		
Total	$304,332 92	Total	$304,332 92

No. 257.

THE KALKASKA STATE BANK, KALKASKA.

Organized January 14, 1902.

C. W. MCPHAIL, *President;* A. J. MAYNARD, *Vice President;* L. O. BLOOMER, *Vice President and Cashier;* S. C. SHUMSKY, *Assistant Cashier.*

DIRECTORS.—Lee O. Bloomer, A. J. Maynard, G. B. Kilbourne, C. W. McPhail, M. C. Bloomer, R. J. Smith, W. S. Richardson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$110,725 62	Surplus fund	6,500 00
Savings	29,301 57	Undivided profits, net	4,625 63
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,000 00
Savings	90,507 87	Commercial deposits subject to check	121 910 19
Bonds and securities:		Demand certificates of deposit	24,354 13
Savings	62,801 25	Cashier's checks	1,957 31
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	54,131 02	Savings deposits (book acc't)	210,480 77
Savings	10,075 64	Customers' bonds left with bank for safe keeping	300 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,450 00		
Total cash on hand:			
Commercial	3,171 48		
Savings	2,644 44		
Overdrafts	60 85		
Banking house	10,000 00		
Furniture and fixtures	2,300 00		
Other real estate	9,158 29		
Customers' bonds left with bank for safe keeping	300 00		
Total	$400,628 03	Total	$400,628 03

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No. 490.

FARMERS STATE BANK, KAWKAWLIN.

Organized October 9, 1911.

RANDALL E. GRAVES, *President;* W. A. MARKEY, CHARLES L. HESS, *Vice Presidents;* JOSEPH A. OUILLETTE, *Cashier;* ALBERT D. GRAVES, *Assistant Cashier.*
DIRECTORS.—Albert W. Black, Randall E. Graves, W. A. Markey, Charles L. Hess, Joseph A. Ouillette, Florian H. Hiss, Guy Moulthrop.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$35,347 57	Surplus fund	5,650 00
Real estate mortgages:		Undivided profits, net	397 30
Savings	31,743 59	Dividends unpaid	60 00
Bonds and securities:		Commercial deposits subject to check	41,844 34
Commercial	15,701 00	Cashier's checks	1,840 00
Savings	73,000 00	Savings deposits (book acc't)	119,716 44
Due from banks in reserve cities:		Savings certificates of deposit	1,354 15
Commercial	5,929 83	Club savings deposits	807 90
Savings	19,403 84	Customers' bonds left with bank for safe keeping	400 00
Total cash on hand:			
Commercial	1,194 30		
Savings	3,000 00		
Banking house	3,900 00		
Furniture and fixtures	2,450 00		
Customers' bonds left with bank for safe keeping	400 00		
Total	$192,070 13	Total	$192,070 13

No. 451.

THE KENT CITY STATE BANK, KENT CITY.

Organized April 28, 1910.

A. H. SAUR, *President;* CORNELIUS GERBER, ELI G. ROBERTS, *Vice Presidents;* M. E. MOORE, *Cashier;* R. J. KRIGER, *Assistant Cashier.*
DIRECTORS.—A. H. Saur, E. G. Roberts, E. J. Soles, Nels Anderson, M. E. Moore, Cornelius Gerber, F. N. Church.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$31,254 07	Surplus fund	10,000 00
Savings	52,632 14	Undivided profits, net	14,626 98
Real estate mortgages:		Commercial deposits subject to check	76,161 09
Commercial	7,005 00	State moneys on deposit	5,000 00
Savings	98,685 53	Savings deposits (book acc't)	165,940 74
Bonds and securities:		Savings certificates of deposit	124,827 14
Commercial	44,000 00	Customers' bonds left with bank for safe keeping	11,000 00
Savings	113,000 00		
Due from banks in reserve cities:			
Commercial	21,933 32		
Savings	9,045 12		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	30,800 00		
Total cash on hand:			
Commercial	1,954 46		
Savings	6,000 00		
Overdrafts	238 70		
Banking house	7,000 00		
Furniture and fixtures	3,000 00		
Customers' bonds left with bank for safe keeping	11,000 00		
Outside checks, and other cash items	7 61		
Total	$437,555 95	Total	$437,555 95

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No. 514.

KINDE STATE BANK, KINDE.

Organized July 20, 1912.

FRANK W. HUBBARD, *President;* JOS. N. RANKIN, *Vice President;* WILLIAM R. EVERINGHAM, *Cashier;* H. A. LUECKE, *Assistant Cashier;* H. E. PAWLITZ, *Auditor.*
DIRECTORS.—Frank W. Hubbard, Jos. N. Rankin, William R. Everingham, F. L. Hubbard, Florence R. Everingham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$192,313 88	Surplus fund	7,500 00
Savings	35,608 33	Undivided profits, net	8,033 48
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,738 20
Commercial	1,800 00	Commercial deposits subject to check	81,606 62
Savings	106,867 08	Cashier's checks	4,200 51
Bonds and securities:		Time commercial certificates of deposit	158,995 33
Savings	139,357 50	Savings deposits (book acc't)	134,230 22
Due from banks in reserve cities:		Savings certificates of deposit	159,394 08
Commercial	42,184 78	Customers' bonds left with bank for safe keeping	12,850 00
Savings	10,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	25,700 00		
Total cash on hand:			
Commercial	8,394 64		
Savings	3,000 00		
Overdrafts	237 44		
Banking house	9,000 00		
Furniture and fixtures	1,500 00		
Other real estate	7,620 83		
Customers' bonds left with bank for safe keeping	12,850 00		
Outside checks, and other cash items	12 00		
Other assets	2,101 96		
Total	$598,548 44	Total	$598,548 44

No. 485.

FIRST STATE BANK OF KINGSLEY, KINGSLEY.

Organized June 22, 1911.

E. G. RAWLINGS, *President;* A. B. STINSON, J. A. MCCARTHY, S. F. HODGES, *Vice Presidents;* C. J. BROWN, *Cashier;* H. T. RAWLINGS, *Assistant Cashier.*
DIRECTORS.—S. F. Hodges, T. L. Doneth, M. McCarthy, J. A. McCarthy, E. G. Rawlings, A. B. Stinson, Ira D. Linten.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$91,595 60	Surplus fund	5,700 00
Savings	15,102 44	Undivided profits, net	1,578 39
Real estate mortgages:		Dividends unpaid	45 00
Savings	22,267 93	Reserved for taxes, interest, depreciation, etc.	1,000 00
Bonds and securities:		Commercial deposits subject to check	26,733 37
Savings	10,700 00	Demand certificates of deposit	38,330 11
Due from banks in reserve cities:		Cashier's checks	2,864 33
Commercial	6,412 50	State moneys on deposit	2,500 00
Savings	5,000 00	Savings deposits (book acc't)	51,692 52
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	488 88
Savings dept. only	400 00	Bills payable	12,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	12,000 00
Commercial	2,130 84		
Savings	1,000 00		
Overdrafts	290 90		
Banking house	1,500 00		
Furniture and fixtures	1,500 00		
Other real estate	4,954 88		
Customers' bonds left with bank for safe keeping	12,000 00		
Outside checks, and other cash items	77 51		
Total	$174,932 70	Total	$174,932 70

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No. 504.

KINGSTON STATE BANK, KINGSTON.

Organized June 13, 1912.

C. W. McPHAIL, *President;* L. A. MAYNARD, *Vice President;* A. MARSHALL, *Cashier.*
DIRECTORS.—C. W. McPhail, L. A. Maynard, George Bates, M. S. Maynard, A. Marshall, G. A. Marshall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$61,500 03	Surplus fund	7,000 00
Savings	17,209 61	Undivided profits, net	7,237 60
Real estate mortgages:		Commercial deposits subject to check	57,600 62
Commercial	2,902 36	Demand certificates of deposit	38,865 67
Savings	43,173 91	Cashier's checks	64 65
Bonds and securities:		Savings deposits (book acc't)	159,634 76
Savings	71,580 00	Customers' bonds left with bank for safe keeping	3,000 00
Due from banks in reserve cities:			
Commercial	23,730 95		
Savings	23,002 63		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,600 00		
Total cash on hand:			
Commercial	5,094 72		
Savings	3,035 00		
Overdrafts	30 22		
Banking house	6,500 00		
Furniture and fixtures	1,800 00		
Other real estate	27,206 67		
Customers' bonds left with bank for safe keeping	3,000 00		
Outside checks, and other cash items	37 20		
Total	$293,403 30	Total	$293,403 30

No. 383.

THE UNION STATE BANK, LAINGSBURG.

Organized November 12, 1907.

FRANK B. SMITH, *President;* J. D. HOUGHTON, *Vice President;* E. L. PIATT, *Cashier.*
DIRECTORS.—Frank B. Smith, J. D. Houghton, Seymour Piatt, W. S. Haskin, E. L. Piatt, Ward Smith, Emil Lee.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$117,488 37	Surplus fund	15,000 00
Savings	19,500 00	Undivided profits, net	206 10
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	12,000 00
Savings	77,093 54	Commercial deposits subject to check	62,446 13
Bonds and securities:		Demand certificates of deposit	47,030 71
Savings	11,600 00	Cashier's checks	567 22
Due from banks in reserve cities:		State moneys on deposit	5,000 00
Commercial	32,209 29	Savings deposits (book acc't)	89,559 91
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	35,415 09
Savings dept. only	16,250 00	Customers' bonds left with bank for safe keeping	300 00
Total cash on hand:			
Commercial	3,094 32		
Savings	1,000 00		
Overdrafts	31 64		
Banking house	2,500 00		
Furniture and fixtures	1,900 00		
Other real estate	4,488 69		
Customers' bonds left with bank for safe keeping	300 00		
Outside checks, and other cash items	69 31		
Total	$287,525 16	Total	$287,525 16

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No. 417.

THE LAKE CITY STATE BANK, LAKE CITY.

Organized December 21, 1908.

R. M. BIELBY, *President;* SIM ARDIS, J. F. DOUDNA, *Vice Presidents;* HERBERT G. BACON, *Cashier;* THEO. WALLINGTON, *Assistant Cashier.*
DIRECTORS.—R. M. Bielby, Sim Ardis, W. J. Ardis, F. W. Merrick, H. G. Bacon, J. F. Doudna T. W. Kelly.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$261,810 80	Surplus fund	8,650 00
Savings	35,259 87	Undivided profits, net	4,446 33
Real estate mortgages:		Dividends unpaid	4,471 23
Commercial	7,264 09	Reserved for taxes, interest, depreciation, etc.	850 96
Savings	64,041 61	Commercial deposits subject to check	159,136 08
Bonds and securities:		Demand certificates of deposit	118,237 92
Savings	19,570 83	Certified checks	13 07
Due from banks in reserve cities:		Cashier's checks	1,207 42
Commercial	26,182 19	Savings deposits (book acc't)	128,477 67
Savings	10,718 54	Savings certificates of deposit	9,578 49
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	17,150 00
Savings dept. only	1,600 00		
Total cash on hand:			
Commercial	2,759 20		
Savings	4,500 00		
Overdrafts	362 04		
Banking house	7,500 00		
Furniture and fixtures	3,500 00		
Other real estate	15,000 00		
Customers' bonds left with bank for safe keeping	17,150 00		
Total	$477,219 17	Total	$477,219 17

No. 283.

FARMERS AND MERCHANTS BANK, LAKE ODESSA.

Organized October 10, 1903.

W. S. AUGST, *President;* GEO. W. SCHNEIDER, *Vice President;* SAMUEL VELTE, *Cashier;* A. B. USBORNE, *Assistant Cashier.*
DIRECTORS.—John Wagner, Perry Allarding, Ellis W. Durkee, W. S. Augst, Geo. W. Schneider, F. A. Page, David Smith, F. W. Bulling, C. H. Peabody.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$115,089 05	Surplus fund	12,500 00
Savings	59,148 47	Undivided profits, net	18,033 40
Real estate mortgages:		Dividends unpaid	60 00
Commercial	56,263 54	Reserved for taxes, interest, depreciation, etc.	4,000 00
Savings	125,338 17	Commercial deposits subject to check	72,850 23
Bonds and securities:		Demand certificates of deposit	101,587 58
Savings	34,123 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	208,963 72
Commercial	36,991 02	Savings certificates of deposit	38,222 29
Savings	12,000 00	Other liabilities	834 75
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,900 00		
Total cash on hand:			
Commercial	689 31		
Savings	10,000 00		
Overdrafts	185 15		
Banking house	3,000 00		
Furniture and fixtures	1,000 00		
Other real estate	25,324 26		
Total	$487,051 97	Total	$487,051 97

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No. 41.

LAKE ODESSA STATE SAVINGS BANK, LAKE ODESSA.

Organized May 22, 1888.

H. C. LAWRENCE, *President;* WM. H. MCCARTNEY, *Vice President;* W. C. MCCARTNEY, *Cashier;* GRACE M. MCCARTNEY, *Assistant Cashier.*

DIRECTORS.—Louis Krieger, Otis Miner, Wm. H. McCartney, H. C. Lawrence, Otto C. Russ, Fred W. Green, F. E. Branch.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$164,289 11	Surplus fund	25,000 00
Savings	55,968 31	Undivided profits, net	7,810 26
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,103 17
Commercial	29,790 01	Commercial deposits subject to check	93,321 37
Savings	148,862 07	Demand certificates of deposit	62,817 22
Bonds and securities:		Certified checks	33 52
Savings	124,372 90	Cashier's checks	717 19
Due from Federal Reserve bank:		U. S. government deposits	5,000 00
Commercial	11,304 90	Savings deposits (book acc't)	329,010 08
Savings	11,600 00	Savings certificates of deposit	56,978 42
Due from banks in reserve cities:		Other liabilities	4,823 41
Commercial	1,194 73		
Savings	20,792 79		
Exchanges for clearing house:			
Commercial	190 92		
Total cash on hand:			
Commercial	1,693 83		
Savings	7,000 00		
Overdrafts	351 74		
Banking house	2,000 00		
Furniture and fixtures	2,244 35		
Other real estate	30,362 41		
Outside checks, and other cash items	96 57		
Stock of Federal Reserve bank	1,500 00		
Total	$613,614 64	Total	$613,614 64

No. 190.

ORION STATE BANK, LAKE ORION.

Organized April 23, 1896.

IRA CARPENTER, *President;* L. B. KELLY, *Vice President;* LEE EARLE, *Cashier;* K. B. CHAPIN, *Assistant Cashier.*

DIRECTORS.—Ira Carpenter, L. B. Kelly, C. M. Howarth, Ira A. Haddrill, H. J. Kelly, Lee Earle.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$232,853 25	Surplus fund	40,000 00
Savings	75,000 00	Undivided profits, net	10,163 99
Real estate mortgages:		Commercial deposits subject to check	136,525 59
Commercial	1,800 00	Demand certificates of deposit	10,000 00
Savings	369,710 76	State moneys on deposit	5,000 00
Bonds and securities:		Savings deposits (book acc't)	487,111 88
Savings	118,500 00	Savings certificates of deposit	194,112 61
Due from banks in reserve cities:			
Commercial	27,233 95		
Savings	102,807 64		
Total cash on hand:			
Commercial	3,805 34		
Savings	10,000 00		
Overdrafts	177 73		
Furniture and fixtures	1,000 00		
Outside checks, and other cash items	25 40		
Total	$942,914 07	Total	$942,914 07

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No. 575.

COMMERCIAL STATE SAVINGS BANK, LAKEVIEW.

Organized February 21, 1916.

FRANK L. STEBBINS, *President;* L. E. KELSEY, *Vice President;* F. M. NORTHROP, *Cashier;* G. L. CHARNLEY, *Assistant Cashier;* RUBY WISEMAN, *Auditor.*
DIRECTORS.—Frank L. Stebbins, L. E. Kelsey, Peter Hansen, F. M. Northrop, G. L. Charnley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$104,619 15	Surplus fund	8,200 00
Savings	48,497 39	Undivided profits, net	43 04
Real estate mortgages:		Commercial deposits subject to check	64,350 45
Commercial	5,137 42	Demand certificates of deposit	36,411 94
Savings	59,841 93	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	124,901 98
Commercial	2,970 00	Savings certificates of deposit	137,951 01
Savings	144,590 00	Notes and bills rediscounted	6,282 00
Due from Federal Reserve bank:		Bills payable	3,400 00
Commercial	7,000 00	Customers' bonds left with bank for safe keeping	62,815 00
Savings	11,340 58		
Due from banks in reserve cities:			
Commercial	8,203 21		
Savings	2,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	550 00		
Total cash on hand:			
Commercial	1,804 60		
Savings	4,000 00		
Overdrafts	84 87		
Banking house	4,795 45		
Furniture and fixtures	1,714 07		
Other real estate	891 75		
Customers' bonds left with bank for safe keeping	62,815 00		
Stock of Federal Reserve bank	1,000 00		
Total	$471,855 42	Total	$471,855 42

No. 300.

THE FARMERS AND MERCHANTS STATE BANK, LAKEVIEW.

Organized October 27, 1904.

N. H. YOUNGMAN, *President;* LEE KELLOGG, *Vice President;* D. S. GRIFFITH, *Cashier;* CLAIR R. CARR, *Assistant Cashier.*
DIRECTORS.—D. S. Griffith, Wallace Edgar, N. H. Youngman, Lee Kellogg, A. F. Hill, Peter Peterson, George Rader.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$80,859 07	Surplus fund	9,000 00
Savings	77,273 46	Undivided profits, net	2,423 07
Real estate mortgages:		Commercial deposits subject to check	37,020 67
Savings	86,204 84	Demand certificates of deposit	3,669 82
Bonds and securities:		Certified checks	1,000 00
Savings	153,500 00	State moneys on deposit	5,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	104,748 06
Commercial	4,744 84	Savings certificates of deposit	237,120 39
Savings	10,000 00	Customers' bonds left with bank for safe keeping	39,400 00
Due from banks in reserve cities:			
Savings	9,471 32		
Total cash on hand:			
Commercial	2,132 93		
Savings	3,000 00		
Overdrafts	1,395 55		
Banking house	6,300 00		
Furniture and fixtures	3,600 00		
Customers' bonds left with bank for safe keeping	39,400 00		
Stock of Federal Reserve bank	1,500 00		
Total	$479,382 01	Total	$479,382 01

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No. 133.

THE AMERICAN STATE SAVINGS BANK, LANSING.

Organized January 4, 1892.

Four Branches.

J. EDWARD ROE, *President;* CHAS. E. TOMS, M. R. CARRIER, C. E. BEMENT, D. E. BATES, L. C. ABBOTT, *Vice Presidents;* C. A. SCHRAY, *Cashier;* E. D. GIBBS, J. C. PHALEN, R. E. GRISSINGER, *Assistant Cashiers;* A. J. SEYFRIED, *Auditor;* L. L. SATTLER, *Mngr. North Lansing Branch;* B. L. BERRY, *Mngr. South Lansing Branch;* K. E. HAUBENREISSER, *Mngr. East Michigan Avenue Branch;* V. O. HOWE, *Mngr. W. St. Joseph St. Branch.*

DIRECTORS.—C. F. Hammond, H. A. Haze, Jacob Himmelberger, C. E. Bement, L. L. Sattler, J. Edward Roe, J. G. Reutter, J. P. Edmonds, E. C. Shields, L. C. Abbott, B. J. Baker, D. E. Bates, M. R Carrier, W. S. Foster, H. F. Harper, H. B. Lundberg, H. C. Teel, Chas. E. Toms, R. C. Rueschaw, C. S. Roe, E. W. Goodnow, O. A. Jenison, H. B. Rowe.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$750,000 00
Commercial	$2,055,782 00	Surplus fund	400,000 00
Savings	2,727,811 63	Undivided profits, net	104,493 45
Real estate mortgages:		Dividends unpaid	276 00
Commercial	7,042 51	Commercial deposits subject to check	2,940,479 86
Savings	2,274,768 56	Demand certificates of deposit	20,000 00
Bonds and securities:		Certified checks	12,435 97
Commercial	1,774,957 74	Cashier's checks	579 00
Savings	877,843 87	Due to other banks and bankers	102,265 94
Due from Federal Reserve bank:		State moneys on deposit	240,500 76
Commercial	274,068 24	Savings deposits (book acc't)	3,793,888 39
Savings	191,000 00	Savings certificates of deposit	2,480,844 82
Due from banks in reserve cities:		Club savings deposits	121,832 95
Commercial	155,453 23	Bills payable	700,000 00
Savings	64,923 64		
Exchanges for clearing house:			
Commercial	118,027 69		
Total cash on hand:			
Commercial	68,109 58		
Savings	260,218 46		
Overdrafts	1,090 02		
Banking house	579,305 32		
Furniture and fixtures	131,933 74		
Other real estate	70,760 91		
Stock of Federal Reserve bank	34,500 00		
Total	$11,667,597 14	Total	$11,667,597 14

No. 755.

BANK OF LANSING, LANSING.

Organized May 3, 1928.

J. W. WILFORD, *President;* D. D. HARRIS, *Vice President;* JOHN MARSHALL, *Vice President and Cashier;* WALTER M. HOLMES, *Assistant Cashier.*

DIRECTORS.—John Affeldt, Jr., Geo. P. Anderson, W. F. Barker, Chas. F. Buehler, W. J. Burgess, H. Chris Hansen, Roy Dean, D. D. Harris, Leroy Lewis, John Marshall, McKinley H. Reniger, Eric P. Teel, J. W. Wilford, Albert L. Ehinger, J. Ben. Siegfried.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$355,273 00	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	1,287 43
Savings	16,201 69	Reserved for taxes, interest, depreciation, etc.	3,682 76
Bonds and securities:		Commercial deposits subject to check	299,705 72
Commercial	31,000 00	Certified checks	363 21
Savings	155,000 00	Cashier's checks	55 14
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	73,892 71	Time commercial certificates of deposit	80,161 29
Savings	21,463 76	Savings deposits (book acc't)	127,588 17
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	47,298 95
Savings dept. only	2,550 00	Club savings deposits	27,816 72
Exchanges for clearing house:			
Commercial	6,381 00		
Total cash on hand:			
Commercial	22,842 99		
Savings	10,000 00		
Overdrafts	45 24		
Banking house	39,934 00		
Furniture and fixtures	13,375 00		
Total	$747,959 39	Total	747,959 39

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CENTRAL TRUST COMPANY, LANSING.

Organized January 21, 1926.

J. EDWARD ROE, *President;* WM. E. MCNAMARA, J. W. HAARER, HARRY OLMSTEAD, J. W. WILFORD, *Vice Presidents;* HARRY D. BENNETT, *Secretary;* L. GERTRUDE BISHOP, *Assistant Secretary;* HOWARD MICKELSON, *Assistant Treasurer;* ALLAN R. BLACK, *Attorney;* K. E. HEWES, *Auditor.*

DIRECTORS.—B. F. Davis, D. E. Bates, Lee Cahill, Frank E. Gorman, John W. Haarer, N. P. Hull, H. F. Harper, Wm. E. McNamara, H. E. Moore, V. V. Moulton, R. E. Olds, Harry Olmstead, J. Edward Roe, R. H. Scott, C. E. Toms, A. B. C. Hardy, H. D. Bennett, A. J. Hager, H. D. Luce, F. W. Merrick, H. A. Reniger, A. D. Baker, E. E. Horner, John Marshall, J. G. Reutter, E. C. Shields, J. W. Wilford.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$400,000 00
Time	$241,071 05	Surplus fund	160,000 00
Loans on real estate mortgages:		Undivided profits (less expenses, interest and taxes paid)	22,666 84
In office	146,170 01	Reserve for taxes, etc.	4,939 01
With state treasurer	114,650 00	Trust deposits	192,912 54
Bonds:		Certificates of deposit	126,948 05
In office	215,765 05	Other liabilities	3,621 49
Due from approved reserve depositaries	40,719 65		
Real estate owned	12,235 25		
Advances to trusts	88,326 79		
Prepaid insurance	34 02		
Furniture and fixtures	7,177 90		
Banking house	10,170 00		
Cash	2,468 21		
Certificates of deposit	32,300 00		
Total	$911,087 93	Total	$911,087 93

INDUSTRIAL BANK, LANSING.

Organized April 8, 1926.

A. D. BAKER, *President;* J. I. VAN KEUREN, A. J. HAGER, F. N. ARBAUGH, F. A. STOLTE, *Vice Presidents;* FRANK E. BAKER, *Secretary-Treasurer;* L. C. GREENMAN, *Assistant Secretary-Treasurer.*

DIRECTORS.—A. D. Baker, F. N. Arbaugh, Frank E. Baker, E. L. Cooley, Henry Dietz, Albert Elsesser, A. J. Hager, E. T. Hammond, J. W. Knapp, F. E. Mills, Clarence Schray, Frank A. Stolte, J. I. Van Keuren, Arthur E. Hurd, E. I. Dail, Earl W. Goodnow, John Affeldt, Jr., Bruce E. Anderson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans, viz.:		Capital stock paid in	$125,000 00
Notes receivable, industrial plan	$860,114 26	Surplus	37,500 00
Notes receivable other	38,432 84	Undivided profits, earned	27,561 41
Other investments	650 25	Reserve for taxes, interest, etc.	15,448 88
Real estate mortgage bonds	26,717 50	Discount collected unearned	31,276 34
Real estate mortgages	3,269 18	Savings investment books	279,814 33
Due from banks in reserve cities	54,952 34	Savings investment certificates	147,102 51
Cash on hand	4,939 86	Thrift savings club	11,052 56
Exchanges for clearing house	1,578 02	Repayments on loans	332,140 30
Checks and other cash items	17 50		
Banking house	9,484 01		
Other real estate	434 64		
Furniture and fixtures	6,305 93		
Total	$1,006,896 33	Total	$1,006,896 33

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No. 697.

PEOPLES STATE SAVINGS BANK, LANSING.

Organized July 24, 1922.

W. E. McNAMARA, *Chairman of the Board.*

V. V. MOULTON, *President;* WM. T. SHAW, *Executive Vice President;* C. E. ECKER, *Vice President;* H. D. KNICKERBOCKER, *Cashier;* ROY R. LEE, *Assistant Cashier;* LLOYD G. AVERY, *Auditor.*

DIRECTORS.—W. E. McNamara, V. V. Moulton, W. T. Shaw, C. E. Ecker, J. B. Porter, L. G. Reutter, Bruce Anderson, Lee E. Cahill.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$742,914 42	Surplus fund	70,000 00
Savings	378,384 45	Undivided profits, net	21,805 86
Real estate mortgages:		Commercial deposits subject to check	852,836 33
Savings	278,643 77	Demand certificates of deposit	98,471 55
Bonds and securities:		Certified checks	289 47
Commercial	312,000 00	Cashier's checks	4,782 38
Savings	149,150 00	State moneys on deposit	20,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	698,010 38
Commercial	51,052 42	Savings certificates of deposit	230,869 32
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	56,484 65
Savings dept. only	127,250 00	Bills payable	150,000 00
Exchanges for clearing house:		Other liabilities	4,057 12
Commercial	116,867 58		
Total cash on hand:			
Commercial	52,632 89		
Overdrafts	64 59		
Banking house	53,328 77		
Furniture and fixtures	19,984 00		
Other real estate	24,730 10		
Outside checks, and other cash items	604 07		
Total	$2,307,607 06	Total	$2,307,607 06

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No. 271.

LAPEER SAVINGS BANK, LAPEER.

Organized September 16, 1902.

MATTHIAS CALEY, *Chairman of the Board.*
GEORGE R. BUCK, *President;* C. W. SMITH, J. H. COLE, *Vice Presidents;* T. G. CALEY, *Vice President and Trust Officer;* FRED J. STEPHENSON, *Cashier;* OMAR E. POTTER, GUY D. THOMPSON, *Assistant Cashiers.*
DIRECTORS.—Matthias Caley, George R. Buck, S. P. Selden, Chas. W. Smith, J. H. Cole, H. B. Zemmer, T. G. Caley, W. J. Abbott, G. A. Graham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$190,170 91	Surplus fund	31,500 00
Savings	232,688 03	Undivided profits, net	13,520 19
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,015 03
Commercial	34,696 22	Commercial deposits subject to check	161,549 66
Savings	327,817 54	Certified checks	1,341 05
Bonds and securities:		Cashier's checks	1,582 43
Savings	300,417 50	State moneys on deposit	2,500 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	660,514 25
Commercial	11,433 08	Savings certificates of deposit	236,021 25
Savings	27,000 00	Club savings deposits	2,896 85
Due from banks in reserve cities:		Bills payable	40,000 00
Commercial	44,206 47	Customers' bonds left with bank for safe keeping	63,650 00
Exchanges for clearing house:		Other liabilities	8,380 00
Commercial	775 77	Trust department:	
Total cash on hand:		Trust deposits—Totals	2,455 75
Commercial	1,607 71		
Savings	8,000 00		
Overdrafts	180 24		
Banking house	35,000 00		
Furniture and fixtures	5,000 00		
Other real estate	13,119 85		
Customers' bonds left with bank for safe keeping	63,650 00		
Outside checks, and other cash items	557 39		
Stock of Federal Reserve bank	3,150 00		
Trust department:			
Cash and due from banks in reserve cities	2,455 75		
Total	$1,301,926 46	Total	$1,301,926 46

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No. 545.

THE HOME STATE BANK, LAWRENCE.

Organized March 7, 1914.

M. S. FULLER, *President;* GEORGE R. DATER, *Vice President;* FRANK H. FULLER, *Cashier;* D. E. ANDERSON, *Assistant Cashier.*
DIRECTORS.—M. S. Fuller, George R. Dater, A. O. Duncombe, Alfonso Cross, Frank H. Fuller, F. J. Warner, H. R. Phillips.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$105,273 74	Surplus fund	12,500 00
Real estate mortgages:		Undivided profits, net	10,841 30
Commercial	2,792 46	Reserved for taxes, interest, depreciation, etc.	2,100 00
Savings	62,775 45	Commercial deposits subject to check	100,545 03
Bonds and securities:		Demand certificates of deposit	101,874 95
Commercial	108,553 30	Cashier's checks	395 00
Savings	127,860 72	Savings deposits (book acc't)	139,583 78
Due from banks in reserve cities:		Savings certificates of deposit	73,961 54
Commercial	8,035 13	Customers' bonds left with bank for safe keeping	62,320 00
Savings	2,156 77		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	21,550 00		
Total cash on hand:			
Commercial	6,575 94		
Overdrafts	85 97		
Banking house	4,500 00		
Furniture and fixtures	1,200 00		
Other real estate	15,379 95		
Customers' bonds left with bank for safe keeping	62,320 00		
Outside checks, and other cash items	62 17		
Total	$529,121 60	Total	$529,121 60

No. 721.

LENNON STATE BANK, LENNON.

Organized November 6, 1924.

PETER B. LENNON, *President;* HARRY L. MANN, *Vice President;* CHARLES N. TALBOT, *Cashier.*
DIRECTORS.—Harry L. Mann, Peter B. Lennon, Charles N. Talbot, Jas. B. French, Geo. W. Hoffner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$32,504 43	Surplus fund	3,000 00
Savings	19,336 80	Undivided profits, net	1,159 78
Real estate mortgages:		Commercial deposits subject to check	24,685 20
Savings	15,624 70	Cashier's checks	410 96
Bonds and securities:		State moneys on deposit	2,500 00
Savings	1,995 33	Savings deposits (book acc't)	33,660 25
Due from banks in reserve cities:		Savings certificates of deposit	8,411 67
Savings	15,948 02	Customers' bonds left with bank for safe keeping	1,150 00
Total cash on hand:			
Commercial	2,994 50		
Overdrafts	30 32		
Banking house	4,361 26		
Furniture and fixtures	1,032 50		
Customers' bonds left with bank for safe keeping	1,150 00		
Total	$94,977 86	Total	$94,977 86

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No. 724.

LEROY STATE BANK, LEROY.

Organized March 16, 1925.

FRED F. SHELANDER, *President;* C. A. STILES, *Cashier;* WM. M. PORTEOUS, *Vice President and Assistant Cashier.*

DIRECTORS.—Wm. M. Porteous, Fred F. Shelander, Wm. H. Rowe, C. A. Stiles, Lars P. Lindquist, F. G. Lindell, V. R. Davy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$54,397 25	Surplus fund	5,500 00
Savings	22,371 06	Undivided profits, net	5,216 02
Real estate mortgages:		Commercial deposits subject to check	30,054 01
Commercial	2,100 00	Certified checks	9,613 40
Savings	9,012 20	Cashier's checks	50 00
Bonds and securities:		Savings deposits (book acc't)	79,329 89
Savings	56,000 00	Savings certificates of deposit	25,433 48
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	21,100 00
Commercial	4,000 00		
Savings	15,729 11		
Total cash on hand:			
Commercial	2,000 00		
Savings	4,960 37		
Overdrafts	317 90		
Banking house	2,600 00		
Furniture and fixtures	1,000 00		
Customers' bonds left with bank for safe keeping	21,100 00		
Outside checks, and other cash items	708 91		
Total	$196,296 80	Total	$196,296 80

No. 8.

THE PEOPLES BANK OF LESLIE.

Organized December 24, 1886.

ARTHUR J. TUTTLE, *President;* M. L. CAMPBELL, *Vice President;* A. L. DOWLING, *Cashier.*

DIRECTORS.—Arthur J. Tuttle, M. L. Campbell, A. L. Dowling, Grace Tuttle Annis, E. T. Blackmore.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$171,224 90	Surplus fund	12,500 00
Real estate mortgages:		Undivided profits, net	3,226 90
Commercial	26,219 66	Commercial deposits subject to check	143,685 11
Savings	121,205 34	Certified checks	10 00
Bonds and securities:		Time commercial certificates of deposit	62,723 98
Commercial	3,000 00	Savings certificates of deposit	162,829 35
Savings	17,000 00	Customers' bonds left with bank for safe keeping	7,500 00
Due from banks in reserve cities:			
Commercial	29,456 79		
Savings	25,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	500 00		
Total cash on hand:			
Commercial	6,927 45		
Overdrafts	219 25		
Banking house	4,525 00		
Furniture and fixtures	195 00		
Other real estate	4,042 15		
Customers' bonds left with bank for safe keeping	7,500 00		
Outside checks, and other cash items	459 80		
Total	$417,475 34	Total	$417,475 34

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No. 621.

STATE BANK OF LEVERING, LEVERING.

Organized October 28, 1918.

R. G. MACKEY, *President;* C. W. REED, W. L. BURNS, *Vice Presidents;* ROY L. RAYMER, *Cashier;* B. M. MOYER, *Assistant Cashier.*
DIRECTORS.—C. A. Cole, Wm. H. Parks, L. G. Balch, C. W. Reed, Roy L. Raymer, R. G. Mackey.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,451 33	Surplus fund	6,000 00
Savings	19,242 72	Undivided profits, net	2,544 27
Real estate mortgages:		Commercial deposits subject to check	42,148 87
Savings	3,838 68	Demand certificates of deposit	23,497 91
Bonds and securities:		Cashier's checks	1,333 04
Savings	17,857 50	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	37,268 24
Commercial	24 33	Bill payable	5,000 00
Savings	11,609 35	Customers' bonds left with bank for safe keeping	11,750 00
Total cash on hand:			
Savings	3,848 36		
Overdrafts	72 56		
Banking house	3,750 00		
Furniture and fixtures	1,282 50		
Other real estate	4,315 00		
Customers' bonds left with bank for safe keeping	11,750 00		
Total	$152,042 33	Total	$152,042 33

No. 184.

LEXINGTON STATE BANK, LEXINGTON.

Organized January 29, 1896.

JOHN P. NIGGEMAN, JR., *President;* M. J. CRUICKSHANK, *Vice President;* A. R. SCHELL, *Cashier;* E. B. SHIPLEY, *Assistant Cashier.*
DIRECTORS.—A. E. Sleeper, John P. Niggeman, Jr., Waldo E. Wixson, M. J. Cruickshank, A. R. Schell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$115,553 24	Surplus fund	4,500 00
Real estate mortgages:		Undivided profits, net	3,971 55
Savings	52,237 11	Reserved for taxes, interest, depreciation, etc.	1,500 00
Bonds and securities:		Commercial deposits subject to check	86,224 74
Commercial	45,500 00	Certified checks	400 00
Savings	33,500 00	Cashier's checks	131 54
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	23,122 99	Time commercial certificates of deposit	70,852 05
Savings	16,762 30	Savings deposits (book acc't)	18,735 08
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	101,982 42
Savings dept. only	12,150 00		
Total cash on hand:			
Commercial	7,082 85		
Overdrafts	28 44		
Banking house	2,500 00		
Furniture and fixtures	2,150 00		
Outside checks, and other cash items	210 45		
Total	$310,797 38	Total	$310,797 38

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No. 770.

*LINCOLN STATE BANK, LINCOLN.

Organized March 20, 1930.

A. E. SLEEPER, *President;* F. W. MERRICK, *Vice President;* W. G. ANDERSON, *Cashier;* E. A. SOWDER, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, F. W. Merrick, May Merrick, James Baldwin, W. G. Anderson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$52,177 45	Surplus fund	4,000 00
Savings	20,972 18	Undivided profits, net	394 67
Real estate mortgages:		Commercial deposits subject to check	26,307 94
Commercial	1,220 45	Time commercial certificates of deposits	16,383 19
Savings	17,016 04	Savings deposits (book acc't)	74,089 29
Bonds and securities:		Bills payable	4,000 00
Savings	28,500 00	Customers' bonds left with bank for safe keeping	300 00
Due from banks in reserve cities:			
Commercial	3,361 00		
Savings	9,000 00		
Total cash on hand:			
Commercial	3,688 98		
Overdrafts	141 39		
Banking house	7,000 00		
Furniture and fixtures	1,500 00		
Other real estate	400 00		
Customers' bonds left with bank for safe keeping	300 00		
Outside checks, and other cash items	197 60		
Total	$145,475 09	Total	$145,475 09

*Commenced business March 24, 1930.

No. 705.

STATE SAVINGS BANK, LINCOLN PARK.

Organized October 8, 1923.

GORDON FEARNLEY, *President;* ROBERT M. ALLAN, *Vice President;* T. C. SMITH, *Vice President and Cashier;* ARNOLD KAIANDER, *Assistant Cashier.*

DIRECTORS.—Gordon Fearnley, Robert M. Allan, Wm. Raupp, John J. Barlum, Joel Stockard, Mercy J. Hayes, A. J. Maynard, Alfred Pilon, T. C. Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$275,465 44	Surplus fund	35,000 00
Savings	108,534 78	Undivided profits, net	9,859 44
Real estate mortgages:		Dividends unpaid	120 00
Commercial	8,643 35	Reserved for taxes, interest, depreciation, etc.	10,228 24
Savings	366,864 16	Commercial deposits subject to check	325,614 77
Bonds and securities:		Certified checks	433 81
Commercial	71,600 00	Cashier's checks	4,596 23
Savings	215,500 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	713,476 38
Commercial	26,626 70	Savings certificates of deposit	15,633 86
Savings	70,000 00	Club savings deposits	29,839 21
Exchanges for clearing house:		Bills payable	30,000 00
Commercial	37 27		
Total cash on hand:			
Commercial	9,230 49		
Savings	30,000 00		
Overdrafts	223 33		
Banking house	5,400 00		
Furniture and fixtures	29,436 36		
Other real estate	3,288 63		
Accrued interest, receivable (net)	8,701 43		
Other assets	250 00		
Total	$1,229,801 94	Total	$1,229,801 94

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No. 761.

LINDEN STATE BANK, LINDEN.

Organized June 13, 1929.

WM. H. GAMBER, *President;* E. P. JAMESON, *Vice President and Cashier;* CARRIE R. WILES, *Assistant Cashier;* B. R. SLEEMAN, *Secretary of Board.*
DIRECTORS.—E. P. Jameson, Wm. H. Gamber, M. J. Runyan, Edward Riley, P. R. Little, B. R. Sleeman, P. H. Conklin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$33,926 99	Surplus fund	6,250 00
Savings	4,000 00	Commercial deposits subject to check	59,754 95
Real estate mortgages:		Cashier's checks	49 59
Savings	875 00	Savings deposits (book acc't)	25,027 47
Bonds and securities:		Savings certificates of deposit	15,732 98
Commercial	16,484 71	Customers' bonds left with bank for safe keeping	500 00
Savings	24,447 88		
Due from banks in reserve cities:			
Commercial	17,921 13		
Savings	19,957 50		
Total cash on hand:			
Commercial	1,363 43		
Savings	5,000 00		
Overdrafts	16 31		
Expenses, interest and taxes paid exceeding earnings	2,102 52		
Banking house	4,462 55		
Furniture and fixtures	1,256 97		
Customers' bonds left with bank for safe keeping	500 00		
Total	$132,314 99	Total	$132,314 99

No. 533.

THE STATE BANK OF LINWOOD, LINWOOD.

Organized January 9, 1913.

RANDALL E. GRAVES, *President;* CHARLES L. HESS, HENRY B. LINTS, *Vice Presidents;* JOSEPH A. OUILLETTE, *Cashier;* AUGUST J. PROVO, JR., *Assistant Cashier.*
DIRECTORS.—Randall E. Graves, Henry B. Lints, Joseph C. Hirchfield, W. B. Henry, Chas. L. Hess, Joseph A. Ouillette.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$45,918 14	Surplus fund	5,500 00
Savings	18,565 13	Undivided profits, net	1,967 86
Real estate mortgages:		Commercial deposits subject to check	43,574 47
Commercial	7,996 81	Demand certificates of deposit	1,422 68
Savings	46,620 94	Cashier's checks	606 30
Bonds and securities:		Savings deposits (book acc't)	149,340 55
Savings	50,650 00	Customers' bonds left with bank for safe keeping	300 00
Due from banks in reserve cities:			
Commercial	4,032 67		
Savings	31,607 94		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,900 00		
Total cash on hand:			
Commercial	1,095 71		
Savings	3,000 00		
Overdrafts	24 52		
Banking house	2,000 00		
Furniture and fixtures	1,500 00		
Other real estate	6,500 00		
Customers' bonds left with bank for safe keeping	300 00		
Total	$222,711 86	Total	$222,711 86

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No. 408.

LITCHFIELD STATE SAVINGS BANK, LITCHFIELD.

Organized August 3, 1908.

CHAS. G. SHERK, *President;* W. R. FREEMAN, *Vice President;* H. W. DENHAM, *Cashier;* R. L. FOGEL, *Assistant Cashier.*

DIRECTORS.—Chas. G. Sherk, J. H. Randall, W. R. Freeman, John Van Wert, F. A. Gordon, J. W. Lambright.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$161,056 66	Surplus fund	12,500 00
Savings	22,369 01	Undivided profits, net	3,511 52
Real estate mortgages:		Commercial deposits subject to check	101,562 73
Commercial	6,995 00	Demand certificates of deposit	70,506 64
Savings	81,462 50	Certified checks	4 00
Bonds and securities:		Cashier's checks	2,941 00
Commercial	21,000 00	Savings deposits (book acc't)	122,034 53
Savings	25,000 00	Savings certificates of deposit	26,507 55
Due from banks in reserve cities:		Bills payable	10,000 00
Commercial	21,327 94	Customers' bonds left with bank for safe keeping	27,200 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	19,050 00		
Total cash on hand:			
Commercial	3,113 00		
Savings	660 57		
Overdrafts	170 14		
Banking house	3,750 00		
Furniture and fixtures	4,171 28		
Other real estate	4,160 00		
Customers' bonds left with bank for safe keeping	27,200 00		
Outside checks, and other cash items	281 87		
Total	$401,767 97	Total	$401,767 97

No. 752.

THE LOCHMOOR STATE BANK, LOCHMOOR.

Organized September 30, 1927.

ARTHUR J. SCULLY, *President;* JOSEPH E. BEAUFAIT, JUL W. BERNS, *Vice Presidents;* EDWARD G. KAY, *Cashier;* HERBERT BURGESS, *Assistant Cashier.*

DIRECTORS.—Arthur J. Scully, Joseph E. Beaufait, Edward Vanderbush, John A. Corrick, Jul W. Berns, W. Lloyd Webster, Albert E. Beaupre, Horace Kendrick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$95,712 68	Surplus fund	6,000 00
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	790 00
Savings	133,495 76	Commercial deposits subject to check	147,950 35
Bonds and securities:		Certified checks	5 00
Commercial	43,390 00	Cashier's checks	1,528 26
Savings	61,017 50	Savings deposits (book acc't)	140,302 31
Due from banks in reserve cities:		Savings certificates of deposit	37,860 00
Commercial	34,294 62	Club savings deposits	2,556 75
Savings	22,000 00	Bills payable	40,000 00
Total cash on hand:			
Commercial	8,700 63		
Overdrafts	524 17		
Expenses, interest and taxes paid exceeding earnings	1,430 25		
Furniture and fixtures	5,965 44		
Due from banks other than in reserve cities	461 62		
Total	$406,992 67	Total	$406,992 67

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No. 360.

THE CITY STATE BANK OF LOWELL.

Organized January 29, 1907.

R. VAN DYKE, *President;* W. T. CONDON, D. G. LOOK, *Vice Presidents;* HARRY DAY, *Cashier;* WM. VAN VORST, *Assistant Cashier.*

DIRECTORS.—R. Van Dyke, W. T. Condon, D. G. Look, John A. Arehart, Harry Day, L. E. Lampkin, H. L. Weekes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$159,552 31	Surplus fund	25,000 00
Savings	105,304 19	Undivided profits, net	9,217 78
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,000 00
Savings	154,698 74	Commercial deposits subject to check	108,631 75
Bonds and securities:		Demand certificates of deposit	9,077 44
Savings	213,816 00	Cashier's checks	1,177 65
Due from Federal Reserve bank:		State moneys on deposit	10,000 00
Commercial	8,186 10	Savings deposits (book acc't)	400,897 89
Savings	17,000 00	Savings certificates of deposit	126,439 78
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	10,200 00
Commercial	17,841 59		
Savings	23,519 23		
Exchanges for clearing house:			
Commercial	438 14		
Total cash on hand:			
Commercial	125 58		
Savings	14,000 00		
Overdrafts	460 41		
Banking house	6,500 00		
Furniture and fixtures	2,500 00		
Customers' bonds left with bank for safe keeping	10,200 00		
Stock of Federal Reserve bank	1,500 00		
Total	$735,642 29	Total	$735,642 29

No. 111.

THE LOWELL STATE BANK, LOWELL.

Organized January 6, 1891.

C. H. RUNCIMAN, *President;* P. C. PECKHAM, E. R. KNIFFIN, *Vice Presidents;* F. H. SWARTHOUT, *Cashier;* D. A. WINGEIER, *Assistant Cashier.*

DIRECTORS.—N. E. Borgerson, E. R. Kniffin, Dudley H. Waters, P. C. Peckham, C. H. Runciman, J. P. Freeman, F. H. Swarthout.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$168,241 68	Surplus fund	15,000 00
Savings	63,446 90	Undivided profits, net	6,635 35
Real estate mortgages:		Dividends unpaid	50 00
Commercial	22,131 40	Reserved for taxes, interest, depreciation, etc.	5,000 00
Savings	230,925 47	Commercial deposits subject to check	136,249 95
Bonds and securities:		Demand certificates of deposit	149,496 49
Commercial	88,407 33	Certified checks	2,222 79
Savings	91,409 15	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	413,740 24
Commercial	27,582 17	Savings certificates of deposit	421 69
Savings	11,845 54	Bills payable	25,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	26,000 00
Savings dept. only	37,100 00	Other liabilities	14 07
Total cash on hand:			
Commercial	10,887 91		
Savings	10,000 00		
Overdrafts	533 45		
Premium account	1,076 23		
Banking house	18,334 54		
Furniture and fixtures	7,018 88		
Other real estate	4,889 93		
Customers' bonds left with bank for safe keeping	26,000 00		
Total	$819,830 58	Total	$819,830 58

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No. 239.

LUDINGTON STATE BANK, LUDINGTON.

Organized May 11, 1901.

One Branch.

WARREN A. CARTIER, *President;* JOSEPH SAHLMARK, M. B. DANAHER, *Vice Presidents;* ORMAL C. ZOOK, *Cashier;* E. A. MILLER, *Assistant Cashier;* GUY L. DODD, *Auditor.*

DIRECTORS.—Warren A Cartier, F. W. Washatka, Chas. Forslind, M Blumenstock, M. B. Danaher, Joseph Sahlmark, F. B. Olney, Ray Cartier, O. A. Starke, Frank W. Hawley, B. Ostendorf.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$311,277 64	Surplus fund	50,000 00
Savings	128,264 62	Undivided profits, net	16,191 06
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	45,334 86
Commercial	11,820 37	Commercial deposits subject to check	350,324 38
Savings	349,039 66	Demand certificates of deposit	1,815 10
Bonds and securities:		Certified checks	617 85
Savings	737,983 49	Cashier's checks	4,735 34
Due from Federal Reserve bank:		Due to other banks and bankers	21,124 71
Commercial	29,000 00	Savings deposits (book acc't)	1,277,300 07
Savings	44,338 70	Savings certificates of deposit	141,315 97
Due from banks in reserve cities:		Customers' bonds left with with bank for safe keeping	31,075 00
Commercial	117,698 23	Other liabilities	14,385 86
Savings	97,196 85	Trust department:	
Exchanges for clearing house:		Trust deposits—Totals	10,905 34
Savings	1,285 39		
Total cash on hand:			
Commercial	22,931 93		
Savings	36,715 44		
Overdrafts	233 45		
Banking house	52,276 09		
Furniture and fixtures	37,188 90		
Other real estate	17,836 92		
Customers' bonds left with bank for safe keeping	31,075 00		
Outside checks, and other cash items	77 00		
Stock of Federal Reserve bank	4,500 00		
Other assets	14,385 86		
Trust department:			
Securities	20,000 00		
Total	$2,065,125 54	Total	$2,065,125 54

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No. 759.

LUTHER STATE BANK, LUTHER.

Organized May 13, 1929.

C. W. McPHAIL, *President;* R. J. SMITH, *Vice President;* R. J. BRADFORD, *Cashier;* H. L. HOMER, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, R. J. Smith, R. J. Bradford, George Cutler, Earl Fairbanks, H. J. Hollister.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$56,242 32	Surplus fund	4,500 00
Savings	23,382 98	Undivided profits, net	2,533 76
Real estate mortgages:		Commercial deposits subject to check	31,278 74
Savings	25,699 25	Demand certificates of deposit	28,820 93
Bonds and securities:		Cashier's checks	732 17
Commercial	10,835 56	Savings deposits (book acc't)	79,643 25
Savings	21,300 00	Savings certificates of deposit	58 40
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	900 00
Commercial	6,491 84	Other liabilities	148 18
Savings	4,674 95		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,000 00		
Total cash on hand:			
Commercial	2,182 64		
Savings	2,000 00		
Overdrafts	138 60		
Banking house	8,100 00		
Furniture and Fixtures	2,450 00		
Due from banks other than in reserve cities	1,138 99		
Customers' bonds left with bank for safe keeping	900 00		
Outside checks, and other cash items	78 30		
Total	$168,615 43	Total	$168,615 43

No. 764.

LYONS STATE BANK, LYONS.

Organized September 25, 1929.

VICTOR F. UPTON, *President and Cashier;* ARTHUR A. STODDARD, *Vice President;* M. HAMLER, *Assistant Cashier.*

DIRECTORS.—Fred W. Green, Howard C. Lawrence, Victor F. Upton, F. M. Upton, Arthur A. Stoddard.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$89,526 19	Surplus fund	4,000 00
Real estate mortgages:		Commercial deposits subject to check	37,432 28
Savings	73,097 62	Demand certificates of deposit	23,997 61
Bonds and securities:		Certified checks	1 25
Savings	7,216 00	Savings deposits (book acc't)	29,288 71
Due from banks in reserve cities:		Savings certificates of deposit	71,492 45
Commercial	6,030 87	Notes and bills rediscounted	6,800 00
Savings	8,000 00	Bills payable	11,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	100 00		
Total cash on hand:			
Commercial	894 38		
Savings	4,000 00		
Overdrafts	3 75		
Expenses, interest and taxes paid exceeding earnings	1,143 49		
Banking house	12,000 00		
Furniture and fixtures	2,000 00		
Total	$204,012 30	Total	$204,012 30

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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, Jay H. Taylor, A. E. Schepers, L. Kleinhesselink, Jos. Schepers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:			
Commercial	$128,668 01	Capital stock paid in	$20,000 00
Real estate mortgages:		Surplus fund	10,000 00
Savings	42,955 90	Reserved for taxes, interest, depreciation, etc.	5,000 00
Bonds and securities:		Commercial deposits subject to check	61,367 83
Commercial	11,000 00	Demand certificates of deposit	78,639 77
Savings	64,500 00	Certified checks	130 00
Due from banks in reserve cities:		Cashier's checks	972 22
Commercial	19,255 44	Savings deposits (book acc't)	41,554 45
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	82,835 62
Savings dept. only	14,400 00	Customers' bonds left with bank for safe keeping	1,100 00
Total cash on hand:			
Commercial	3,841 58		
Overdrafts	117 19		
Expenses, interest and taxes paid exceeding earnings	324 23		
Banking house	9,500 00		
Furniture and fixtures	3,500 00		
Other real estate	2,437 54		
Customers' bonds left with bank for safe keeping	1,100 00		
Total	$301,599 89	Total	$301,599 89

No. 765.

NEFF STATE BANK, McBRIDE.
Organized October 12, 1929.

JACOB M. NEFF, *President;* WILLIAM A. SHAFER, *Vice President;* GEORGE C. URTEL, *Cashier;* MYRTLE CARPENTER, *Assistant Cashier.*
DIRECTORS.—Jacob M. Neff, Franklin J. Snyder, Huldrich Newman, William A. Shafer, Glenn Gardner, James F. Crum, Clyde McCrea.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:			
Commercial	$62,946 24	Capital stock paid in	$20,000 00
Real estate mortgages:		Surplus fund	5,000 00
Savings	69,828 70	Reserved for taxes, interest, depreciation, etc.	10 00
Bonds and securities:		Commercial deposits subject to check	46,383 61
Savings	61,100 00	Savings deposits (book acc't)	44,716 48
Due from banks in reserve cities:		Savings certificates of deposit	114,651 06
Commercial	3,770 77		
Savings	25,438 60		
Total cash on hand:			
Commercial	1,910 97		
Savings	2,700 00		
Overdrafts	306 01		
Expenses, interest and taxes paid exceeding earnings	759 86		
Furniture and fixtures	2,000 00		
Total	$230,761 15	Total	$230,761 15

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No. 756.

MACKINAC ISLAND STATE BANK, MACKINAC ISLAND.

Organized September 11, 1928.

PAUL H. DEMING, *President;* GEORGE B. TRUSCOTT, *Vice President;* FRANK B. DOHERTY, *Cashier;* JOHN R. GOODMAN, *Assistant Cashier.*
DIRECTORS.—Paul H. Deming, Eugene J. Lachance, James F. Cable, George B. Truscott, Joseph Fitzpatrick, Frank B. Doherty.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$107,075 91	Surplus fund	5,000 00
Savings	5,000 00	Undivided profits, net	5,262 85
Real estate mortgages:		Commercial deposits subject to check	149,226 45
Savings	762 50	Demand certificates of deposit	36,290 18
Bonds and securities:		Cashier's checks	5,769 48
Commercial	54,500 00	Savings deposits (book acc't)	89,360 87
Savings	32,000 00	Customers' bonds left with bank for safe keeping	17,000 00
Due from banks in reserve cities:			
Commercial	49,489 25		
Savings	50,000 00		
Total cash on hand:			
Commercial	8,354 15		
Savings	1,598 37		
Overdrafts	191 84		
Furniture and fixtures	1,937 81		
Customers' bonds left with bank for safe keeping	17,000 00		
Total	$327,909 83	Total	$327,909 83

No. 744.

MACKINAW CITY STATE SAVINGS BANK, MACKINAW CITY.

Organized June 25, 1927.

ROSCO MACKEY, *President;* WILLIAM J. RYAN, *Vice President;* V. D. BARNETT, *Cashier;* LEE HARTWELL, *Assistant Cashier.*
DIRECTORS.—Rosco Mackey, William J. Ryan, Ward I. Waller, Louis H. Liebeck, Clark V. Trumbull, Joseph Fitzpatrick, Richard G. Hayes, William H. Parks, Leon G. Balch, A. C. Tiffany.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$76,451 00	Surplus fund	4,600 00
Savings	10,000 00	Undivided profits, net	793 79
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	800 00
Savings	14,605 19	Commercial deposits subject to check	58,064 41
Bonds and securities:		Demand certificates of deposit	7,969 53
Savings	48,935 00	Cashier's checks	4,306 01
Due from banks in reserve cities:		Savings deposits (book acc't)	73,272 10
Commercial	7,197 84	Customers' bonds left with bank for safe keeping	100 00
Savings	6,000 00	Other liabilities	23 55
Total cash on hand:			
Commercial	4,131 55		
Overdrafts	258 81		
Furniture and fixtures	2,250 00		
Customers' bonds left with bank for safe keeping	100 00		
Total	$169,929 39	Total	$169,929 39

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No. 130.

THE ANTRIM COUNTY STATE SAVINGS BANK, MANCELONA.

Organized December 28, 1891.

I. N. RODENBAUGH, *President;* SIDNEY MEDALIE, *Vice President;* E. L. J. MILLS, *Cashier;* W. A. NEESON, *Assistant Cashier and Auditor;* C. B. NEELAND, *Assistant Cashier.*

DIRECTORS.—I. N. Rodenbaugh, Wallace Weatter, Ethel S. White, I. Saperston, Sidney Medalie, H. B. Losey, E. L. J. Mills.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$220,541 38	Surplus fund	25,000 00
Savings	39,381 53	Undivided profits, net	1,350 21
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,000 00
Savings	29,596 35	Commercial deposits subject to check	203,991 47
Bonds and securities:		Cashier's checks	2,766 03
Commercial	76,000 00	Time commercial certificates of deposit	75,584 18
Savings	200,750 00	Savings deposits (book acc't)	175,548 76
Due from banks in reserve cities:		Savings certificates of deposit	157,767 85
Commercial	11,591 30	Customers' bonds left with bank for safe keeping	202,900 00
Savings	56,971 21		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,700 00		
Total cash on hand:			
Commercial	8,096 06		
Savings	5,000 00		
Overdrafts	52 67		
Banking house	7,000 00		
Furniture and fixtures	1,000 00		
Other real estate	13,328 00		
Customers' bonds left with bank for safe keeping	202,900 00		
Total	$873,908 50	Total	$873,908 50

No. 242.

PEOPLES BANK, MANCHESTER.

Organized August 8, 1901.

J. A. LOWERY, *President;* HIRAM PARR, *Vice President;* F. A. LEHMAN, *Cashier;* L. P. WURSTER, H. D. HAARER, *Assistant Cashiers.*

DIRECTORS.—J. A. Lowery, L. W. Watkins, P. A. Scheurer, Hiram Parr, F. A. Lehman, William Haeussler, Chas. E. Waltz, Walter Luckhardt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$105,162 01	Surplus fund	25,000 00
Savings	61,383 81	Undivided profits, net	24,624 74
Real estate mortgages:		Dividends unpaid	50 00
Commercial	2,100 00	Commercial deposits subject to check	86,176 91
Savings	137,135 00	Demand certificates of deposit	23,963 45
Bonds and securities:		Savings deposits (book acc't)	389,622 88
Savings	168,000 00	Savings certificates of deposit	26,447 94
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	4,200 00
Commercial	9,358 65		
Savings	11,000 00		
Due from banks in reserve cities:			
Commercial	4,331 94		
Savings	66,813 51		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,150 00		
Exchanges for clearing house:			
Commercial	51 35		
Total cash on hand:			
Commercial	3,081 02		
Savings	10,000 00		
Overdrafts	318 63		
Banking house	10,000 00		
Furniture and fixtures	5,500 00		
Customers' bonds left with bank for safe keeping	4,200 00		
Stock of Federal Reserve bank	1,500 00		
Total	$605,085 92	Total	$605,085 92

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No. 172.

UNION SAVINGS BANK, MANCHESTER.

Organized June 23, 1894.

ED. E. ROOT, *President;* JOHN WUERTHNER, M. P. ALBER, *Vice Presidents;* B. C. ROOT, *Cashier;* P. J. BREITENWISCHER, L. A. MARX, *Assistant Cashiers.*
DIRECTORS.—John Wuerthner, E. F. Horning, A. J. Waters, A. D. English, Ed. E. Root, M. P. Alber, Wm. J. Schlicht, Theo. J. Kuhl.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$128,462 59	Surplus fund	50,000 00
Savings	62,081 00	Undivided profits, net	31,762 82
Real estate mortgages:		Commercial deposits subject to check	99,246 10
Commercial	10,500 00	Demand certificates of deposit	2,890 00
Savings	187,945 36	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	464,597 58
Savings	225,663 66	Savings certificates of deposit	69,665 99
Due from Federal Reserve bank:			
Commercial	8,000 00		
Savings	14,280 63		
Due from banks in reserve cities:			
Commercial	15,492 63		
Savings	54,451 40		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,600 00		
Exchanges for clearing house:			
Savings	635 94		
Total cash on hand:			
Commercial	3,000 00		
Savings	1,909 59		
Overdrafts	123 04		
Premium account	66 65		
Banking house	11,000 00		
Furniture and fixtures	1,700 00		
Other real estate	11,500 00		
Stock of Federal Reserve bank	2,250 00		
Total	$745,662 49	Total	$745,662 49

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No. 116.

THE MANISTEE COUNTY SAVINGS BANK, MANISTEE.

Organized December 31, 1890.

JOSEPH KIRSTER, *Chairman of Board.*
W. J. GREGORY, *President;* JOHN H. RADEMAKER, *Vice President;* O. F. LUNDBOM, *Cashier;* C. E. FOY, *Assistant Cashier.*
DIRECTORS.—Joseph Kirster, Rolf Nielsen, B. D. Noud, W. J. Gregory, Frank Filer, John H. Rademaker, Max E. Neal.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$765,137 82	Surplus fund	100,000 00
Savings	459,408 40	Undivided profits, net	223,414 47
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	20,000 00
Savings	239,315 82	Commercial deposits subject to check	705,857 91
Bonds and securities:		Certified checks	234 00
Commercial	13,000 00	Cashier's checks	6,150 57
Savings	1,832,957 53	Due to other banks and bankers	2,492 43
Due from Federal Reserve bank:		Savings deposits (book acc't)	2,471,516 29
Commercial	50,000 00	Savings certificates of deposit	165,591 33
Savings	80,000 00	Club savings deposits	51,048 45
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	267,750 00
Commercial	205,316 73		
Savings	49,000 00		
Exchanges for clearing house:			
Commercial	1,547 42		
Total cash on hand:			
Commercial	42,606 18		
Savings	27,474 32		
Overdrafts	1,097 00		
Banking house	50,000 00		
Other real estate	14,634 30		
Due from banks other than in reserve cities	4,988 03		
Customers' bonds left with bank for safe keeping	267,750 00		
Outside checks, and other cash items	721 90		
Stock of Federal Reserve bank	6,000 00		
Other assets	3,100 00		
Total	$4,114,055 45	Total	$4,114,055 45

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No. 21.

THE MANISTIQUE BANK, MANISTIQUE.

Organized April 22, 1889.

OREN G. QUICK, *President;* PAUL R. BALDWIN, *Vice President;* C. L. SMITH, *Cashier;* ROY E. ANDERSON, *Assistant Cashier.*
DIRECTORS.—E. W. Miller, Oren G. Quick, Chas. R. Orr, Robt. B. Waddell, Paul R. Baldwin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$399,850 13	Surplus fund	70,000 00
Real estate mortgages:		Undivided profits, net	1,572 57
Savings	161,804 72	Commercial deposits subject to check	467,020 49
Bonds and securities:		Certified checks	32 05
Savings	614,084 89	Cashier's checks	7,229 77
Due from banks in reserve cities:		Savings deposits (book acc't)	665,391 17
Commercial	23,656 65	Savings certificates of deposit	74,298 44
Savings	3,075 49	Bills payable	20,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	79,095 00		
Total cash on hand:			
Commercial	17,751 57		
Overdrafts	1,525 59		
Banking house	20,000 00		
Furniture and fixtures	7,500 00		
Other real estate	16,787 48		
Due from banks other than in reserve cities	10,412 97		
Total	$1,355,544 49	Total	$1,355,544 49

No. 595.

THE STATE SAVINGS BANK OF MANISTIQUE.

Organized May 7, 1917.

WM. J. SHINAR, *President;* G. S. JOHNSON, *Vice President;* H. K. BUNDY, *Cashier;* L. E. MALES, *Assistant Cashier.*
DIRECTORS.—Wm. J. Shinar, G. S. Johnson, August Carlson, John Girvin, J. W. Gilligan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$108,392 53	Surplus fund	7,000 00
Savings	63,829 60	Undivided profits, net	2,063 90
Real estate mortgages:		Dividends unpaid	200 00
Savings	28,589 26	Reserved for taxes, interest, depreciation, etc.	111 36
Bonds and securities:		Commercial deposits subject to check	149,629 71
Commercial	21,351 50	Cashier's checks	5,884 44
Savings	179,928 75	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	254,854 75
Commercial	36,559 43	Savings certificates of deposit	33,567 04
Savings	24,453 17	Customers' bonds left with bank for safe keeping	1,700 00
Total cash on hand:			
Commercial	4,392 40		
Savings	5,000 00		
Overdrafts	213 96		
Furniture and fixtures	1 00		
Other real estate	8,099 60		
Customers' bonds left with bank for safe keeping	1,700 00		
Total	$482,511 20	Total	$482,511 20

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No. 296.

THE MANTON STATE BANK, MANTON.
Organized July 27, 1904.

JOHN A. MUCHE, *President;* GEO. H. BAYES, *Vice President;* I. FAY HORTON, *Cashier;* C. HOWARD HORTON, *Assistant Cashier.*
DIRECTORS.—I. Fay Horton, Jno. A. Muche, George H. Bayes, W. S. Williams, C. Howard Horton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$121,885 44	Surplus fund	7,000 00
Savings	11,000 00	Undivided profits, net	3,050 20
Real estate mortgages:		Commercial deposits subject to check	63,922 12
Savings	35,572 66	Demand certificates of deposit	1,572 79
Bonds and securities:		U. S. government deposits	2,775 26
Commercial	15,350 00	Time commercial certificates of deposit	80,031 74
Savings	66,300 00	Savings deposits (book acc't)	121,065 99
Due from banks in reserve cities:		Savings certificates of deposit	1,482 70
Commercial	19,606 25	Club savings deposits	720 90
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	8,650 00
Savings dept. only	16,250 00		
Total cash on hand:			
Commercial	8,739 92		
Overdrafts	22 38		
Banking house	6,650 00		
Furniture and fixtures	4,747 50		
Customers' bonds left with bank for safe keeping	8,650 00		
Outside checks, and other cash items	497 55		
Total	$315,271 70	Total	$315,271 70

No. 659.

THE FIRST STATE BANK, MAPLE RAPIDS.
Organized October 2, 1920.

W. H. SNELLING, *President;* R. D. RICE, *Vice President;* H. A. ANNIS, *Cashier.*
DIRECTORS.—W. H. Snelling, R. D. Rice, Defor S. Bottum, J. M. Roberts, Otto Bullis, H. A. Annis, Archie Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$85,287 95	Surplus fund	4,300 00
Savings	30,026 25	Undivided profits, net	1,874 79
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,042 65
Savings	24,965 39	Commercial deposits subject to check	57,374 03
Bonds and securities:		Demand certificates of deposit	13,687 25
Savings	19,372 83	Cashier's checks	9 10
Due from banks in reserve cities:		Savings deposits (book acc't)	63,717 07
Commercial	9,716 29	Savings certificates of deposit	19,429 78
Savings	3,962 43	Bills payable	10,500 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	65,050 00
Savings dept. only	2,250 00		
Total cash on hand:			
Commercial	4,173 18		
Savings	2,500 00		
Overdrafts	280 35		
Banking house	6,600 00		
Furniture and fixtures	2,800 00		
Customers' bonds left with bank for safe keeping	65,050 00		
Total	$256,984 67	Total	$256,984 67

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No. 198.

G. W. JONES EXCHANGE BANK, MARCELLUS.

Organized June 26, 1897.

DONNA V. SCHURTZ, *President;* HARLEY A. CAUL, *Vice President;* CARROLL B. JONES, *Cashier;* NELLIE REMINGTON, C. I. LUTIN, *Assistant Cashiers.*

DIRECTORS.—Harley A. Caul, Donna V. Schurtz, Carroll B. Jones, Lizzie Jones, Bessie E. Jones.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$212,275 93	Surplus fund	40,000 00
Savings	99,106 74	Undivided profits, net	4,137 88
Real estate mortgages:		Commercial deposits subject to check	131,879 25
Savings	99,263 74	Cashier's checks	2,320 01
Bonds and securities:		Time commercial certificates of deposit	131,299 80
Commercial	85,500 00	Savings deposits (book acc't)	261,863 85
Savings	39,000 00	Savings certificates of deposit	36,126 35
Due from Federal Reserve bank:		Club savings deposits	1,759 75
Commercial	16,337 37	Customers' bonds left with bank for safe keeping	83,900 00
Savings	22,907 07		
Due from banks in reserve cities:			
Commercial	389 17		
Savings	11,802 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,300 00		
Total cash on hand:			
Commercial	11,622 08		
Savings	16,370 24		
Overdrafts	230 17		
Banking house	8,500 00		
Other real estate	20,466 28		
Customers' bonds left with bank for safe keeping	83,900 00		
Outside checks, and other cash items	1,915 94		
Stock of Federal Reserve bank	2,400 00		
Total	$733,286 89	Total	$733,286 89

No. 747.

STATE BANK OF MARCELLUS, MARCELLUS.

Organized January 8, 1927.

OTIS HUFF, *President;* D. B. GOODSPEED, *Vice President and Auditor;* F. C. PROWDLEY, *Cashier;* MAY A. PROWDLEY, *Assistant Cashier.*

DIRECTORS.—Otis Huff, D. B. Goodspeed, Sadie M. Shellito, Clark Whitenight, May A. Prowdley, F. C. Prowdley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$28,822 81	Surplus fund	5,000 00
Savings	3,980 00	Commercial deposits subject to check	20,308 73
Real estate mortgages:		Cashier's checks	1,319 17
Commercial	125 00	Savings deposits (book acc't)	3,759 76
Savings	2,121 37	Savings certificates of deposit	10,189 61
Bonds and securities:		Club savings deposits	320 50
Savings	4,100 00	Bills payable	25 40
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	35,300 00
Savings	7,152 64		
Total cash on hand:			
Commercial	2,626 45		
Overdrafts	11 58		
Expenses, interest and taxes paid exceeding earnings	2,996 92		
Banking house	5,950 00		
Furniture and fixtures	1,788 26		
Other real estate	273 14		
Due from banks other than in reserve cities	975 00		
Customers' bonds left with bank for safe keeping	35,300 00		
Total	$96,223 17	Total	$96,223 17

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No. 122.

THE MARINE SAVINGS BANK, MARINE CITY.

Organized August 21, 1891.

HALE P. SAPH, *President;* F. W. BECKER, *Vice President;* JOHN L. CARMEN, *Vice President and Cashier;* J. N. BATES, *Assistant Cashier.*
DIRECTORS.—Chas. Basney, Hale P. Saph, T. E. De Gurse, F. W. Becker, John L. Carman, John Volker, J. H. Kleinhower, M. F. Zimmermann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$144,023 37	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	15,310 19
Savings	289,770 81	Reserved for taxes, interest, depreciation, etc.	1,550 00
Bonds and securities:		Commercial deposits subject to check	98,950 79
Commercial	22,500 00	Demand certificates of deposit	12,303 91
Savings	228,590 00	Certified checks	5 00
Due from banks in reserve cities:		Cashier's checks	2,676 33
Commercial	24,690 62	State moneys on deposit	15,000 00
Savings	33,268 72	Savings deposits (book acc't)	645,522 25
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	17,736 63
Savings dept. only	98,088 74		
Exchanges for clearing house:			
Commercial	622 88		
Total cash on hand:			
Commercial	3,388 98		
Savings	16,000 00		
Overdrafts	119 74		
Banking house	20,000 00		
Due from banks other than in reserve cities	752 09		
Outside checks, and other cash items	2,239 15		
Total	$884,055 10	Total	$884,055 10

No. 346.

THE MARION STATE BANK, MARION.

Organized July 25, 1906.

R. A. LEWIS, *President;* F. D. ELLIOTT, *Vice President;* D. E. DAVISON, *Cashier.*
DIRECTORS.—R. A. Lewis, F. D. Elliott, D. E. Davison, M. L. Lewis, A. C. Elliott.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$91,623 81	Surplus fund	20,000 00
Savings	24,116 89	Undivided profits, net	4,348 55
Real estate mortgages:		Commercial deposits subject to check	68,484 89
Commercial	2,965 00	Demand certificates of deposit	43,648 63
Savings	23,316 00	Certified checks	2 50
Bonds and securities:		Cashier's checks	1,274 00
Commercial	4,940 00	Savings deposits (book acc't)	112,933 42
Savings	65,500 00	Customers' bonds left with bank for safe keeping	3,600 00
Due from banks in reserve cities:			
Commercial	31,522 44		
Savings	3,500 47		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,500 00		
Total cash on hand:			
Commercial	2,955 79		
Savings	1,000 00		
Overdrafts	1 59		
Banking house	6,800 00		
Furniture and fixtures	950 00		
Customers' bonds left with bank for safe keeping	3,600 00		
Total	$274,291 99	Total	$274,291 99

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No. 252.

COMMERCIAL STATE BANK OF MARLETTE, MARLETTE.

Organized January 6, 1902.

A. E. SLEEPER, *President;* JOHN H. HANLEY, D. S. MCCLURE, *Vice Presidents;* D. C. MERRILL, *Cashier;* HUGH MCLEOD, ROY MCDONALD, E. W. KITELEY, *Assistant Cashiers.*
DIRECTORS.—A. E. Sleeper, D. C. Merrill, D. S. McClure, J. H. Hanley, H. Doyle.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$312,368 27	Surplus fund	12,500 00
Savings	60,000 00	Undivided profits, net	9,511 95
Real estate mortgages:		Commercial deposits subject to check	155,362 18
Savings	235,168 02	State moneys on deposit	2,500 00
Bonds and securities:		Time commercial certificates of deposit	173,293 39
Savings	133,000 00	Savings deposits (book acc't)	486,124 76
Due from banks in reserve cities:		Bills payable	25,000 00
Commercial	41,014 66		
Savings	27,188 59		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	16,450 00		
Exchanges for clearing house:			
Commercial	348 69		
Total cash on hand:			
Commercial	1,783 85		
Savings	14,000 00		
Overdrafts	1,271 24		
Banking house	11,500 00		
Furniture and fixtures	3,500 00		
Other real estate	46,698 96		
Total	$904,292 28	Total	$904,292 28

No. 448.

THE BERLIN STATE BANK, MARNE.

Organized January 11, 1910.

FRANK J. GOODENOW, *President and Cashier;* ALLEN C. BUTTERFIELD, *Vice President;* WILLIAM TER AVEST, *Assistant Cashier.*
DIRECTORS.—Frank J. Goodenow, Charles P. Goodenow, Wm. Riemersma, Allen C. Butterfield, William Rasch.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$42,423 63	Surplus fund	5,500 00
Savings	32,379 31	Undivided profits, net	4,043 98
Real estate mortgages:		Commercial deposits subject to check	36,097 31
Commercial	1,170 78	Savings deposits (book acc't)	97,545 63
Savings	82,817 07	Savings certificates of deposit	60,827 70
Bonds and securities:		Bills payable	16,000 00
Savings	32,500 00	Customers' bonds left with bank for safe keeping	20,300 00
Due from banks in reserve cities:		Other liabilities	88 00
Commercial	16,998 96		
Savings	9,550 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Total cash on hand:			
Commercial	6,090 41		
Overdrafts	72 46		
Banking house	3,400 00		
Furniture and fixtures	2,700 00		
Customers' bonds left with bank for safe keeping	20,300 00		
Total	$260,402 62	Total	$260,402 62

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No. 100.

THE MARQUETTE COUNTY SAVINGS BANK, MARQUETTE.

Organized June 28, 1890.

H. L. KAUFMAN, *President;* E. J. HUDSON, G. Y. KAUFMAN, *Vice Presidents;* G. A. CARLSON, *Cashier;* OSWALD E. BARBER, *Assistant Cashier.*

DIRECTORS.—H. L. Kaufman, E. J. Hudson, G. A. Carlson, Edw. S. Bice, C. L. Brainerd, Louis G. Kaufman, G. Y. Kaufman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$316,779 91	Surplus fund	50,000 00
Savings	99,686 17	Undivided profits, net	56,627 54
Real estate mortgages:		Commercial deposits subject to check	458,113 32
Savings	398,154 49	Certified checks	117 00
Bonds and securities:		Cashier's checks	4,315 83
Commercial	322,775 77	Due to other banks and bankers	54,984 94
Savings	84,872 42	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	720,710 68
Commercial	104,221 43	Savings certificates of deposit	8,124 70
Savings	7,233 35		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	53,905 00		
Exchanges for clearing house:			
Commercial	2,436 96		
Total cash on hand:			
Commercial	31,458 67		
Savings	20,000 00		
Overdrafts	125 72		
Banking house	10,000 00		
Due from banks other than in reserve cities	5,621 17		
Outside checks, and other cash items	722 95		
Total	$1,457,994 01	Total	$1,457,994 01

No. 137.

THE COMMERCIAL SAVINGS BANK, MARSHALL.

Organized February 2, 1892.

W. T. PHELPS, *President;* CHAS. L. DIBBLE, *Vice President;* E. F. WEBER, *Cashier;* CARL L. MILLER, *Assistant Cashier.*

DIRECTORS.—W. T. Phelps, F. G. Seaman, Chas. P. Cook, Chas. L. Dibble, Manlius M. Perrett, F. D. Schafer, Chas. C. Smith, F. S. Deuel, T. J. Swartwout.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$387,415 31	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	37,639 77
Commercial	23,935 70	Commercial deposits subject to check	316,625 83
Savings	276,763 33	Demand certificates of deposit	56,048 68
Bonds and securities:		Certified checks	7,550 00
Savings	332,563 00	State moneys on deposit	5,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	701,429 31
Commercial	22,000 00	Club savings deposits	13,962 80
Savings	23,901 83	Customers' bonds left with bank for safe keeping	4,350 00
Due from banks in reserve cities:			
Commercial	8,242 13		
Savings	111,065 12		
Exchanges for clearing house:			
Savings	4,206 17		
Total cash on hand:			
Savings	21,859 00		
Overdrafts	271 60		
Banking house	24,000 00		
Other real estate	20,716 52		
Due from banks other than in reserve cities	1,110 44		
Customers' bonds left with bank for safe keeping	4,350 00		
Outside checks, and other cash items	1,606 24		
Stock of Federal Reserve bank	3,600 00		
Total	$1,267,606 39	Total	$1,267,606 39

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No. 632.

THE MARYSVILLE SAVINGS BANK, MARYSVILLE.

Organized October 28, 1919.

JOHN C. BARRON, *President;* C. J. STROBEL, *Vice President;* MARY E. MCCORMICK, *Cashier.*
DIRECTORS.—John C. Barron, C. H. Wills, C. J. Strobel, W. W. Gaskins, Stephen A. Graham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 000
Commercial	$121,958 72	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	2,509 89
Savings	30,823 90	Dividends unpaid	85 00
Bonds and securities:		Commercial deposits subject to check	97,503 36
Commercial	10,500 00	Cashier's checks	476 81
Savings	2,500 00	Savings deposits (book acc't)	18,602 14
Due from banks in reserve cities:		Savings certificates of deposit	19,825 97
Commercial	19,438 55		
Savings	4,069 02		
Total cash on hand:			
Commercial	5,199 89		
Savings	2,000 00		
Overdrafts	169 67		
Furniture and fixtures	680 00		
Other real estate	16,500 00		
Outside checks, and other cash items	163 42		
Total	$214,003 17	Total	$214,003 17

No. 22.

THE FARMERS BANK, MASON.

Organized June 7, 1886.

A. MCDONALD, *President;* A. J. HALL, *Vice President;* L. R. WHITE, *Cashier;* F. W. HARKNESS, *Assistant Cashier.*
DIRECTORS.—L. B. McArthur, A. J. Hall, A. McDonald, L. T. Lasenby, J. E. Taylor, L. H. Harrison, L. R. White, E. M. Salisbury, J. N. Baker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 000
Commercial	$197,005 73	Surplus fund	16,000 00
Savings	104,879 16	Undivided profits, net	37,073 62
Real estate mortgages:		Commercial deposits subject to check	210,935 02
Commercial	9,695 00	Demand certificates of deposit	104 00
Savings	91,337 28	Certified checks	107 75
Bonds and securities:		Cashier's checks	322 60
Commercial	11,062 50	Savings deposits (book acc't)	146,149 07
Savings	82,700 00	Savings certificates of deposit	174,404 12
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	4,450 00
Commercial	15,442 77		
Savings	10,050 00		
Due from banks in reserve cities:			
Commercial	57,279 14		
Savings	22,000 00		
Exchanges for clearing house:			
Commercial	2,002 88		
Total cash on hand:			
Commercial	9,663 49		
Savings	10,000 00		
Overdrafts	28 23		
Banking house	6,000 00		
Furniture and fixtures	4,000 00		
Customers' bonds left with bank for safe keeping	4,450 00		
Stock of Federal Reserve bank	1,950 00		
Total	$639,546 18	Total	$639,546 18

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No. 107.

THE FIRST STATE AND SAVINGS BANK, MASON.

Organized October 21, 1890.

L. C. WEBB, *President;* HARRY J. BOND, A. A. BERGMAN, *Vice Presidents;* C. L. BICKERT, *Cashier;* EARL A. DUNSMORE, *Assistant Cashier.*
DIRECTORS.—L. C. Webb, H. J. Bond, H. O. Halstead, A. A. Bergman, F. E. Searl, C. L. Bickert, L. W. Rayner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$169,010 02	Surplus fund	15,000 00
Savings	27,014 40	Undivided profits, net	11,031 37
Real estate mortgages:		Commercial deposits subject to check	147,370 52
Commercial	12,961 14	Demand certificates of deposit	41,599 55
Savings	191,727 64	Savings deposits (book acc't)	164,007 94
Bonds and securities:		Savings certificates of deposit	200,378 40
Savings	96,482 92		
Due from Federal Reserve bank:			
Commercial	13,497 67		
Savings	12,000 00		
Due from banks in reserve cities:			
Commercial	9,482 84		
Savings	30.000 00		
Total cash on hand:			
Commercial	1,944 09		
Savings	15,000 00		
Overdrafts	132 66		
Banking house	11,500 00		
Furniture and fixtures	4,504 40		
Other real estate	7,930 00		
Stock of Federal Reserve bank	1,200 00		
Total	$604,387 78	Total	$604,387 78

No. 656.

THE MATTAWAN STATE BANK, MATTAWAN.

Organized October 6, 1920.

ANDREW H. CAMPBELL, *President;* JOHN HUNT, *Vice President;* FRANK SACKETT, *Cashier.*
DIRECTORS.—Andrew H. Campbell, John Hunt, Frank Sackett, Chas. R. Morrison, O. B. Wheeler.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$48,999 81	Surplus fund	6,000 00
Savings	16,873 30	Undivided profits, net	1,734 45
Real estate mortgages:		Commercial deposits subject to check	24,071 45
Savings	27,110 00	Demand certificates of deposit	25,296 45
Bonds and securities:		Savings deposits (book acc't)	29,228 57
Commercial	23,500 00	Savings certificates of deposit	28,986 40
Savings	17,200 00	Bills payable	20,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	5,030 00
Commercial	2,241 91		
Savings	3,763 86		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,000 00		
Total cash on hand:			
Commercial	4,617 47		
Overdrafts	265 67		
Banking house	2,750 00		
Furniture and fixtures	2,939 15		
Customers' bonds left with bank for safe keeping	5,030 00		
Outside checks, and other cash items	56 15		
Total	$160,347 32	Total	$160,347 32

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No. 708.

PEOPLES STATE BANK, MAYBEE.

Organized August 25, 1923.

LEONARD REISER, *President;* HERMAN W. HARPST, *Vice President;* RUSSELL REISER, *Cashier;* NORMAN JENNINGS, *Assistant Cashier;* GROVER J. HOCHRADEL, *Auditor.*
DIRECTORS.—Leonard Reiser, Herman W. Harpst, Clement E. Hochradel, Bernard J. Liedel, William J. Herbst, William L. Jennings, Grover J. Hochradel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$44,139 61	Surplus fund	10,000 00
Savings	40,244 80	Undivided profits, net	4,525 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,500 00
Savings	92,145 07	Commercial deposits subject to check	71,592 21
Bonds and securities:		Demand certificates of deposit	825 37
Commercial	73,412 35	Savings deposits (book acc't)	131,393 18
Savings	11,945 00	Savings certificates of deposit	93,485 29
Due from banks in reserve cities:			
Commercial	31,572 64		
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	21,000 00		
Total cash on hand:			
Commercial	3,729 21		
Savings	4,000 00		
Banking house	3,500 00		
Furniture and fixtures	1,400 00		
Other real estate	232 30		
Due from banks other than in reserve cities	2,000 16		
Total	$334,321 14	Total	$334,321 14

No. 569.

THE MAYVILLE STATE BANK, MAYVILLE.

Organized September 1, 1915.

MAURICE C. EVELAND, *President;* WALTER E. HUNT, *Vice President;* E. J. KITCHEN, *Cashier;* W. L. KITCHEN, *Assistant Cashier.*
DIRECTORS.—Maurice C. Eveland, Robert Eveland, Walter E. Hunt, Edgar D. Cartwright, E. J. Kitchen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$156,451 41	Surplus fund	6,000 00
Savings	37,529 72	Undivided profits, net	1,064 29
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,000 00
Savings	150,134 59	Commercial deposits subject to check	105,266 92
Bonds and securities:		Demand certificates of deposit	19,592 67
Savings	184,000 00	Savings deposits (book acc't)	186,696 45
Due from banks in reserve cities:		Savings certificates of deposit	269,012 91
Commercial	12,089 42	Customers' bonds left with bank for safe keeping	52,500 00
Savings	63,232 84	Other liabilities	6,400 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	1,700 00		
Total cash on hand:			
Commercial	7,448 04		
Savings	2,000 00		
Overdrafts	1,710 89		
Banking house	6,000 00		
Furniture and fixtures	1,500 00		
Customers' bonds left with bank for safe keeping	52,500 00		
Outside checks, and other cash items	236 33		
Total	$676,533 24	Total	$676,533 24

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No. 615.

MECOSTA COUNTY STATE BANK, MECOSTA.

Organized April 6, 1918.

ENOCH BROMLEY, *President;* JOSEPH S. BAUMAN, *Vice President;* GLENN C. MILLER, *Cashier;* SOPHIA S. BAUMAN, *Assistant Cashier.*
DIRECTORS.—Enoch Bromley, Wm. B. Henry, Joseph S. Bauman, Glenn C. Miller, Christina Henry.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$59,473 88	Surplus fund	8,000 00
Real estate mortgages:		Undivided profits, net	2,606 61
Savings	15,180 00	Commercial deposits subject to check	23,296 61
Bonds and securities:		Demand certificates of deposit	35,935 56
Savings	65,410 52	Certified checks	10 70
Due from banks in reserve cities:		Cashier's checks	295 51
Commercial	8,184 42	State moneys on deposit	2,500 00
Savings	4,284 79	Savings deposits (book acc't)	80,363 43
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	550 00
Savings dept. only	6,600 00	Customers' acceptances and letters of credit	1,170 00
Total cash on hand:			
Commercial	4,332 08		
Savings	500 00		
Overdrafts	29 14		
Banking house	2,200 00		
Furniture and fixtures	1,900 00		
Due from banks other than in reserve cities	4,913 59		
Customers' bonds left with bank for safe keeping	550 00		
Customers' acceptances and letters of credit	1,170 00		
Total	$174,728 42	Total	$174,728 42

No. 739.

STATE SAVINGS BANK, MELVINDALE.

Organized September 28, 1926.

ROBERT M. ALLAN, *President;* GORDON FEARNLEY, DAVID MEGINNITY, *Vice Presidents;* WILLIAM P. STIVEN, *Cashier;* DUNCAN MCGEACHY, *Assistant Cashier.*
DIRECTORS.—Robert M. Allan, James G. Holland, David Meginnity, Arthur Schueler, John J. Barlum, Gordon Fearnley, A. J. Maynard, Norman Meginnity, Joel Stockard, Julius L. Berns, William P. Stiven.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$137,256 92	Surplus fund	25,000 00
Savings	182,057 47	Undivided profits, net	17,521 70
Real estate mortgages:		Dividends unpaid	7 50
Savings	348,575 94	Reserved for taxes, interest, depreciation, etc.	3,500 00
Bonds and securities:		Commercial deposits subject to check	77,419 74
Commercial	82,645 61	Certified checks	1,469 09
Savings	39,567 50	Cashier's checks	2,571 73
Due from banks in reserve cities:		State moneys on deposit	114 28
Commercial	11,706 44	Savings deposits (book acc't)	364,215 92
Savings	57,688 58	Savings certificates of deposit	145,194 46
Total cash on hand:		Club savings deposits	8,775 99
Commercial	5,000 00	Bills payable	189,000 00
Savings	12,100 58	Other liabilities	6,651 68
Overdrafts	86 81		
Furniture and fixtures	14,756 24		
Total	$891,442 09	Total	$891,442 09

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No. 334.

THE MEMPHIS STATE BANK, MEMPHIS.

Organized April 16, 1906.

THOMAS W. MCCALL, *President;* CHARLES E. GREENE, E. A. BARTLETT, *Vice Presidents;* HENRY M. BROWN, *Cashier;* GRANT C. BARTLETT, *Assistant Cashier.*
DIRECTORS.—Thomas W. McCall, Charles E. Greene, E. A. Bartlett, Lincoln Avery, F. R. Schell, George E. Haedicke.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$70,456 38	Surplus fund	5,500 00
Savings	12,357 10	Commercial deposits subject to check	35,682 06
Real estate mortgages:		Demand certificates of deposit	56,325 63
Commercial	11,534 75	Certified checks	64 78
Savings	89,015 54	Cashier's checks	1,701 85
Bonds and securities:		Savings deposits (book acc't)	148,393 53
Savings	29,829 50	Customers' bonds left with bank for safe keeping	16,900 00
Due from banks in reserve cities:		Other liabilities	1,500 00
Commercial	5,948 89		
Savings	5,700 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,550 00		
Total cash on hand:			
Commercial	11,445 28		
Savings	560 00		
Overdrafts	92 64		
Banking house	7,500 00		
Furniture and fixtures	1,515 00		
Other real estate	10,717 45		
Customers' bonds left with bank for safe keeping	16,900 00		
Other assets	945 32		
Total	$286,067 85	Total	$286,067 85

No. 168.

THE FIRST STATE BANK OF MENDON.

Organized January 9, 1894.

FRANK WOLF, *President;* E. L. ESTES, *Vice President;* CHAS. H. ROGGE, *Cashier;* FLORENCE G. DANLEY, *Assistant Cashier.*
DIRECTORS.—Frank Wolf, M. A. Butler, E. L. Estes, Chas. H. Rogge, J. M. Estes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$74,586 73	Surplus fund	15,000 00
Savings	46,300 00	Undivided profits, net	1,442 69
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,000 00
Savings	67,439 91	Commercial deposits subject to check	99,385 09
Bonds and securities:		Demand certificates of deposit	324 53
Commercial	67,000 00	State moneys on deposit	2,500 00
Savings	198,446 85	Savings deposits (book acc't)	180,492 85
Due from banks in reserve cities:		Savings certificates of deposit	197,695 61
Commercial	12,025 17	Customers' bonds left with bank for safe keeping	53,050 00
Savings	22,649 19		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	27,600 00		
Total cash on hand:			
Commercial	2,000 00		
Savings	5,788 33		
Overdrafts	104 59		
Banking house	4,400 00		
Furniture and fixtures	1,500 00		
Customers' bonds left with bank for safe keeping	53,050 00		
Total	$582,890 77	Total	$582,890 77

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No. 324.

THE COMMERCIAL BANK OF MENOMINEE.

Organized May 27, 1905.
One Branch.

FRANK X. ST. PETER, *President;* HOWARD E. NADEAU, *Vice President and Cashier;* GUY M. BERGEN, AXEL CHRISTOPHERSEN, *Assistant Cashiers.*
DIRECTORS.—Frank X. St. Peter, Robert A. Walker, John H. Riley, Chas. G. Janson, Howard E. Nadeau, H. A. Vennema, Louis Kreuz, F. J. DuBrucq.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$446,608 54	Surplus fund	40,000 00
Savings	191,743 44	Undivided profits, net	12,475 99
Real estate mortgages:		Dividends unpaid	70 00
Savings	160,192 14	Reserved for taxes, interest, depreciation, etc.	10,000 00
Bonds and securities:		Commercial deposits subject to check	333,449 49
Commercial	304 12	Demand certificates of deposit	49,172 11
Savings	454,441 25	Cashier's checks	9,947 54
Due from Federal Reserve bank:		Due to other banks and bankers	32,203 17
Commercial	38,000 00	State moneys on deposit	50,000 00
Savings	27,920 27	Time commercial certificates of deposit	39,873 69
Due from banks in reserve cities:		Savings deposits (book acc't)	802,789 69
Commercial	48,473 34	Club savings deposits	15,827 25
Savings	9,129 72	Trust department:	
Exchanges for clearing house:		Trust deposits—Totals	8,734 44
Commercial	1,557 57		
Savings	5,557 97		
Total cash on hand:			
Commercial	23,316 06		
Savings	24,991 95		
Overdrafts	264 44		
Banking house	36,800 00		
Furniture and fixtures	5,060 00		
Other real estate	4,100 00		
Due from banks other than in reserve cities	12,293 92		
Outside checks, and other cash items	854 20		
Stock of Federal Reserve bank	4,200 00		
Trust department:			
Cash and due from banks in reserve cities	8,734 44		
Total	$1,504,543 37	Total	$1,504,543 37

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No. 285.

STATE BANK OF MERRILL, MERRILL.

Organized February 21, 1904.

R. T. MAYNARD, *President;* CARL H. WHITNEY, *Vice President;* E. S. BEAVER, *Cashier;* LEONORA HATZENBUHLER, *Assistant Cashier.*

DIRECTORS.—William H. Pahl, R. T. Maynard, James H. Hudson, John Boutin, Jr., Dan McSweyn, Carl H. Whitney.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$196,808 94	Surplus fund	12,500 00
Savings	3,300 00	Undivided profits, net	7,818 30
Real estate mortgages:		Commercial deposits subject to check	77,683 75
Savings	153,150 63	Demand certificates of deposit	70,197 54
Bonds and securities:		Cashier's checks	2,627 66
Savings	150,500 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	325,824 60
Commercial	41,474 29	Savings certificates of deposit	183 06
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	65,000 00
Savings dept. only	40,300 00	Customers' bonds left with bank for safe keeping	6,700 00
Total cash on hand:			
Commercial	5,001 30		
Overdrafts	55 89		
Banking house	7,000 00		
Furniture and fixtures	2,500 00		
Other real estate	11,000 00		
Customers' bonds left with bank for safe keeping	6,700 00		
Outside checks, and other cash items	188 23		
Other assets	555 63		
Total	$618,534 91	Total	$618,534 91

No. 642.

FARMERS AND MERCHANTS STATE BANK, MESICK.

Organized April 1, 1920.

M. L. WILLIAMS, *President;* C. R. BELL, *Vice President;* LEWIS M. HILTON, *Cashier;* ELMA HILTON, *Assistant Cashier.*

DIRECTORS.—M. L. Williams, Myrtie Bell, C. R. Bell, Lewis M. Hilton, C. W. McPhail.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$63,420 66	Surplus fund	5,500 00
Savings	15,815 58	Undivided profits, net	2,082 93
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Savings	13,643 67	Commercial deposits subject to check	37,096 14
Bonds and securities:		Demand certificates of deposit	29,352 59
Commercial	6,500 00	Cashier's checks	1,886 94
Savings	7,500 00	Savings deposits (book acc't)	32,760 14
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	3,050 00
Commercial	6,963 24		
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	250 00		
Total cash on hand:			
Commercial	218 51		
Savings	4,000 00		
Overdrafts	28		
Banking house	2,500 00		
Furniture and fixtures	1,500 00		
Other real estate	2,110 80		
Customers' bonds left with bank for safe keeping	3,050 00		
Outside checks, and other cash items	256 00		
Total	$132,728 74	Total	$132,728 74

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No. 423.

THE METAMORA STATE SAVINGS BANK, METAMORA.

Organized January 27, 1909.

F. J. LAIDLAW, *President;* ARTHUR J. SCHANCK, *Vice President;* FRED T. DONNER, *Cashier.*
DIRECTORS.—F. J. Laidlaw, Arthur J. Schanck, Robt. J. Gardner, A. P. Stocker, George A. Rossman, M. N. Kelley, John P. Robertson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$101,162 08	Surplus fund	12,500 00
Savings	37,241 80	Undivided profits, net	2,720 83
Real estate mortgages:		Dividends unpaid	3,000 00
Commercial	61,407 52	Commercial deposits subject to check	43,200 90
Savings	1,930 00	Demand certificates of deposit	46,284 12
Bonds and securities:		Cashier's checks	2,356 79
Savings	58,252 05	Savings deposits (book acc't)	168,169 00
Due from banks in reserve cities:		Savings certificates of deposit	9,743 83
Commercial	11,070 78	Bills payable	10,000 00
Savings	17,756 08	Customers' bonds left with bank for safe keeping	12,150 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,050 00		
Exchanges for clearing house:			
Commercial	215,68		
Total cash on hand:			
Commercial	8,015 48		
Overdrafts	74 00		
Banking house	11,800 00		
Furniture and fixtures	2,000 00		
Customers' bonds left with bank for safe keeping	12,150 00		
Total	$330,125 47	Total	$330,125 47

No. 555.

THE PEOPLES STATE BANK OF MIDDLETON.

Organized December 21, 1914.

JOHN R. HUDSON, *President;* E. H. SHINLINE, *Vice President;* LESLIE H. SIMMET, *Cashier;* IRVING COOK, *Assistant Cashier.*
DIRECTORS.—John R. Hudson, E. H. Shinline, Abe Underwood, Leslie H. Simmet, James J. Cross.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$94,313 62	Surplus fund	10,000 00
Savings	1,788 59	Reserved for taxes, interest, depreciation, etc.	2,400 77
Real estate mortgages:		Commercial deposits subject to check	32,128 47
Commercial	2,000 00	Demand certificates of deposit	64,457 93
Savings	72,068 48	Cashier's checks	343 31
Bonds and securities:		Savings deposits (book acc't)	112,656 46
Commercial	22,948 62	Savings certificates of deposit	30,965 85
Savings	43,275 00	Bills payable	20,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	3,900 00
Commercial	12,076 44		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	20,450 00		
Total cash on hand:			
Commercial	5,799 23		
Overdrafts	113 88		
Expenses, interest and taxes paid exceeding earnings	335 54		
Banking house	3,500 00		
Furniture and fixtures	1,700 00		
Other real estate	12,583 39		
Customers' bonds left with bank for safe keeping	3,900 00		
Total	$296,852 79	Total	$296,852 79

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No. 274.

FARMERS STATE BANK, MIDDLEVILLE.

Organized April 21, 1903.

A. W. GACKLER, *President;* A. M. GARDNER, *Vice President;* CHAS. ROBERTSON, *Cashier;* STANLEY JOHNSON, HAZEL HOLES, *Assistant Cashiers.*

DIRECTORS.—A. W. Gackler, W. R. Harper, J. E. Sensiba, E. C. Jones, Henry Finkbeiner, W. J. Robertson, G. E. Gardner, A. M. Gardner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$37,000 00
Commercial	$120,911 32	Surplus fund	15,000 00
Real estate mortgages:		Undivided profits, net	1,266 39
Commercial	13,241 19	Commercial deposits subject to check	66,464 67
Savings	348,990 69	Time commercial certificates of deposit	77,997 33
Due from banks in reserve cities:		Savings deposits (book acc't)	67,149 20
Commercial	37,082 56	Savings certificates of deposit	316,290 34
Savings	15,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	30,000 00		
Total cash on hand:			
Commercial	10,670 70		
Overdrafts	2,232 77		
Banking house	2,000 00		
Furniture and fixtures	1,000 00		
Outside checks, and other cash items	38 70		
Total	$581,167 93	Total	$581,167 93

No. 591.

CHEMICAL STATE SAVINGS BANK, MIDLAND.

Organized September 20, 1916.

C. H. MACOMBER, *President;* EARL W. BENNETT, L. A. CHICHESTER, *Vice Presidents;* PAUL D. BYWATER, *Cashier;* H. L. DURBIN, GUY ROGERS, *Assistant Cashiers;* MINA FRANKLIN, *Auditor.*

DIRECTORS.—C. H. Macomber, E. W. Bennett, Thos. Griswold, Jr., James T. Pardee, L. A. Chichester, G. A. Currie, E. O. Barstow.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$419,683 27	Surplus fund	25,000 00
Savings	278,944 40	Undivided profits, net	14,692 45
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,000 00
Commercial	29,179 43	Commercial deposits subject to check	558,328 61
Savings	389,130 03	Certified checks	3,428 83
Bonds and securities:		Cashier's checks	12,598 55
Commercial	58,500 00	State moneys on deposit	2,500 00
Savings	367,447 00	Savings deposits (book acc't)	1,002,560 54
Due from Federal Reserve bank:		Savings certificates of deposit	93,995 24
Commercial	35,773 72	Customers' bonds left with bank for safe keeping	50,050 00
Savings	33,000 00		
Due from banks in reserve cities:			
Commercial	79,502 74		
Savings	11,176 98		
Exchanges for clearing house:			
Commercial	609 85		
Total cash on hand:			
Commercial	16,414 72		
Savings	20,000 00		
Overdrafts	86 81		
Banking house	15,600 00		
Furniture and fixtures	6,910 80		
Other real estate	8,624 14		
Customers' bonds left with bank for safe keeping	50,050 00		
Outside checks, and other cash items	270 33		
Stock of Federal Reserve bank	2,250 00		
Total	$1,823,154 22	Total	$1,823,154 22

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No. 309.

THE PEOPLES STATE SAVINGS BANK, MIDLAND.

Organized May 15, 1905.

ALBERT REINHART, *President;* D. K. REINHART, J. I. JONES, *Vice Presidents;* W. J. BAKER, *Cashier;* FRED P. BAKER, *Assistant Cashier.*
DIRECTORS.—Albert Reinhart, Mrs. L. G. Baker, D. K. Reinhart, W. J. Baker, Fred P. Baker, J. I. Jones, E. W. Austin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$368,542 72	Surplus fund	25,000 00
Savings	64,779 82	Undivided profits, net	16,598 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,719 00
Savings	269,410 29	Commercial deposits subject to check	300,111 93
Bonds and securities:		Demand certificates of deposit	54,046 13
Savings	180,450 00	Certified checks	5,517 89
Due from banks in reserve cities:		Cashier's checks	4,906 22
Commercial	36,232 65	State moneys on deposit	5,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book acc't)	567,195 32
Savings dept. only	69,650 00	Savings certificates of deposit	37,016 87
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	45,650 00
Commercial	2,697 98		
Total cash on hand:			
Commercial	23,552 71		
Savings	5,000 00		
Overdrafts	850 61		
Banking house	25,000 00		
Furniture and fixtures	5,000 00		
Other real estate	19,731 37		
Customers' bonds left with bank for safe keeping	45,650 00		
Outside checks, and other cash items	213 30		
Total	$1,116,761 45	Total	$1,116,761 45

No. 77.

THE FARMERS AND MERCHANTS BANK, MILAN.

Organized December 19, 1889.

JOHN LAWSON, *President;* WM. R. MOORE, *Vice President;* JOHN D. LAWSON, *Cashier.*
DIRECTORS.—Jesse Button, Wm. R. Moore, Geo. F. Minto, John D. Lawson, John Lawson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$263,606 20	Surplus fund	25,000 00
Savings	18,653 37	Undivided profits, net	18,068 17
Real estate mortgages:		Commercial deposits subject to check	106,965 21
Savings	103,550 00	Demand certificates of deposit	113,074 00
Bonds and securities:		Savings deposits (book acc't)	177,744 09
Savings	37,285 00	Club savings deposits	5,449 15
Due from banks in reserve cities:		Notes and bills rediscounted	12,540 07
Commercial	29,392 31	Bills payable	25,000 00
Savings	10,000 00	Customers' bonds left with bank for safe keeping	3,450 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	14,400 00		
Total cash on hand:			
Commercial	9,665 72		
Overdrafts	1,169 43		
Banking house	6,916 00		
Furniture and fixtures	4,000 00		
Other real estate	8,238 34		
Customers' bonds left with bank for safe keeping	3,450 00		
Outside checks, and other cash items	1,964 32		
Total	$512,290 69	Total	$512,290 69

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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;* G. L. LASKEY, *Cashier;* G. H. ALLEN, *Assistant Cashier.*

DIRECTORS.—Charles E. Denton, F. E. Ross, N. J. Laskey, G. L. Laskey, S. P. Campbell, Charles W. Steidle, N. S. Auten.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$201,859 27	Surplus fund	25,000 00
Savings	65,622 09	Undivided profits, net	10,964 80
Real estate mortgages:		Dividends unpaid	60 00
Savings	88,356 66	Commercial deposits subject to check	87,449 90
Bonds and securities:		Demand certificates of deposit	82,461 71
Savings	33,500 00	Cashier's checks	42 28
Due from Federal Reserve bank:		Savings deposits (book acc't)	201,154 67
Commercial	11,910 59	Club savings deposits	6,060 28
Savings	6,500 00	Bills payable	11,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	350 00
Commercial	2,498 53		
Savings	3,184 97		
Exchanges for clearing house:			
Commercial	500 76		
Total cash on hand:			
Commercial	3,376 80		
Savings	10,000 00		
Overdrafts	350 06		
Banking house	11,000 00		
Furniture and fixtures	3,600 00		
Other real estate	4,550 00		
Customers' bonds left with bank for safe keeping	350 00		
Outside checks, and other cash items	883 91		
Stock of Federal Reserve bank	1,500 00		
Total	$449,543 64	Total	$449,543 64

No. 669.

FARMERS STATE SAVINGS BANK, MILFORD.

Organized January 22, 1921.

CASS I. GITTINS, *President and Cashier;* W. R. GAMBLE, *Vice President;* IRENE GORDON, *Assistant Cashier.*

DIRECTORS.—W. R. Gamble, William E. Dickie, Bert J. Wardlow, Cass I. Gittins, Charles Bigelow, M. L. Stringer, C. E. Gittins.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$114,937 91	Surplus fund	12,500 00
Savings	49,850 00	Undivided profits, net	1,761 75
Real estate mortgages:		Dividends unpaid	20 00
Savings	86,052 70	Reserved for taxes, interest, depreciation, etc.	2,828 77
Bonds and securities:		Commercial deposits subject to check	76,480 39
Savings	93,880 00	Certified checks	339 22
Due from Federal Reserve bank:		Cashier's checks	226 50
Commercial	1,335 62	State moneys on deposit	2,798 59
Savings	14,000 00	Time commercial certificates of deposit	32,658 29
Due from banks in reserve cities:		Savings deposits (book acc't)	210,268 74
Commercial	6,814 00	Savings certificates of deposit	38,505 40
Savings	4,989 37	Club savings deposits	2,628 55
Total cash on hand:			
Commercial	3,633 30		
Savings	2,630 62		
Overdrafts	39 54		
Banking house	8,400 00		
Furniture and fixtures	3,496 50		
Other real estate	14,806 64		
Stock of Federal Reserve bank	1,150 00		
Total	$406,016 20	Total	$406,016 20

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No. 472.

FIRST STATE BANK, MILFORD.

Organized February 6, 1911.

MARK B. LIDDELL, *President;* DENNIS BOYLE, F. S. HUBBELL, *Vice Presidents;* ELMER FIELD, *Assistant Cashier.*

DIRECTORS.—Mark B. Liddell, F. S. Hubbell, Dennis Boyle, Bert Vincent, H. T. Ross, Elmer Field.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$175,725 93	Surplus fund	25,000 00
Savings	90,000 00	Undivided profits, net	7,556 19
Real estate mortgages:		Commercial deposits subject to check	164,353 59
Commercial	5,811 53	Demand certificates of deposit	34,133 74
Savings	221,759 66	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	590,117 44
Savings	335,520 00	Savings certificates of deposit	95,469 84
Due from Federal Reserve bank:		Club savings deposits	4,249 26
Commercial	15,408 00	Customers' bonds left with bank for safe keeping	4,500 00
Savings	20,900 00		
Due from banks in reserve cities:			
Commercial	16,783 32		
Savings	17,572 33		
Exchanges for clearing house:			
Commercial	886 50		
Total cash on hand:			
Commercial	4,181 40		
Savings	5,000 00		
Overdrafts	346 59		
Banking house	9,970 00		
Furniture and fixtures	4,147 27		
Other real estate	22,867 53		
Customers' bonds left with bank for safe keeping	4,500 00		
Stock of Federal Reserve bank	1,500 00		
Total	$952,880 06	Total	$952,880 06

No. 645.

MILLBURG STATE BANK, MILLBURG.

Organized November 18, 1919.

H. M. WISE, *President;* CHARLES LULL, *Vice President;* GEO. H. LANE, *Cashier;* ELIZABETH M. KREITNER, *Assistant Cashier;* J. J. JAKWAY, *Auditor.*

DIRECTORS.—Ben. F. Kral, J. C. Molter, Fred L. West, J. J. Jakway, H. M. Wise, Chas. Lull, Geo. H. Lane, Wm. Drach, James M. Rose, George Barnard, Wm. B. Minary.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$101,382 62	Surplus fund	6,500 00
Savings	20,000 00	Undivided profits, net	3,513 62
Real estate mortgages:		Commercial deposits subject to check	143,727 08
Commercial	3,601 52	Savings deposits (book acc't)	108,738 31
Savings	31,245 20	Savings certificates of deposit	70,900 11
Bonds and securities:		Club savings deposits	626 05
Savings	96,090 00		
Due from banks in reserve cities:			
Commercial	64,844 90		
Savings	12,900 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,850 00		
Total cash on hand:			
Commercial	5,233 78		
Savings	2,800 00		
Overdrafts	109 09		
Banking house	4,338 90		
Furniture and fixtures	3,350 54		
Other real estate	2,258 62		
Total	$354,005 17	Total	$354,005 17

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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;* M. J. ENNEST, *Cashier;* B. SEAMAN, *Assistant Cashier.*

DIRECTORS.—Albert Seaman, Fred J. Kemp, John W. Smith, John Wahla, John P. McCoy, J. W. Zinger.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$79,973 39	Surplus fund	12,000 00
Real estate mortgages:		Undivided profits, net	4,691 25
Commercial	2,629 00	Reserved for taxes, interest, depreciation, etc.	20,681 11
Savings	212,682 42	Commercial deposits subject to check	78,919 09
Bonds and securities:		Time commercial certificates of deposit	104,923 63
Commercial	102,000 00	Savings deposits (book acc't)	38,578 47
Savings	159,450 00	Savings certificates of deposit	400,178 78
Due from banks in reserve cities:			
Commercial	24,723 86		
Savings	21,201 13		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	47,550 00		
Total cash on hand:			
Commercial	9,263 31		
Savings	5,000 00		
Overdrafts	178 20		
Banking house	1,800 00		
Furniture and fixtures	1,400 00		
Other real estate	22,121 02		
Total	$689,972 33	Total	$689,972 33

No. 363.

THE KEWEENAW SAVINGS BANK, MOHAWK.

Organized January 31, 1907.

J. P. PETERMANN, *President;* W. T. KING, *Vice President;* A. C. MESSNER, *Cashier;* C. F. MORGAN, *Assistant Cashier.*

DIRECTORS.—J. P. Petermann, W. H. Thielman, Otto Sibilsky, R. L. Blight, W. T. King, Maurice Kenel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$73,342 57	Surplus fund	25,000 00
Savings	68,832 49	Undivided profits, net	4,174 22
Real estate mortgages:		Dividends unpaid	540 00
Commercial	10,023 12	Commercial deposits subject to check	267,613 81
Savings	28,956 42	Demand certificates of deposit	553 78
Bonds and securities:		State moneys on deposit	63 25
Commercial	130,135 19	Savings deposits (book acc't)	305,869 76
Savings	172,168 50	Saving certificates of deposit	10,892 10
Due from banks in reserve cities.		Club savings deposits	1,374 31
Commercial	59,746 82	Customers' bonds left with bank for safe keeping	4,200 00
Savings	27,423 83		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	40,300 00		
Total cash on hand:			
Commercial	29,509 54		
Due from banks other than in reserve cities	642 75		
Customers' bonds left with bank for safe keeping	4,200 00		
Total	$645,281 23	Total	$645,281 23

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No. 633.

MOLINE STATE BANK, MOLINE.

Organized May 8, 1919.

ROBERT D. SMITH, *President;* JACOB HAVEMAN, *Vice President and Assistant Cashier;* WALTER F. ROSE, *Cashier*

DIRECTORS.—David G. Thaler, Jacob Haveman, Robert D. Smith, William E. Gray, Albert N. Gietzen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$50,573 20	Surplus fund	6,000 00
Savings	15,830 48	Undivided profits, net	3,535 22
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,905 61
Savings	32,851 74	Commercial deposits subject to check	35,092 00
Bonds and securities:		Savings deposits (book acc't)	70,409 41
Savings	40,000 00	Savings certificates of deposit	25,480 41
Due from banks in reserve cities:		Bills payable	5,000 00
Commercial	16,782 34		
Savings	8,000 00		
Total cash on hand:			
Commercial	2,528 89		
Furniture and fixtures	856 00		
Total	$167,422 65	Total	$167,422 65

No. 318.

DANSARD STATE BANK, MONROE.

Organized August 21, 1905.

One Branch.

BOYEZ DANSARD, *President;* B. FREIDENBERG, G. H. WOOD, O. J. GOLDEN, *Vice Presidents;* AUSTIN SHINEVAR, *Cashier;* ROY J. LIEDEL, JOS. P. FORBES, *Assistant Cashiers;* V. B. MARTON, *Assistant Cashier and Trust Officer.*

DIRECTORS.—Boyez Dansard, B. Freidenberg, G. H. Wood, John Weisel, Oliver J. Golden, Wm. E. Sturn, Fred K. Gekle, Harold Nadeau, Irving Newcomer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$427,241 03	Surplus fund	55,000 00
Savings	459,896 55	Undivided profits, net	16,972 16
Real estate mortgages:		Dividends unpaid	94 00
Commercial	9,225 00	Commercial deposits subject to check	604,158 73
Savings	786,401 49	Certified checks	1,452 00
Bonds and securities:		Due to other banks and bankers	36,727 89
Commercial	148,629 35	Savings deposits (book acc't)	1,342,613 34
Savings	236,187 69	Savings certificates of deposit	229,609 56
Due from Federal Reserve bank:		Club savings deposits	54,859 51
Commercial	61,504 18	Customers' bonds left with bank for safe keeping	19,000 00
Savings	40,000 00	Trust department:	
Due from banks in reserve cities:		Trust deposits—Totals	30,102 23
Commercial	12,487 24		
Savings	89,903 52		
Exchanges for clearing house:			
Commercial	7,972 01		
Total cash on hand:			
Commercial	18,461 91		
Savings	30,000 00		
Overdrafts	422 68		
Premium account	1,800 00		
Banking house	115,000 00		
Furniture and fixtures	81,500 00		
Other real estate	6,000 00		
Customers' bonds left with bank for safe keeping	19,000 00		
Outside checks, and other cash items	1,354 54		
Stock of Federal Reserve bank	7,500 00		
Trust department:			
Cash and due from banks in reserve cities	2,396 76		
Securities	27,705 47		
Total	$2,590,589 42	Total	$2,590,589 42

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No. 321.

THE MONROE STATE SAVINGS BANK, MONROE.

Organized July 5, 1905.

LORING W. LEATHERS, *President;* JESSE H. ROOT, JOS. R. DENNISTON, C. B. SOUTHWORTH, *Vice Presidents;* JOHN F. GUTMANN, *Cashier;* ROBERT C. MEIER, FRED J. FISCHER, IZELLE CONSOR, *Assistant Cashiers.*

DIRECTORS.—C. W. Rau, Loring W. Leathers, C. B. Southworth, Herbert Reisig, John L. Bronson, Jesse H. Root, W. F. Schmidt, Ray C. Dull, John F. Gutmann, Jos. R. Denniston, J. H. Fitch, Jr., H. A. Consor.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,210,222 54	Surplus fund	100,000 00
Real estate mortgages:		Undivided profits, net	37,710 78
Commercial	47,028 36	Reserved for taxes, interest, depreciation, etc.	10,000 00
Savings	432,336 81	Commercial deposits subject to check	1,174,235 72
Bonds and securities:		Demand certificates of deposit	73,821 51
Commercial	37,760 00	Certified checks	14,249 29
Savings	377,500 00	Cashier's checks	1,689 11
Due from banks in reserve cities:		Savings deposits (book acc't)	628,051 56
Commercial	124,421 66	Savings certificates of deposit	182,276 42
Savings	70,881 49	Club savings deposits	39,946 94
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	30,500 00
Savings dept. only	3,050 00		
Exchanges for clearing house:			
Commercial	8,769 31		
Total cash on hand:			
Commercial	37,076 33		
Savings	20,000 00		
Overdrafts	305 42		
Premium account	2,628 41		
Banking house	60,000 00		
Furniture and fixtures	30,000 00		
Other real estate	1 00		
Customers' bonds left with bank for safe keeping	30,500 00		
Total	$2,492,481 33	Total	$2,492,481 33

No. 491.

THE FARMERS STATE BANK, MONTAGUE.

Organized October 20, 1911.

JOHN VANDERWERP, *President;* HERMAN W. RUNZEL, *Vice President;* ADOLPH ANDERSON, *Cashier.*

DIRECTORS.—John Vanderwerp, Herman W. Runzel, William Van Frank, R. H. Fohlbrook, Adolph Anderson, William E. Sweet, Edward T. Rogers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$138,325 59	Surplus fund	12,500 00
Savings	30,480 00	Undivided profits, net	3,094 33
Real estate mortgages:		Commercial deposits subject to check	132,807 68
Commercial	1,422 78	Demand certificates of deposit	6,497 38
Savings	139,325 28	Cashier's checks	799 73
Bonds and securities:		Savings deposits (book acc't)	206,034 15
Savings	121,972 25	Savings certificates of deposit	101,923 73
Due from Federal Reserve bank:		Club savings deposits	3,909 66
Commercial	5,000 00	Customers' bonds left with bank for safe keeping	4,700 00
Savings	29,708 02		
Due from banks in reserve cities:			
Commercial	6,709 44		
Savings	7,503 63		
Total cash on hand:			
Commercial	31 50		
Savings	5,396 37		
Overdrafts	220 37		
Premium account	217 80		
Banking house	3,500 00		
Furniture and fixtures	1,000 00		
Customers' bonds left with bank for safe keeping	4,700 00		
Outside checks, and other cash items	603 63		
Stock of Federal Reserve bank	1,150 00		
Total	$497,266 66	Total	$497,266 66

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No. 511.

THE MONTGOMERY STATE BANK, MONTGOMERY.

Organized June 26, 1912.

GEO. L. TANNER, *President;* C. E. AUKERMAN, *Vice President;* W. B. LASH, *Cashier;* FLORENCE A. HAYNES, *Assistant Cashier.*

DIRECTORS.—Geo. L. Tanner, O. K. Coolman, Henry Haynes, Henry H. Bradley, C. E. Aukerman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$57,936 30	Surplus fund	2,000 00
Savings	24,315 00	Undivided profits, net	2,006 27
Real estate mortgages:		Commercial deposits subject to check	42,031 16
Commercial	5,500 00	Demand certificates of deposit	45,126 83
Savings	9,600 00	Cashier's checks	596 11
Bonds and securities:		Savings deposits (book acc't)	24,034 66
Commercial	28,000 00	Savings certificates of deposit	29,731 97
Savings	13,000 00	Bills payable	7,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	15,700 00
Commercial	12,976 67		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,000 00		
Total cash on hand:			
Commercial	3,701 26		
Savings	1,851 63		
Overdrafts	9 04		
Banking house	4,438 66		
Furniture and fixtures	1,750 84		
Other real estate	4,447 60		
Customers' bonds left with bank for safe keeping	15,700 00		
Total	$188,227 00	Total	$188,227 00

No. 515.

MONTROSE STATE BANK, MONTROSE.

Organized June 28, 1912.

C. FURSTENBERG, *President;* A. B. WOOD, GEO. D. MACKENZIE, *Vice Presidents;* E. W. SWAIN, *Cashier;* M. J. SCHILLINGER, *Assistant Cashier.*

DIRECTORS.—C. Furstenberg, M. S. Russell, Arnott B. Wood, Geo. D. MacKenzie, Geo. Bower, Jr., O. H. Smith, C. R. Hovey, E. W. Swain, A. H. Stevens.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$75,182 36	Surplus fund	10,000 00
Savings	25,485 18	Undivided profits, net	5,295 83
Real estate mortgages:		Dividends unpaid	24 00
Commercial	31,071 86	Commercial deposits subject to check	94,156 59
Savings	98,185 68	Demand certificates of deposit	35,191 90
Bonds and securities:		Savings deposits (book acc't)	133,345 92
Commercial	28,000 00	Savings certificates of deposit	61,709 08
Savings	54,679 55	Customers' bonds left with bank for safe keeping	5,250 00
Due from banks in reserve cities:			
Commercial	15,038 63		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	23,700 00		
Total cash on hand:			
Commercial	4,490 81		
Overdrafts	289 25		
Banking house	2,800 00		
Furniture and fixtures	800 00		
Customers' bonds left with bank for safe keeping	5,250 00		
Total	$364,973 32	Total	$364,973 32

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No. 746.

FIRST STATE SAVINGS BANK, MORENCI.

Organized July 22, 1927.

G. H. RORICK, *President;* C. M. RORICK, *Vice President;* A. A. THOMPSON, *Cashier;* IRA G. METCALF, A. A. WEBSTER, *Assistant Cashiers.*
DIRECTORS.—G. H. Rorick, C. F. Buck, C. R. Kellogg, C. M. Rorick, A. V. Foster, A. A. Kennedy, A. A Thompson, Ira G. Metcalf, H. L. Kennedy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$550,111 56	Surplus fund	28,000 00
Savings	51,280 00	Undivided profits, net	6,963 04
Real estate mortgages:		Commercial deposits subject to check	372,717 28
Commercial	33,330 00	Time commercial certificates of deposit	216,623 59
Savings	313,205 84	Savings deposits (book acc't)	284,462 31
Bonds and securities:		Savings certificates of deposit	313,898 56
Savings	182,343 84	Club savings deposits	4,964 80
Due from banks in reserve cities:			
Commercial	69,539 16		
Savings	53,776 33		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	16,250 00		
Total cash on hand:			
Commercial	10,000 00		
Savings	4,244 51		
Overdrafts	1,731 45		
Banking house	24,000 00		
Furniture and fixtures	10,772 00		
Other real estate	6,440 19		
Outside checks, and other cash items	604 70		
Total	$1,327,629 58	Total	$1,327,629 58

No. 551.

THE MORLEY STATE BANK, MORLEY.

Organized June 20, 1914.

CHESTER L. CRIMMINS, *President;* WM. F. TURNER, JOHN W. LATIMER, *Vice Presidents;* KENNETH W. TURNER, *Cashier;* VICTOR O. WATERS, *Assistant Cashier.*
DIRECTORS.—Chester L. Crimmins, Byron S. Davenport, John W. Latimer, Wm. F. Turner, K. W. Turner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,072 31	Surplus fund	10,000 00
Savings	11,950 23	Undivided profits, net	921 78
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,894 90
Commercial	6,750 00	Commercial deposits subject to check	45,227 37
Savings	27,839 28	Demand certificates of deposit	65,417 46
Bonds and securities:		Cashier's checks	725 16
Commercial	28,500 00	State moneys on deposit	10,000 00
Savings	42,350 00	Savings deposits (book acc't)	83,492 12
Due from banks in reserve cities:		Savings certificates of deposit	11,378 27
Commercial	17,228 81	Club savings deposits	1,906 05
Savings	5,000 00	Customers' bonds left with bank for safe keeping	2,400 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,150 00		
Total cash on hand:			
Commercial	2,514 98		
Savings	2,486 93		
Banking house	7,500 00		
Furniture and fixtures	3,300 00		
Other real estate	9,320 57		
Due from banks other than in reserve cities	5,000 00		
Customers' bonds left with bank for safe keeping	2,400 00		
Total	$253,363 11	Total	$253,363 11

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No. 763.

MORRICE STATE BANK, MORRICE.

Organized September 12, 1929.

SETH Q. PULVER, *President;* A. L. BEARD, *Vice President;* LUCEINE SCRIBNER, *Vice President and Auditor;* HARRY E. DAVIS, *Cashier.*

DIRECTORS.—W. L. Radtke, Ed. Dippy, James Cunningham, Seth Q. Pulver, A. L. Beard, Luceine Scribner, Harry E. Davis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$33,653 45	Surplus fund	5,000 00
Real estate mortgages:		Commercial deposits subject to check	42,954 18
Savings	6,330 00	Certified checks	1 00
Bonds and securities:		Cashier's checks	132 28
Commercial	6,000 00	Savings deposits (book acc't)	6,675 80
Savings	25,600 00	Savings certificates of deposit	24,721 11
Due from banks in reserve cities:			
Commercial	20,490 64		
Total cash on hand:			
Commercial	4,313 43		
Expenses, interest and taxes paid exceeding earnings	13 49		
Banking house	1,500 00		
Furniture and fixtures	1,271 91		
Due from banks other than in reserve cities	311 45		
Total	$99,484 37	Total	$99,484 37

No. 222.

CITIZENS SAVINGS BANK, MT. CLEMENS.

Organized February 6, 1900.

ROBERT M. ALLAN, *Chairman of the Board.*

H. J. MCGILL, *President;* O. C. LUNGERHAUSEN, S. J. DALBY, LESLIE ULLRICH, WM. H. FLORY, HAROLD C. ENGLUND, *Vice Presidents;* R. W. EPPLER, *Cashier;* A. F. FRAZHER, VIRGIL MERCER, *Assistant Cashiers;* NEIL BENNETT, *Auditor.*

DIRECTORS.—R. M. Allan, John C. Bannow, S. J. Dalby, Chas. E. Doll, Gordon Fearnley, Jas. G. Holland, J. S. Paganetti, H. J. McGill, Chas. G. Niemetta, Frank W. Priehs, Paul W. Schanher, A. N. Richards, Paul J. Ullrich, Leslie Ullrich, Arthur J. Warren, O. C. Lungerhausen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$1,280,409 15	Surplus fund	250,000 00
Savings	909,334 34	Undivided profits, net	88,192 51
Real estate mortgages:		Dividends unpaid	22 00
Commercial	80,285 35	Reserved for taxes, interest, depreciation, etc.	58,138 34
Savings	2,212,046 09	Commercial deposits subject to check	791,952 88
Bonds and securities:		Demand certificates of deposit	231,960 10
Commercial	5,000 00	Certified checks	865 20
Savings	1,557,967 63	Cashier's checks	14,544 53
Due from Federal Reserve bank:		Due to other banks and bankers	216,801 46
Commercial	96,338 53	State moneys on deposit	254,550 55
Savings	146,000 00	Savings deposits (book acc't)	3,951,322 36
Due from banks in reserve cities:		Savings certificates of deposit	925,589 04
Commercial	466,922 65	Club savings deposits	24,885 21
Savings	48,021 91	Customers' acceptances and letters of credit	1,189 82
Exchanges for clearing house:		Other liabilities	5,915 50
Commercial	4,188 16		
Total cash on hand:			
Commercial	156,932 93		
Overdrafts	2,809 50		
Banking house	208,913 33		
Other real estate	73,824 80		
Due from banks other than in reserve cities	38,832 75		
Outside checks, and other cash items	3,002 38		
Stock of Federal Reserve bank	25,100 00		
Total	$7,315,929 50	Total	$7,315,929 50

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MACOMB COUNTY TRUST COMPANY, MOUNT CLEMENS.
Organized May 13, 1929.

CHAS. G. NIEMETTA, *President;* HARRY E. BEECHER, HENRY O. CHAPOTON, HIRAM J. MCGILL, HARRY J. DIEHL, *Vice Presidents;* MACY E. WATKINS, *Vice President and Trust Officer.* CLARENCE F. BARCK, *Auditor.*

DIRECTORS.—Chas. G. Niemetta, Harry E. Beecher, Henry O. Chapoton, Hiram J. McGill, Harry J. Diehl, Macy E. Watkins, Louis W. Pingel, Fred J. Cromie, Edw. J. Schoenherr, Henry J. Bohn, Edward A. Heine, Wm. T. Kelly, Spencer J. Dalby, John C. Bannow, Harry S. Donaldson, Bert V. Nunneley, Chas. R. Walters, Jacob Hoffman, Paul Barker, Levant E. Bedell, Frank E. Van Agen.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$150,000 00
Time	$255,748 45	Surplus fund	46,515 75
Loans on real estate mortgages:		Reserve for taxes, etc.	150 00
In office	71,983 72	Trust deposits	21,770 82
Other loans	145,000 00	Certificates of deposit	421,611 33
Bonds:		Bills payable	75,000 00
In office	150,060 00	Accrued interest	144 72
With state treasurer	75,000 00	Other liabilities	20 50
Advances to trusts	424 75		
Furniture and fixtures	3,091 23		
Due from other banks and bankers	13,264 92		
Expenses exceeding earnings	640 05		
Total	$715,213 12	Total	715,213 12

No. 51.

THE MOUNT CLEMENS SAVINGS BANK, MOUNT CLEMENS.
Organized May 30, 1877.

HENRY O. CHAPOTON, *President;* GEORGE A. CHAMBERS, EMORY T. NUNNELY, *Vice Presidents;* EDWARD A. HEINE, *Cashier;* WALTER A. WILLIAMS, JACOB H. ULLRICH, HUDSON E. ROOD, *Assistant Cashiers.*

DIRECTORS.—Emory T. Nunnely, George A. Chambers, Henry G. Berry, Henry O. Chapoton, William T. Kelley Walter J. Dalby, Frank J. Kendrick, Edward A. Heine, Bert V. Nunnely,

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$500,000 00
Commercial	$1,058,197 94	Surplus fund	200,000 00
Savings	300,282 06	Undivided profits, net	74,657 56
Real estate mortgages:		Dividends unpaid	400 00
Commercial	110,761 89	Reserved for taxes, interest, depreciation, etc.	38,111 02
Savings	2,491,342 67	Commercial deposits subject to check	735,230 85
Bonds and securities:		Demand certificates of deposit	272,490 02
Savings	709,542 91	Certified checks	144 02
Due from banks in reserve cities:		Cashier's checks	14,464 47
Commercial	118,925 76	Due to other banks and bankers	1,000 00
Savings	490,994 77	Savings deposits (book acc't)	4,310,327 48
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	20,000 00
Savings dept. only	328,225 38		
Exchanges for clearing house:			
Commercial	5,958 79		
Savings	101 50		
Total cash on hand:			
Commercial	71,935 46		
Savings	9,838 19		
Overdrafts	339 35		
Banking house	350,000 00		
Furniture and fixtures	43,121 98		
Other real estate	75,655 87		
Outside checks, and other cash items	1,600 90		
Total	$6,166,825 42	Total	$6,166,825, 42

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No. 735.

MOUNT MORRIS STATE BANK, MOUNT MORRIS.

Organized January 24, 1927.

A. M. DAVISON, *President;* JESSEL HARDY, *Vice President;* JAMES JOY, *Cashier;* L. E. PAILTHORP, *Assistant Cashier;* E. C. REID, *Auditor.*

DIRECTORS.—A. M. Davison, Mathew Davison, Jessel Hardy, John M. Greissell, John G. Windiate, P. F. Slattery, James Joy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$68,112 88	Surplus fund	5,000 00
Savings	43,305 73	Undivided profits, net	3,763 92
Real estate mortgages:		Commercial deposits subject to check	84,545 00
Commercial	9,936 77	Certified checks	17 50
Savings	89,491 89	Savings deposits (book acc't)	150,165 46
Bonds and securities:		Savings certificates of deposit	29,695 19
Savings	31,575 00	Club savings deposits	4,664 77
Due from banks in reserve cities:			
Commercial	8,956 91		
Savings	10,000 00		
Total cash on hand:			
Commercial	2,000 00		
Savings	11,757 05		
Overdrafts	68 18		
Furniture and fixtures	14,244 24		
Other real estate	13,403 19		
Total	$302,851 84	Total	$302,851 84

No. 170.

EXCHANGE SAVINGS BANK, MOUNT PLEASANT.

Organized March 5, 1894.

W. E. LEWIS, *President;* E. O. HARRIS, C. S. LARZELERE, A. J. TILMANN, *Vice Presidents;* C. W. RICHES, *Cashier;* J. W. JOHNSON, W. S. HORN, *Assistant Cashiers.*

DIRECTORS.—W. E. Lewis, E. O. Harris, Jas. E. Johnson, A. J. Tilmann, C. S. Larzelere, C. W. Riches.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$338,201 51	Surplus fund	32,500 00
Savings	116,755 78	Undivided profits, net	11,632 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	25,520 58
Commercial	23,362 69	Commercial deposits subject to check	414,171 67
Savings	224,840 63	Demand certificates of deposit	20,500 40
Bonds and securities:		Certified checks	252 50
Commercial	131,000 00	Cashier's checks	527 25
Savings	324,400 00	Savings deposits (book acc't)	600,442 29
Due from Federal Reserve bank:		Savings certificates of deposit	220,232 64
Commercial	46,729 82	Club savings deposits	27,308 06
Savings	22,000 00	Customers' bonds left with bank for safe keeping	81,486 00
Due from banks in reserve cities:			
Savings	104,902 63		
Exchanges for clearing house:			
Commercial	542 69		
Savings	10 00		
Total cash on hand:			
Commercial	15,475 85		
Savings	7,387 57		
Overdrafts	114 33		
Banking house	15,750 00		
Furniture and fixtures	8,000 00		
Other real estate	21,103 18		
Customers' bonds left with bank for safe keeping	81,486 00		
Outside checks, and other cash items	10 80		
Stock of Federal reserve bank	2,500 00		
Total	$1,484,573 48	Total	$1,484,573 48

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No. 277.

ISABELLA COUNTY STATE BANK, MT. PLEASANT.

Organized June 17, 1903.

J. S. WEIDMAN, JR., *President;* PETER F. BREIDENSTEIN, E. S. WEIDMAN, ROBERT M. WEIDMAN, *Vice Presidents;* JOHN W. BENFORD, *Cashier;* J. ELMER GRAHAM, HARRY L. THIERS, KATHERINE A. FRASER, *Assistant Cashiers.*

DIRECTORS.—Peter F. Breidenstein, Robert M. Weidman, John W. Benford, John J. Walkington, J. S. Weidman, Jr., F. G. Thiers, E. S. Weidman, Ed. J. Dittmann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$376,262 14	Surplus fund	33,000 00
Savings	72,643 48	Undivided profits, net	14,349 28
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	21,054, 60
Commercial	27,876 68	Commercial deposits subject to check	490,729 45
Savings	434,912 37	Demand certificates of deposit	37,542 30
Bonds and securities:		Certified checks	984 00
Savings	575,640 00	Cashier's checks	430 86
Due from Federal Reserve bank:		Due to other banks and bankers	48,890 42
Commercial	92,304 51	Savings deposits (book acc't)	843,793 54
Savings	58,357 26	Savings certificates of deposit	369,817 57
Due from banks in reserve cities:		Club savings deposits	7,948 85
Commercial	103,336 96	Customers' bonds left with bank for safe keeping	103,890 00
Savings	70,058 99		
Exchanges for clearing house:			
Commercial	7,081 09		
Savings	150 82		
Total cash on hand:			
Commercial	38,139 56		
Savings	9,797 04		
Overdrafts	661 22		
Banking house	20,000 00		
Furniture and fixtures	6,000 00		
Other real estate	6,614 81		
Due from banks other than in reserve cities	26,000 00		
Customers' bonds left with bank for safe keeping	103,890 00		
Outside checks, and other cash items	3 94		
Stock of Federal Reserve bank	2,700 00		
Total	$2,032,430 87	Total	$2,032,430 87

No. 453.

THE PEOPLES STATE BANK, MUNISING.

Organized May 7, 1910.

FRED S. CASE, *President;* H. H. MCMILLAN, *Vice President and Cashier;* VERNON A. FLORIA, *Assistant Cashier.*

DIRECTORS.—Fred S. Case, Frank Hausler, H. H. McMillan, R. W. Nebel, Wellington C. Tate.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$97,127 01	Surplus fund	15,000 00
Savings	15,819 16	Undivided profits, net	2,709 04
Real estate mortgages:		Dividends unpaid	30 00
Savings	21,347 71	Reserved for taxes, interest, depreciation, etc.	19,600 00
Bonds and securities:		Commercial deposits subject to check	101,049 83
Commercial	27,000 00	Certified checks	1,771 09
Savings	172,500 00	Cashier's checks	681 69
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	18,250 64	Savings deposits (book acc't)	194,605 61
Savings	6,164 12	Savings certificates of deposit	25,264 88
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	5,212 90
Savings dept. only	12,850 00		
Exchanges for clearing house:			
Commercial	211 51		
Total cash on hand:			
Commercial	5,017 27		
Savings	8,000 00		
Overdrafts	62		
Banking house	12,000 00		
Furniture and fixtures	4,637 00		
Total	$400,925 04	Total	$400,925 04

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No. 694.

FARMERS STATE BANK, MUNITH.

Organized June 14, 1922.

WILLIAM E. FLEMING, *President;* O F. MOECKEL, *Vice President;* F. W. FORD, *Cashier.*
DIRECTORS.—William E. Fleming, John G. Harr, O. F. Moeckel, E. A. Parks, Vern R. Weeks, J. S. Leece, Charles Pickett.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$59,851 67	Surplus fund	5,700 00
Savings	35,878 23	Undivided profits, net	2,401 35
Real estate mortgages:		Commercial deposits subject to check	45,751 07
Savings	8,348 92	Demand certificates of deposit	5,000 00
Bonds and securities:		Cashier's checks	585 64
Commercial	10,000 00	Savings deposits (book acc't)	70,793 40
Savings	36,020 00	Savings certificates of deposit	17,364 82
Due from banks in reserve cities:		Club savings deposits	97 27
Commercial	15,700 94	Bills payable	14,000 00
Savings	3,392 16		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,450 00		
Total cash on hand:			
Commercial	1,491 34		
Savings	1,500 00		
Overdrafts	27 00		
Banking house	3,583 44		
Furniture and fixtures	1,374 94		
Other real estate	3,074 91		
Total	$186,693 55	Total	$186,693 55

BANKERS TRUST COMPANY, MUSKEGON.

Organized August 14, 1920.

HENRY E. LANGELAND, *Chairman of the Board.*
HAROLD MCB. THURSTON, *President;* JOHN G. EMORY, JR., F. M. BREUNINGER, FRANK V. BURROWS, *Vice Presidents;* OTTO L. GODFREY, *Vice President and Title Officer;* FRANK W. GARBER, *Treasurer;* JOHN H. VAN ANDEL, JOHN F. FOSTER, *Assistant Treasurers;* PAUL R. HUGHES, *Secretary and Trust officer;* C. E. ALBERTS, J. M. HERMAN, *Assistant Secretaries.*
DIRECTORS.—Harold McB. Thurston, J. Arthur Dratz, F. M. Breuninger, Henry E. Langeland, Sr., Frank W. Garber, John G. Emory, Jr., E. A. Larson, Frank V. Burrows, R. R. Beardsley, J. A. Billinghurst, Harry E. Brown, G. C. Chaddock, Geo. E. Covell, J. L. Gillard, H. E. Langeland, Jr., Adam Pyle, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Collateral loans:		Capital stock paid in	$150,000 00
Time	$1,070 00	Surplus fund	75,000 00
Demand	15,799 96	Undivided profits (less expenses, interest and taxes paid)	17,952 66
Loans on real estate mortgages:		Reserve for taxes, etc.	36,613 67
In office	1,769,400 00	Trust deposits	114,389 02
With state treasurer	78,050 00	Escrow deposits	93 56
Bonds:		Debentures	42,907 29
In office	29,437 00	First mortgage bonds payable	1,716,850 00
Real estate owned	21,296 56	Certificates of deposit	29,100 00
Real state mortgages to secure debentures	46,450 00	Bills payable	25,000 00
Advances to trusts	104,524 34	Other liabilities	52,339 67
Furniture and fixtures	10,666 09		
Banking house	85,000 00		
Due from other banks and bankers	35,082 83		
Cash	3,943 77		
Items in transit	139 50		
Other assets	59,387 82		
Total	$2,260,245 87	Total	$2,260,245 87

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No. 605.

MUSKEGON SAVINGS BANK, MUSKEGON.

Organized December 14, 1887. Reorganized December 14, 1917.

One Branch.

F. E. HAMMOND, *President;* PAUL S. MOON, E. B. DAKE, *Vice Presidents;* F. M. BREUNINGER, *Cashier;* BART D. BUCK, *Assistant Cashier.*

DIRECTORS.—F. E. Hammond, Paul S. Moon, C. N. Sessions, F. M. Breuninger, E. B. Dake, Archibald Hadden, Roy E. Alberts, Bart D. Buck.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$207,089 47	Surplus fund	75,000 00
Savings	155,871 23	Undivided profits, net	77,227 50
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	11,109 76
Savings	858,161 97	Commercial deposits subject to check	451,099 66
Bonds and securities:		Demand certificates of deposit	149,157 94
Commercial	364,800 00	Certified checks	458 39
Savings	405,000 00	Savings deposits (book acc't)	1,471,383 65
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	5,900 00
Commercial	25,156 41		
Savings	98,206 41		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	35,000 00		
Total cash on hand:			
Commercial	43,378 60		
Savings	83,056 93		
Overdrafts	28 77		
Banking house	84,000 00		
Furniture and fixtures	9,500 00		
Other real estate	16,187 11		
Customers' bonds left with bank for safe keeping	5,900 00		
Total	$2,391,336 90	Total	$2,391,336 90

No. 715.

PEOPLES STATE BANK FOR SAVINGS, MUSKEGON.

Organized March 12, 1924.

One Branch.

FRANK S. COLEMAN, *Chairman of the Board.*

THOMAS B. BENNETT, *President;* J. HARRY BODINE, *Executive Vice President;* HENRY L. GWATKIN, FRED L. FLANDERS, A. B. POPPEN, *Vice Presidents;* I. H. HAMILTON, *Cashier;* J. R. D'ANJOU, HENRY WORKMAN, *Assistant Cashiers.*

DIRECTORS.—Thomas B. Bennett, J. O. Berglund, Frank S. Coleman, Martin Frissel, W. Frank Murray, Olaf Olson, A. B. Poppen, F. A. Runzel, N. G. Vanderlinde, Fred L. Flanders, Henry L. Gwatkin, Harvey W. Clover, J. Harry Bodine, F. E. Lovelace, W. G. Turner, Wm. E. Thornton.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$1,295,570 53	Surplus fund	150,000 00
Savings	235,992 87	Undivided profits, net	60,871 39
Real estate mortgages:		Dividends unpaid	2 60
Commercial	13,032 52	Reserved for taxes, interest, depreciation, etc.	30,000 00
Savings	486,137 74	Commercial deposits subject to check	981,771 37
Bonds and securities:		Demand certificates of deposit	9,070 95
Savings	603,340 00	Certified checks	12 50
Due from banks in reserve cities:		Cashier's checks	10,250 58
Commercial	79,222 96	State moneys on deposit	25,000 00
Savings	108,126 65	Savings deposits (book acc't)	1,093,497 50
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	527,475 37
Savings dept. only	15,450 00		
Total cash on hand:			
Commercial	24,954 01		
Savings	52,472 23		
Overdrafts	157 92		
Banking house	225,000 00		
Furniture and fixtures	25,722 89		
Other real estate	19,244 17		
Outside checks, and other cash items	3,527 77		
Total	$3,187,952 26	Total	$3,187,952 26

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No. 564.

THE FIRST STATE SAVINGS BANK, MUSKEGON HEIGHTS.

Organized July 30, 1914.

C. B. W. CUNNINGHAM, *President;* WILLIAM ROWAN, JR., HENRY E. MORTON, W. J. CARL, *Vice Presidents;* L. A. WAGNER, *Vice President and Cashier;* H. W. PEARMAN, *Assistant Cashier.*

DIRECTORS.—C. B. W. Cunningham, W. J. Carl, Henry E. Morton, William Rowan, Jr., R. T. Jarvis, F. J. Meister, H. R. Jesson, Martin Schoenberg, Adam Pyle, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$444,600 65	Surplus fund	60,000 00
Savings	247,572 45	Undivided profits, net	3,040 22
Real estate mortgages:		Dividends unpaid	35 00
Commercial	11,716 68	Commercial deposits subject to check	585,264 95
Savings	229,444 62	Certified checks	4,819 65
Bonds and securities:		Cashier's checks	11,837 07
Commercial	144,282 82	State moneys on deposit	5,000 00
Savings	107,353 66	Time commercial certificates of deposit	79,467 66
Due from banks in reserve cities:		Savings deposits (book acc't)	567,739 04
Commercial	102,831 74	Savings certificates of deposit	522 77
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	50,000 00
Savings dept. only	45,000 00	Customers' bonds left with bank for safe keeping	33,300 00
Exchanges for clearing house:			
Commercial	4,896 23		
Total cash on hand:			
Commercial	30,097 19		
Savings	30,000 00		
Overdrafts	940 10		
Banking house	30,551 35		
Furniture and fixtures	15,553 42		
Other real estate	22,885 45		
Customers' bonds left with bank for safe keeping	33,300 00		
Total	$1,501,026 36	Total	$1,501,026 36

No. 762.

NASHVILLE STATE BANK, NASHVILLE.

Organized August 14, 1929.

C. L. GLASGOW, *President;* W. A. VANCE, *Vice President;* C. H. TUTTLE, *Vice President and Cashier;* H. D. WOTRING, H. B. ANDREWS, *Assistant Cashiers.*

DIRECTORS.—C. L. Glasgow, W. A. Vance, C. H. Tuttle, H. D. Wotring, E. T. Morris, W. G. Hyde, E. C. Kraft, F C. Lentz, H. C. Zuschnitt, Menno Wenger, H. B. Andrews.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$65,000 00
Commercial	$139,979 94	Surplus fund	18,500 00
Savings	170,086 14	Undivided profits, net	15,828 73
Real estate mortgages:		Dividends unpaid	90 00
Commercial	62,033 05	Reserved for taxes, interest, depreciation, etc.	5,000 00
Savings	382,666 88	Commercial deposits subject to check	129,239 75
Bonds and securities:		Demand certificates of deposit	79,255 82
Commercial	26,000 00	Cashier's checks	702 64
Savings	135,800 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	724,268 75
Commercial	24,579 59	Savings certificates of deposit	63,276 47
Savings	99,418 44		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,300 00		
Total cash on hand:			
Commercial	8,788 33		
Savings	5,000 00		
Overdrafts	4 07		
Banking house	20,000 00		
Furniture and fixtures	9,735 00		
Other real estate	16,770 72		
Total	$1,106,162 16	Total	$1,106,162 16

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No. 439.

THE NEGAUNEE STATE BANK, NEGAUNEE.

Organized August 24, 1909.

FRANK A. BELL, *President;* THOMAS CONNORS, *Vice President;* THOMAS PASCOE, *Cashier;* Y. S. HEINONEN, *Assistant Cashier.*

DIRECTORS.—Frank A. Bell, Thomas Connors, Thomas Pascoe, John Huhtala, John E. Nelson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$192,028 03	Surplus fund	30,000 00
Savings	120,267 22	Undivided profits, net	4,770 30
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Commercial	31,657 00	Commercial deposits subject to check	161,755 68
Savings	47,364 09	Cashier's checks	2,260 94
Bonds and securities:		State moneys on deposit	25,000 00
Commercial	24,647 85	Savings deposits (book acc't)	381,699 52
Savings	217,583 01	Savings certificates of deposit	7,927 98
Due from banks in reserve cities:		Club savings deposits	7,806 20
Commercial	4,302 26	Bills payable	47,000 00
Savings	9,142 64	Customers' bonds left with bank for safe keeping	2,150 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,050 00		
Exchanges for clearing house:			
Commercial	15,351 72		
Savings	6,000 00		
Total cash on hand:			
Commercial	4,648 28		
Savings	18,083 16		
Overdrafts	301 26		
Premium account	900 00		
Banking house	23,301 20		
Furniture and fixtures	1,698 80		
Other real estate	394 10		
Customers' bonds left with bank for safe keeping	2,150 00		
Total	$721,870 62	Total	$721,870 62

No. 368.

THE FIRST STATE BANK, NEWAYGO.

Organized March 17, 1907.

J. B. JOHN, *Chairman of the Board.*

M. F. HATCH, *President;* W. A. ANSORGE, N. J. CHRISTENSON, *Vice Presidents;* D. L. KELLEY, *Cashier;* LOUIS F. ECKARD, *Auditor*

DIRECTORS.—M. F. Hatch, R. E. Kincaid, N. J. Christenson, W. A. Ansorge, J. B. John, D. L. Kelley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$130,616 70	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	33,290 76
Savings	136,776 49	Commercial deposits subject to check	195,958 70
Bonds and securities:		Demand certificates of deposit	39 50
Savings	408,400 22	Savings deposits (book acc't)	379,246 08
Due from banks in reserve cities:		Savings certificates of deposit	212,327 16
Commercial	83,686 37	Customers' bonds left with bank for safe keeping	45,250 00
Savings	51,027 78		
Total cash on hand:			
Commercial	10,000 00		
Savings	21,877 30		
Overdrafts	3 55		
Banking house	9,918 79		
Furniture and fixtures	5,655 00		
Other real estate	2,900 00		
Customers' bonds left with bank for safe keeping	45,250 00		
Total	$906,112 20	Total	$906,112 20

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No. 690.

CITIZENS STATE SAVINGS BANK, NEW BALTIMORE.

Organized March 30, 1922.

H. J. McGILL, *President;* H. E. BEECHER, H. S. DONALDSON, *Vice Presidents;* L. W. PINGEL, *Vice President and Cashier;* MIGNON M. ROSE, *Assistant Cashier.*

DIRECTORS.—H. E. Beecher, J. S. Paganetti, W. J. Dalby, William Lehner, H. J. Matthews, H. J. McGill, P. F. H. Schars, H. S. Donaldson, B. V. Nunneley, L. W. Pingel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$85,971 71	Surplus fund	30,000 00
Savings	32,807 25	Undivided profits, net	11,539 92
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,728 15
Savings	262,804 97	Commercial deposits subject to check	120,917 97
Bonds and securities:		Cashier's checks	1,394 06
Commercial	14,000 00	Savings deposits (book acc't)	480,960 88
Savings	218,940 00	Savings certificates of deposit	43,291 44
Due from Federal Reserve bank:		Club savings deposits	3,931 60
Commercial	10,164 96		
Savings	16,000 00		
Due from banks in reserve cities:			
Commercial	42,720 72		
Total cash on hand:			
Commercial	8,276 53		
Savings	6,000 00		
Overdrafts	68 76		
Banking house	13,800 00		
Furniture and fixtures	4,748 75		
Due from banks other than in reserve cities	5,000 00		
Outside checks, and other cash items	810 37		
Stock of Federal Reserve bank	1,650 00		
Total	723,764 02	Total	$723,764 02

No. 399.

THE NEWBERRY STATE BANK, NEWBERRY.

Organized May 14, 1908.

FRANK P. BOHN, *President;* L. H. FEAD, W. G. FRETZ, *Vice President;* A. A. MATTSON, *Cashier;* HELEN FORBES, *Assistant Cashier.*

DIRECTORS.—Frank P. Bohn, W. G. Fretz, E. L. Fretz, Matt Surrell, Andrew Westin, A. A. Mattson, A. L. Sayles, W. T. Murphy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$327,037 18	Surplus fund	22,000 00
Savings	171,753 28	Undivided profits, net	25,270 40
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,569 38
Savings	141,574 36	Commercial deposits subject to check	391,563 51
Bonds and securities:		Demand certificates of deposit	436 00
Commercial	85,674 50	Certified checks	300 32
Savings	125,390 00	Cashier's checks	2,131 24
Due from banks in reserve cities:		State moneys on deposit	25,000 00
Commercial	56,236 02	Savings deposits (book acc't)	484,790 58
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	26,464 38
Savings dept. only	70,850 00	Club savings deposits	4,458 75
Total cash on hand:		Customers' bonds left with bank for safe keeping	1,150 00
Commercial	16,663 38		
Savings	6,146 01		
Overdrafts	2,372 59		
Premium account	131 25		
Banking house	13,000 00		
Furniture and fixtures	2,577 98		
Other real estate	12,407 07		
Customers' bonds left with bank for safe keeping	1,150 00		
Outside checks, and other cash items	3,170 94		
Total	$1,036,134 56	Total	$1,036,134 56

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No. 585.

PEOPLES STATE BANK, NEW BOSTON.

Organized June 21, 1916.

F. J. GRANDFIELD, *President;* NICK ELDRED, *Vice President;* FRANK H. CLARK, *Cashier;* WM. W. AMERMAN, *Assistant Cashier;* NICK ELDRED, C. H. REISER, *Auditors.*
DIRECTORS.—F. J. Grandfield, Nick Eldred, Franklin L. Robbe, Frank H. Clark, C. H. Reiser.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$35,721 02	Surplus fund	20,000 00
Savings	28,690 00	Undivided profits, net	6,749 79
Real estate mortgages:		Dividends unpaid	50 00
Commercial	4,519 53	Commercial deposits subject to check	63,004 62
Savings	241,760 00	Savings deposits (book acc't)	514,029 71
Bonds and securities:		Savings certificates of deposit	23,060 75
Commercial	2,000 00		
Savings	194,399 01		
Due from banks in reserve cities:			
Commercial	34,367 56		
Savings	47,265 54		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,500 00		
Total cash on hand:			
Commercial	13,484 76		
Savings	10,000 00		
Overdrafts	17 45		
Banking house	13,000 00		
Furniture and fixtures	3,170 00		
Other real estate	7,000 00		
Total	$646,894 87	Total	$646,894 87

No. 641.

NEW BUFFALO STATE BANK, NEW BUFFALO.

Organized April 16, 1920.

J. H. KNIGHT, *President;* H. W. GOWDY, *Vice President;* WM. E. ELDRIDGE, *Cashier;* J. MARTIN LITTLEJOHN, *Assistant Cashier.*
DIRECTORS.—F. L. Schrader, H. W. Gowdy, J. H. Knight, Jas M. Rose, Joseph Marx, Wm. E. Eldridge.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$51,475 29	Surplus fund	12,000 00
Savings	26,956 00	Undivided profits, net	2,695 65
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Commercial	1,000 00	Commercial deposits subject to check	152,595 78
Savings	35,503 00	Cashier's checks	2,779 06
Bonds and securities:		Savings deposits (book acc't)	162,358 90
Commercial	64,982 50	Savings certificates of deposit	5,674 66
Savings	75,798 75	Club savings deposits	5,505 22
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	50 00
Commercial	28,667 36		
Savings	22,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Total cash on hand:			
Commercial	15,320 66		
Savings	3,281 03		
Overdrafts	24 24		
Premium account	20 44		
Banking house	16,000 00		
Furniture and fixtures	8,000 00		
Other real estate	5,580 00		
Customers' bonds left with bank for safe keeping	50 00		
Total	$364,659 27	Total	$364,659 27

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No. 245.

NEW HAVEN SAVINGS BANK, NEW HAVEN.

Organized August 28, 1901.

H. J. McGILL, *President;* NEIL E. REID, O. C. LUNGERHAUSEN, *Vice Presidents;* ROY D. CARL, *Cashier;* NETTIE B. JOURE, *Assistant Cashier.*

DIRECTORS.—O. C. Lungerhausen, W. D. Begrow, T. K. McInnis, Joe Graff, Harry Beecher, Neil E. Reid, Russell S. Kendrick, Jas. C. Gillett, Roy D. Carl, H. J. McGill.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$32,261 35	Surplus fund	30,000 00
Savings	94,261 91	Undivided profits, net	5,393 05
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,000 00
Commercial	20,399 70	Commercial deposits subject to check	81,656 08
Savings	107,857 80	Demand certificates of deposit	34,242 08
Bonds and securities:		Certified checks	13 80
Commercial	63,805 75	Cashier's checks	1,278 29
Savings	102,783 32	Savings deposits (book acc't)	362,646 61
Due from Federal Reserve bank:		Club savings deposits	6,344 05
Commercial	7,763 05	Customers' bonds left with bank for safe keeping	4,150 00
Savings	9,974 39		
Due from banks in reserve cities:			
Commercial	15,000 00		
Savings	44,957 07		
Total cash on hand:			
Commercial	3,000 00		
Savings	5,579 93		
Overdrafts	1 13		
Furniture and fixtures	750 00		
Other real estate	39,460 06		
Customers' bonds left with bank for safe keeping	4,150 00		
Outside checks, and other cash items	68 50		
Stock of Federal Reserve bank	1,650 00		
Total	$553,723 96	Total	$553,723 96

No. 737.

STATE BANK OF NEW LOTHROP, NEW LOTHROP.

Organized April 27, 1927.

W. F. GALLAGHER, *President;* ARTHUR J. HANCHETT, *Vice President;* BERNARD KILDEA, *Cashier.* VERA I. WALWORTH, *Assistant Cashier.*

DIRECTORS.—W. F. Gallagher, W. A. Rosenkrans, E. T. Sidney, Arthur J. Hanchett, Wm. Streng, Joseph Wendling, Bernard Kildea.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$134,367 24	Surplus fund	6,350 00
Savings	29,265 28	Commercial deposits subject to check	36,672 70
Real estate mortgages:		Demand certificates of deposit	113,365 21
Savings	46,073 76	Savings deposits (book acc't)	107,909 41
Bonds and securities:		Savings certificates of deposit	11,645 68
Savings	27,200 00		
Due from banks in reserve cities:			
Commercial	12,952 14		
Savings	18,100 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,050 00		
Exchanges for clearing house:			
Commercial	49 95		
Total cash on hand:			
Commercial	9,495 67		
Overdrafts	469 78		
Expenses, interest and taxes paid exceeding earnings	411 99		
Banking house	5,000 00		
Furniture and fixtures	2,750 00		
Due from banks other than in reserve cities	7,757 19		
Total	$295,943 00	Total	$295,943 00

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No. 523.

THE NEWPORT STATE BANK, NEWPORT.

Organized December 31, 1912.

CHESTER W. BECKHAM, *President* M. M. VALADE, L. J. MARTIN, J. A. PARTLEN, CHAS. E. REAUME, JAMES H. LABOE *Vice Presidents;* THOS. J. RABBITT, *Vice President and Cashier;* LEO BOUDINET, *Vice President and Auditor.*

DIRECTORS.—Chester W. Beckham, John A. Partlen, Leo J. Martin, M. M. Valade, James H. Laboe, Chas. E. Reaume, Leo Boudinet, Thos. J. Rabbitt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$97,826 81	Surplus fund	20,000 00
Savings	55,758 00	Undivided profits, net	8,979 54
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,500 00
Savings	205,226 59	Commercial deposits subject to check	53,802 08
Bonds and securities:		Cashier's checks	135 00
Savings	111,958 35	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	303,907 79
Commercial	3,496 54	Savings certificates of deposit	111,261 14
Savings	31,670 15	Bills payable	20,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	9,000 00
Savings dept. only	15,850 00		
Total cash on hand:			
Commercial	5,178 31		
Savings	4,000 00		
Overdrafts	21		
Banking house	3,300 00		
Furniture and fixtures	3,300 00		
Other real estate	4,014 35		
Due from banks other than in reserve cities	1,424 76		
Customers' bonds left with bank for safe keeping	9,000 00		
Outside checks, and other cash items	81 48		
Total	$552,085 55	Total	$552,085 55

No. 590.

STATE BANK OF NILES, NILES.

Organized December 2, 1916.

WILLIAM F. HARRAH, *Chairman.*

THOMAS E. CAIN, *President;* GEO. E. FLOWER, *Vice President and Cashier;* WILBER N. BURNS, *Vice President;* LYNN N. CAIN, CHAS. A. MASON, *Assistant Cashiers.*

DIRECTORS.—Thos. E. Cain, Geo. E. Flower, Carmi R. Smith, G. B. Winter, N. P. Beebe, W. N. Burns, J. Walter Wood, William F. Harrah, Albert R. Rohn, Melvin S. Rudisell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$640,252 64	Surplus fund	50,000 00
Savings	24,300 00	Undivided profits, net	23,827 89
Real estate mortgages:		Dividends unpaid	100 00
Commercial	9,483 42	Reserved for taxes, interest, depreciation, etc.	8,000 00
Savings	184,357 21	Commercial deposits subject to check	582,586 25
Bonds and securities:		Demand certificates of deposit	228,282 96
Commercial	107,355 85	Certified checks	410 00
Savings	301,964 54	Cashier's checks	1,060 30
Due from banks in reserve cities:		State moneys on deposit	5,000 00
Commercial	135,524 26	Savings deposits (book acc't)	565,615 40
Savings	10,617 71	Customers' bonds left with bank for safe keeping	31,735 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	30,450 00		
Exchanges for clearing house:			
Commercial	2,524 47		
Total cash on hand:			
Commercial	36,016 40		
Savings	30,000 00		
Overdrafts	458 21		
Banking house	45,000 00		
Furniture and fixtures	6,578 09		
Customers' bonds left with bank for safe keeping	31,735 00		
Total	1,596,617 80	Total	1,596,617 80

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No. 487.

*ALLEN STATE SAVINGS BANK, NORTH ADAMS.

Organized March 7, 1911.

A. L. NORTON, *President;* EDSON J. BENGE, *Vice President;* HATTIE M. BROCKWAY, *Cashier.*
DIRECTORS.—A. L. Norton, Edson J. Benge, F. J. Ayars, Harlo Van Patten, C. H. Miller, Geo. Engelhardt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$46,329 07	Surplus fund	4,000 00
Savings	3,450 00	Undivided profits, net	2,789 13
Real estate mortgages:		Commercial deposits subject to check	22,242 70
Commercial	3,750 00	Demand certificates of deposit	30,727 21
Savings	5,492 21	Savings deposits (book acc't)	29,926 83
Bonds and securities:			
Commercial	5,500 00		
Savings	11,700 00		
Due from banks in reserve cities:			
Commercial	1,000 00		
Savings	11,815 67		
Total cash on hand:			
Commercial	1,498 83		
Savings	1,500 00		
Overdrafts	95 86		
Banking house	4,250 00		
Furniture and fixtures	1,500 00		
Other real estate	11,804 23		
Total	$109,685 87	Total	$109,685 87

*Dec. 15, 1930, The Allen State Savings Bank, Allen changed its location from Allen to North Adams, Michigan.

January 14, 1931, The Allen State Savings Bank changed its location back to Allen, Michigan.

No. 36.

PIONEER BANK, NORTH BRANCH.

Organized July 30, 1885. Reorganized June 29, 1889.

FRED C. BALLARD, *President;* C. J. OLESON, *Vice President;* J. A. RAPLEY, *Cashier;* K. M. BARBOUR, *Assistant Cashier.*
DIRECTORS.—Fred C. Ballard, J. A. Rapley, Wm. W. Paton, K. M. Barbour, H. H. Ford, D. P. Orr, C. J. Oleson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$118,063 09	Surplus fund	25,000 00
Savings	107,093 50	Undivided profits, net	3,735 54
Real estate mortgages:		Commercial deposits subject to check	81,682 89
Commercial	28,701 77	Demand certificates of deposit	70,484 98
Savings	267,001 74	Cashier's checks	3 53
Bonds and securities:		Savings deposits (book acc't)	606,052 82
Savings	146,200 00	Customers' bonds left with bank for safe keeping	13,350 00
Due from banks in reserve cities:			
Commercial	34,521 17		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	84,150 00		
Exchanges for clearing house:			
Commercial	895 34		
Total cash on hand:			
Commercial	12,948 83		
Overdrafts	13 82		
Banking house	8,000 00		
Furniture and fixtures	4,760 49		
Other real estate	24,610 01		
Customers' bonds left with bank for safe keeping	13,350 00		
Total	$850,309 76	Total	$850,309 76

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No. 367.

THE LAPHAM STATE SAVINGS BANK, NORTHVILLE.

Organized March 8, 1907.

F. S. HARMON, *President;* M. N. JOHNSON, FRANK E. BRADLEY, *Vice Presidents;* E. H. LAPHAM, *Cashier;* ERNEST MILLER, F. R. LANNING, JOHN LITSENBERGER, *Assistant Cashiers.*
DIRECTORS.—F. S. Harmon, Frank E. Bradley, R. M. Terrill, Alex. Christensen, E. H. Lapham, M. N. Johnson, N. C. Schrader, H. B. Clark, C. H. Bryan, Chas. A. Ponsford, E. S. Beard.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$295,982 03	Surplus fund	55,000 00
Savings	98,112 00	Undivided profits, net	29,983 49
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,000 00
Commercial	17,981 37	Commercial deposits subject to check	228,948 79
Savings	678,828 33	Demand certificates of deposit	104,786 16
Bonds and securities:		Certified checks	5 00
Commercial	77,078 70	State moneys on deposit	30,000 00
Savings	139,377 88	Savings deposits (book acc't)	919,338 43
Due from Federal Reserve bank:		Bills payable	20,000 00
Commercial	25,655 68		
Savings	29,000 00		
Due from banks in reserve cities:			
Commercial	10,958 52		
Exchanges for clearing house:			
Commercial	169 02		
Total cash on hand:			
Commercial	9,752 12		
Savings	6,000 00		
Overdrafts	201 90		
Banking house	35,000 00		
Furniture and fixtures	2,500 00		
Other real estate	18,024 16		
Outside checks, and other cash items	290 16		
Stock of Federal Reserve bank	3,150 00		
Total	$1,448,061 87	Total	$1,448,061 87

No. 145.

NORTHVILLE STATE SAVINGS BANK, NORTHVILLE.

Organized October 27, 1892.

L. A. BABBITT, *President;* D. P. YERKES, SR., C. W. WILBER, *Vice Presidents;* HAROLD BLOOM, *Cashier;* H. LYKE, *Assitant Cashier.*
DIRECTORS.—L. A. Babbitt, D. P. Yerkes, Sr., C. W. Wilber, L. B. Flint, Bruno Freydl, G. C. Benton, A. C. Balden, L. C. Stewart, D. B. Bunn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$232,303 93	Surplus fund	28,000 00
Savings	77,750 00	Undivided profits, net	7,990 51
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,670 33
Commercial	19,661 54	Commercial deposits subject to check	129,401 56
Savings	397,116 04	Demand certificates of deposit	127,839 65
Bonds and securities:		Cashier's checks	1,535 42
Savings	23,000 00	State moneys on deposit	15,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	583,834 65
Commercial	70,779 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	68,650 00		
Exchanges for clearing house:			
Commercial	218 92		
Total cash on hand:			
Commercial	9,638 58		
Savings	7,318 61		
Overdrafts	87 65		
Banking house	42,000 00		
Furniture and fixtures	16,610 60		
Other real estate	5,137 25		
Total	$970,272 12	Total	$970,272 12

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No. 677.

NUNICA STATE BANK, NUNICA.

Organized March 26, 1921.

WILLIAM H. ERNST, *President;* CLAUS. ERHORN, *Vice President;* WILLIAM E. SLATER, *Cashier;* BESSIE C. KLINE, *Assistant Cashier.*

DIRECTORS.—Charles Eckhoff, Edward Cooper, William E. Slater, B. P. Sherwood, William H. Ernst, John Ahrens, Claus. Erhorn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$27,842 23	Surplus fund	10,000 00
Savings	41,208 94	Undivided profits, net	7,529 23
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,859 18
Savings	79,524 08	Commercial deposits subject to check	37,517 96
Bonds and securities:		Savings deposits (book acc't)	114,745 97
Commercial	36,500 00	Savings certificates of deposit	29,141 83
Savings	10,000 00	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	7,000 00
Commercial	13,009 13		
Savings	6,200 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,300 00		
Total cash on hand:			
Commercial	692 54		
Savings	1,000 00		
Overdrafts	6 16		
Banking house	2,500 00		
Furniture and fixtures	1,500 00		
Other real estate	3,511 09		
Customers' bonds left with bank for safe keeping	7,000 00		
Total	$240,794 17	Total	$240,794 17

No. 584.

OLIVET STATE BANK, OLIVET.

Organized April 18, 1916.

PHIL. H. QUICK, *President;* A. H. BURLESON, MATHEW SHILTS, *Vice Presidents;* O. E. WALCOTT, *Cashier;* BERNICE BRADLEY, *Assistant Cashier.*

DIRECTORS.—Phil H. Quick, O. E. Walcott, Mathew Shilts, A. H. Burleson, William H. Burnett, Delbert G. Cronk, L. J. Dann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$35,637 51	Surplus fund	14,000 00
Savings	20,463 00	Undivided profits, net	2,281 84
Real estate mortgages:		Commercial deposits subject to check	65,676 53
Savings	38,557 00	Savings deposits (book acc't)	157,699 89
Bonds and securities:		Savings certificates of deposit	29,255 39
Commercial	42,851 65	Club savings deposits	822 00
Savings	115,512 54	Customers' bonds left with bank for safe keeping	14,950 00
Due from banks in reserve cities:			
Commercial	3,038 07		
Savings	7 112 62		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,050 00		
Total cash on hand:			
Commercial	6,188 42		
Savings	2,000 00		
Overdrafts	124 84		
Banking house	8,825 00		
Furniture and fixtures	4,200 00		
Other real estate	4,175 00		
Customers' bonds left with bank for safe keeping	14,950 00		
Total	$309,685 65	Total	$309,685 65

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No. 280.

ONAWAY STATE SAVINGS BANK, ONAWAY.

Organized September 23, 1903.

A. V. HINKLEY, *President;* B. H. OLDS, *Vice President;* J. F. OWEN, *Cashier;* ILA MERRITT, *Assistant Cashier.*

DIRECTORS.—A. V. Hinkley, Lee Richardson, Byron H. Olds, Harry E. Fletcher, J. F. Owen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$72,022 40	Surplus fund	12,500 00
Real estate mortgages:		Undivided profits, net	5,747 82
Savings	35,294 21	Commercial deposits subject to check	86,014 61
Bonds and securities:		Certified checks	67 50
Commercial	69,091 76	Cashier's checks	4,757 60
Savings	200,619 34	Time commercial certificates of deposit	18,818 89
Due from banks in reserve cities:		Savings deposits (book acc't)	263,412 42
Commercial	7,066 03	Bills payable	10,000 00
Savings	27,000 00	Customers' bonds left with bank for safe keeping	1,550 00
Exchanges for clearing house:			
Commercial	2,709 87		
Total cash on hand:			
Commercial	3,424 58		
Savings	4,608 00		
Overdrafts	94 83		
Banking house	5,000 00		
Other real estate	4,387 82		
Customers' bonds left with bank for safe keeping	1,550 00		
Total	$432,868 84	Total	$432,868 84

No. 378.

THE ONSTED STATE BANK, ONSTED.

Organized September 20, 1907.

LEONARD S. MANN, *President;* W. G. SHEPHERD, *Vice President;* W. J. REDFIELD, *Cashier;* E. R. KNAPP, *Assistant Cashier.*

DIRECTORS.—W. G. Shepherd, Charles A. Kerr, G. W. Ross, Leonard S. Mann, W. J. Redfield, B. L. Seager.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$90,959 32	Surplus fund	11,000 00
Savings	17,351 96	Undivided profits, net	2,585 00
Real estate mortgages:		Commercial deposits subject to check	64,796 34
Commercial	3,032 35	Time commercial certificates of deposit	37,543 96
Savings	114,315 05	Savings deposits (book acc't)	170,116 18
Bonds and securities:		Bills payable	5,000 00
Commercial	5,000 00		
Savings	35,250 00		
Due from Federal Reserve bank:			
Commercial	4,505 18		
Savings	6,500 00		
Due from banks in reserve cities:			
Commercial	19,884 66		
Total cash on hand:			
Commercial	4,327 66		
Savings	3,000 00		
Overdrafts	108 25		
Banking house	4,000 00		
Furniture and fixtures	3,850 80		
Other real estate	2,350 00		
Outside checks, and other cash items	506 25		
Stock of Federal Reserve bank	1,100 00		
Total	$316,041 48	Total	$316,041 48

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No. 484.

THE CITIZENS STATE BANK, ONTONAGON.

Organized October 16, 1910.

EDWARD CARROLL, *President;* FRED JOHNSON, T. H. WILCOX, *Vice Presidents;* A. NELSON, *Cashier;* P. A. ERICKSON, *Assistant Cashier.*

DIRECTORS.—Edward Carroll, William Krohn, Fred Johnson, Thos H. Wilcox, Frank W. McHugh, John Schober, John Jones.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$90,718 98	Surplus fund	8,000 00
Savings	22,217 57	Undivided profits, net	7,825 98
Real estate mortgages:		Commercial deposits subject to check	108,419 95
Savings	61,694 90	Certified checks	500 00
Bonds and securities:		Cashier's checks	2,325 97
Savings	51,858 16	State moneys on deposit	12,500 00
Due from banks in reserve cities:		Time commercial certificates of deposit	2,641 30
Commercial	22,513 37	Savings deposits (book acc't)	141,943 96
Savings	10,019 95	Customers' bonds left with bank for safe keeping	300 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,527 50		
Exchanges for clearing house:			
Commercial	1,456 66		
Total cash on hand:			
Commercial	6,315 18		
Savings	3,000 00		
Overdrafts	2 29		
Banking house	23,500 00		
Furniture and fixtures	7,250 00		
Other real estate	4,478 54		
Due from banks other than in reserve cities	3,604 06		
Customers' bonds left with bank for safe keeping	300 00		
Total	$324,457 16	Total	$324,457 16

No. 687.

STATE BANK OF ORTONVILLE, ORTONVILLE.

Organized March 25, 1922.

LEWIS SWEERS, *President;* H. A. PROFROCK, *Vice President;* JAMES R. LEECE, *Cashier;* EDNA PROFROCK, *Assistant Cashier.*

DIRECTORS.—Lewis Sweers, James R. Leece, F. D. Brigham, H. A. Profrock, Frank L. Olive, Hugh Taylor, John Narrin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$77,716 13	Surplus fund	12,500 00
Savings	16,734 89	Undivided profits, net	7,463 12
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Savings	111,218 24	Commercial deposits subject to check	61,643 59
Bonds and securities:		Savings deposits (book acc't)	193,914 81
Savings	97,853 65	Savings certificates of deposit	82,016 90
Due from banks in reserve cities:			
Commercial	28,723 39		
Savings	21,360 12		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	20,000 00		
Total cash on hand:			
Commercial	4,532 00		
Savings	1,000 00		
Banking house	4,100 00		
Furniture and fixtures	800 00		
Total	$384,038 42	Total	$384,038 42

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No. 723.

OSCODA STATE SAVINGS BANK, OSCODA.

Organized January 2, 1925.

E. R. McNICHOL, *President;* F. W. MERRICK, *Vice President;* D. E. McRAE, *Cashier.*
DIRECTORS.—F. W. Merrick, A. R. Weir, E. R. McNichol, Arthur B. Crysler, Lee Richardson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$47,386 27	Surplus fund	1,073 69
Savings	11,692 11	Commercial deposits subject to check	60,131 93
Real estate mortgages:		Demand certificates of deposit	7,477 83
Savings	7,617 75	Certified checks	370 65
Bonds and securities:		Savings deposits (book acc't)	146,210 22
Commercial	16,000 00	Customers' bonds left with bank for safe keeping	8,300 00
Savings	59,400 00		
Due from banks in reserve cities:			
Commercial	11,294 75		
Savings	60,969 14		
Total cash on hand:			
Commercial	9,622 81		
Overdrafts	844 38		
Expenses, interest and taxes paid exceeding earnings	943 62		
Banking house	5,000 00		
Furniture and fixtures	2,157 42		
Other real estate	490 17		
Customers' bonds left with bank for safe keeping	8,300 00		
Accrued interest, receivable (net)	1,845 90		
Total	$243,564 32	Total	$243,564 32

No. 365.

THE OTISVILLE STATE BANK, OTISVILLE.

Organized March 8, 1907.

C. D. PARKER, *President;* C. D. DOANE, W. H. PARKER, *Vice Presidents;* HORTON F. RANDALL, *Cashier;* GRACE L. AVERILL, *Assistant Cashier.*
DIRECTORS.—C. D. Doane, C. D. Parker, Wm. H. Parker, Chris. Metz, Morton E. Averill, Grace L. Averill, L. F. Bird.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$44,262 41	Surplus fund	16,000 00
Savings	43,642 82	Undivided profits, net	4,336 42
Real estate mortgages:		Commercial deposits subject to check	53,307 13
Commercial	20,726 18	Certified checks	200 00
Savings	131,744 39	Cashier's checks	1,462 52
Bonds and securities:		Savings deposits (book acc't)	97,363 96
Savings	26,533 31	Savings certificates of deposit	119,241 99
Due from banks in reserve cities:		Club savings deposits	4,995 34
Commercial	6,507 47	Bills payable	5,000 00
Savings	16,315 95	Customers' bonds left with bank for safe keeping	22,750 03
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,550 00		
Total cash on hand:			
Savings	2,649 31		
Overdrafts	133 44		
Banking house	4,900 00		
Furniture and fixtures	3,500 00		
Other real estate	11,311 91		
Customers' bonds left with bank for safe keeping	22,750 03		
Outside checks, and other cash items	130 17		
Total	$344,657 39	Total	$344,657 39

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No. 544.

THE CITIZENS STATE SAVINGS BANK, OTSEGO.

Organized May 23, 1913.

G. A. SHERWOOD, *President;* THOMAS CLOSS, *Vice President;* W. A. MANSFIELD, *Cashier;* ARTHUR J. GILMORE, PEARL HOLT, *Assistant Cashiers.*
DIRECTORS.—G. A. Sherwood, W. A. Mansfield, E. W. Sherwood, Wright Hadden, Thos. Closs, Elmer Wilson, W. D. Clock.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$88,385 18	Surplus fund	6,700 00
Savings	39,288 35	Reserved for taxes, interest, depreciation, etc.	2,465 50
Real estate mortgages:		Commercial deposits subject to check	99,883 72
Savings	98,357 45	Cashier's checks	2,179 65
Bonds and securities:		Savings deposits (book acc't)	168,398 84
Savings	56,700 00	Savings certificates of deposit	107,901 17
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	19,400 00
Commercial	21,133 64		
Savings	65,529 36		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	16,100 00		
Total cash on hand:			
Commercial	5,871 78		
Savings	3,000 00		
Overdrafts	825 30		
Expenses, interest and taxes paid exceeding earnings	593 41		
Banking house	10,000 00		
Furniture and fixtures	1,685 00		
Other real estate	5,059 41		
Customers' bonds left with bank for safe keeping	19,400 00		
Total	$431,928 88	Total	$431,928 88

No. 373.

THE FIRST STATE SAVINGS BANK, OTSEGO.

Organized June 9, 1906.

W. R. TAKKEN, *President;* O. D. HUDNUTT, *Vice President;* H. KIRK BURD, *Cashier;* A. W. DELANO, FLOY E. LUDWIG, *Assistant Cashiers.*
DIRECTORS.—W. R. Takken, B. A. McCall, O. D. Hudnutt, H. J. DeLano, William Drew, H. Kirk Burd, M. G. Rogers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$91,633 62	Surplus fund	17,000 00
Savings	24,673 50	Undivided profits, net	1,858 06
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,200 19
Commercial	9,700 00	Commercial deposits subject to check	90,287 53
Savings	127,329 78	Cashier's checks	797 48
Bonds and securities:		Savings deposits (book acc't)	233,759 54
Savings	111,100 00	Savings certificates of deposit	60,406 95
Due from banks in reserve cities:		Bills payable	15,000 00
Commercial	22,475 79		
Savings	21,823 91		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Total cash on hand:			
Commercial	6,083 33		
Savings	3,000 00		
Overdrafts	121 30		
Banking house	30,000 00		
Furniture and fixtures	10,000 00		
Other real estate	6,368 52		
Total	$474,309 75	Total	$474,309 75

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No. 199.

STATE SAVINGS BANK OF OVID.

Organized September 9, 1897.

JOHN H. ROBSON, *President;* FRANK A. MARSHALL, W. J. HATHAWAY, *Vice Presidents;* H. S. BEARDSLEE, *Cashier;* GEO. S. ROBSON, *Assistant Cashier.*
DIRECTORS.—John H. Robson, Frank A. Marshall, L. T. Storrer, W. J. Hathaway, T. H. Hyslop, E. C. Smith, H. S. Beardslee, H. P. Snyder, Geo. S. Robson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$225,307 42	Surplus fund	25,000 00
Savings	143,751 00	Undivided profits, net	20,137 56
Real estate mortgages:		Commercial deposits subject to check	181,615 37
Savings	140,920 02	Certified checks	191 50
Bonds and securities:		Cashier's checks	195 32
Savings	91,950 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	329,168 27
Commercial	31,363 17	Savings certificates of deposit	78,252 15
Savings	16,090 71	Notes and bills rediscounted	14,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	10,000 00
Savings dept. only	27,000 00		
Total cash on hand:			
Commercial	6,000 00		
Savings	6,984 36		
Overdrafts	1,193 49		
Banking house	16,000 00		
Furniture and fixtures	7,000 00		
Total	$713,560 17	Total	$713,560 17

No. 185.

CITIZENS SAVINGS BANK, OWOSSO.

Organized February 6, 1896.

SETH Q. PULVER, *President;* ALBERT L. NICHOLS, DANIEL M. CHRISTIAN, *Vice Presidents;* OLIVER L. DAVIS, *Cashier;* FRANK C. FREEMAN, *Assistant Cashier;* EARL S. YEITER, *Auditor.*
DIRECTORS.—Rudolph J. Colby, Oliver L. Davis, Albert L. Nichols, James H. Copas, Seth Q. Pulver, James H. Mulhall, D. M. Christian, E. C. Morine, Geo. C. Reineke, J. E. Campbell, W. T. Parker, W. G. Cobb.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$379,421 83	Surplus fund	37,500 00
Savings	372,347 76	Undivided profits, net	20,139 94
Real estate mortgages:		Commercial deposits subject to check	313,392 22
Savings	396,730 54	Demand certificates of deposit	60,500 00
Bonds and securities:		Certified checks	1,713 89
Commercial	75,000 00	State moneys on deposit	10,000 00
Savings	286,400 00	U. S. government deposits	4,132 04
Due from banks in reserve cities:		Savings deposits (book acc't)	859,066 25
Commercial	59,047 16	Savings certificates of deposit	302,330 32
Savings	66,471 08	Club savings deposits	19,482 52
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	75,000 00
Savings dept. only	28,550 00	Customers' bonds left with bank for safe keeping	9,200 00
Exchanges for clearing house:			
Commercial	5,333 61		
Total cash on hand:			
Commercial	8,743 99		
Savings	30,379 71		
Overdrafts	231 40		
Banking house	37,500 00		
Furniture and fixtures	19,780 69		
Other real estate	12,319 41		
Customers' bonds left with bank for safe keeping	9,200 00		
Total	$1,787,457 18	Total	$1,787,457 18

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No. 112.

THE OWOSSO SAVINGS BANK, OWOSSO.

Organized January 13, 1891.

C. P. BENTLEY, *President;* E. N. THOME, F. B. WOODARD, A. M. HUME, *Vice Presidents;* W. S. COOPER, *Cashier;* G. E. PERKINS, J. H. HAHN, C. E. SAARUP, *Assistant Cashiers;* A. D. ALLITON, *Assistant Cashier and Auditor.*

DIRECTORS.—Arthur M. Hume, Edward N. Thome, Fred B. Woodard, C. P. Bentley, J. Edwin Ellis, W. C. Cadwallader, Worthy S. Cooper, Elbert W. Robbins.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$556,079 95	Surplus fund	100,000 00
Savings	489,404 47	Undivided profits, net	21,700 89
Real estate mortgages:		Commercial deposits subject to check	623,506 62
Commercial	111,120 73	Demand certificates of deposit	288,376 54
Savings	1,002,787 66	Certified checks	7,457 65
Bonds and securities:		State moneys on deposit	10,073 25
Commercial	240,003 00	U. S. government deposits	3,155 56
Savings	453,900 00	Savings deposits (book acc't)	1,685,047 44
Due from banks in reserve cities:		Savings certificates of deposit	481,333 88
Commercial	85,682 17	Club savings deposits	9,644 88
Savings	180,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	82,666 96		
Exchanges for clearing house:			
Commercial	4,937 31		
Total cash on hand:			
Commercial	46,570 32		
Savings	490 97		
Overdrafts	64 45		
Banking house	37,800 00		
Furniture and fixtures	12,094 82		
Other real estate	23,706 12		
Outside checks, and other cash items	2,987 78		
Total	$3,330,296 71	Total	$3,330,296 71

No. 370.

THE STATE SAVINGS BANK OF OWOSSO.

Organized June 5, 1906.

W. A. ROSENKRANS, *President;* A. L. ARNOLD, L. C. HALL, *Vice Presidents;* C. R. MCLAUGHLIN, *Vice President and Cashier;* P. N. CLINE, DON D. BRITTSON, *Assistant Cashiers;* K. F. CRAWFORD, *Assistant Cashier and Auditor.*

DIRECTORS.—W. A. Rosenkrans, A. L. Arnold, L. C. Hall, W. D. Whitehead, Harry G. Parker, J. C. Mullaney, C. R. McLaughlin, J. A. Byerly, Lee L. Woodard, A. J. Greene.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$351,596 42	Surplus fund	50,000 00
Savings	423,085 97	Undivided profits, net	21,568 24
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,257 84
Commercial	23,111 91	Commercial deposits subject to check	325,831 95
Savings	537,610 08	Demand certificates of deposit	193,783 47
Bonds and securities:		Due to other banks and bankers	180 86
Commercial	173,000 00	State moneys on deposit	30,000 00
Savings	163,700 00	U. S. government deposits	2,182 86
Due from banks in reserve cities:		Savings deposits (book acc't)	1,024,701 62
Commercial	50,000 00	Savings certificates of deposit	260,054 89
Savings	95,474 79	Club savings deposits	8,374 21
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	40,000 00		
Exchanges for clearing house:			
Commercial	5,479 80		
Total cash on hand:			
Commercial	15,791 83		
Savings	30,000 00		
Overdrafts	581 35		
Banking house	55,000 00		
Furniture and fixtures	18,718 00		
Other real estate	39,785 79		
Total	$2,022,935 94	Total	$2,022,935 94

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No. 328.

THE FARMERS STATE BANK OF OXFORD.

Organized November 25, 1905.

C. A. MERIAM, *President;* WILLIAM SKILLMAN, S. B. ROBB, *Vice Presidents;* MORGAN AXFORD, *Cashier;* HILTON W. AXFORD, *Assistant Cashier.*
DIRECTORS.—F. E. Drainer, William Skillman, S. B. Robb, G. A. Millspaugh, C. A. Meriam, J. A. Arnold, Ray E. Allen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$35,234 91	Surplus fund	17,250 00
Savings	23,090 92	Undivided profits, net	8,737 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 00
Savings	117,070 70	Commercial deposits subject to check	79,602 39
Bonds and securities:		Certified checks	500 00
Commercial	11,875 00	Savings deposits (book acc't)	279,962 75
Savings	189,658 85	Savings certificates of deposit	93,093 20
Due from banks in reserve cities:			
Commercial	27,043 19		
Savings	89,987 27		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,100 00		
Exchanges for clearing house:			
Commercial	41 59		
Total cash on hand:			
Commercial	8,808 18		
Savings	1,000 00		
Overdrafts	5 40		
Banking house	3,000 00		
Furniture and fixtures	1,200 00		
Outside checks, and other cash items	29 42		
Total	$510,145 43	Total	$510,145 43

No. 34.

OXFORD SAVINGS BANK, OXFORD.

Organized June 12, 1884.

C. L. RANDALL, *President;* A. R. BELLAIRE, *Vice President;* F. L. OLIVE, *Cashier;* L. S. FRENCH, *Assistant Cashier and Auditor.*
DIRECTORS.—C. L. Randall, J. H. Patterson, A. R. Bellaire, F. L. Olive, Evi Dunn, Robert Marshall, W. O. Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$249,205 48	Surplus fund	50,000 00
Savings	87,188 55	Undivided profits, net	22,973 09
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,000 00
Commercial	16,148 73	Commercial deposits subject to check	209,683 75
Savings	373,791 08	Demand certificates of deposit	31,098 33
Bonds and securities:		Certified checks	29 82
Savings	377,624 93	Cashier's checks	731 60
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	57,217 95	Savings deposits (book acc't)	801,602 72
Savings	88,360 16	Savings certificates of deposit	193,339 71
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	62,650 00		
Exchanges for clearing house:			
Commercial	94 42		
Total cash on hand:			
Commercial	9,152 23		
Savings	5,327 71		
Overdrafts	153 65		
Banking house	25,000 00		
Furniture and fixtures	9,000 00		
Other real estate	11,044 13		
Total	$1,371,959 02	Total	$1,371,959 02

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No. 678.

FIRST STATE BANK, PARMA.

Organized April 12, 1921.

GEORGE D. EGGLESTON, *President;* FRANK N. ALDRICH, *Vice President;* S. A. POWERS, *Cashier.*
DIRECTORS.—Geo. D. Eggleston, B. R. Laraway, F. N. Aldrich, John W. Miner, J. H. Jones.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$103,038 40	Surplus fund	5,270 00
Savings	12,704 33	Reserved for taxes, interest, depreciation, etc.	624 33
Real estate mortgages:		Commercial deposits subject to check	74,100 69
Savings	32,401 83	Demand certificates of deposit	34,086 62
Bonds and securities:		Cashier's checks	1,665 56
Commercial	1,900 00	Savings deposits (book acc't)	69,505 51
Savings	11,000 00		
Due from banks in reserve cities:			
Commercial	14,751 86		
Savings	4,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,200 00		
Total cash on hand:			
Commercial	6,973 37		
Overdrafts	19 38		
Expenses, interest and taxes paid exceeding earnings	428 04		
Banking house	10,000 00		
Furniture and fixtures	2,835 50		
Total	$205,252 71	Total	$205,252 71

No. 658.

JOHN W. FREE STATE BANK, PAW PAW.

Organized July 23, 1920.

A. LYNN FREE, *President and Cashier;* E. STANLEY BRIGGS, *Vice President;* MARGARET M. SOUTHWORTH, *Auditor.*
DIRECTORS.—A. Lynn Free, Deyo Thayer, E. Stanley Briggs, Earl L. Burhans, Charles E. Lake.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$94,796 07	Surplus fund	11,600 00
Savings	23,665 00	Undivided profits, net	8,071 21
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,000 00
Commercial	20,815 74	Commercial deposits subject to check	135,366 67
Savings	36,065 96	Demand certificates of deposit	154,778 49
Bonds and securities:		Due to other banks and bankers	13,802 96
Commercial	159,638 63	State moneys on deposit	2,500 00
Savings	68,180 95	Savings deposits (book acc't)	86,962 93
Due from banks in reserve cities:		Savings certificates of deposit	49,392 98
Commercial	51,986 26	Bills payable	25,000 00
Savings	5,000 00	Trust department:	
U. S. Bds. and Cert. of Ind. as legal reserve:		Trust deposits—Totals	1,523 85
Savings dept. only	26,791 25		
Exchanges for clearing house:			
Commercial	1,549 17		
Total cash on hand:			
Commercial	4,364 49		
Overdrafts	4 26		
Banking house	24,893 85		
Furniture and fixtures	6,222 22		
Other real estate	6,684 22		
Due from banks other than in reserve cities	7,500 00		
Outside checks, and other cash items	841 02		
Other assets	4,000 00		
Trust department:			
Securities	2,000 00		
Total	$544,999 09	Total	$544,999 09

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No. 59.

PAW PAW SAVINGS BANK, PAW PAW.

Organized May 10, 1886.

C. R. MORRISON, *President;* DAVID ANDERSON, *Vice President;* L. H. BOLINGER, *Cashier.*
DIRECTORS.—David Anderson, T. B. Woodman, C. R. Morrison, L. H. Bolinger, Roy J. Moshier, J. C. Dunnington, L. R. Mather.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$181,072 07	Surplus fund	12,000 00
Savings	80,552 00	Undivided profits, net	5,112 23
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,089 18
Commercial	3,800 00	Commercial deposits subject to check	159,579 74
Savings	92,331 30	Demand certificates of deposit	87,221 27
Bonds and securities:		Cashier's checks	595 93
Commercial	73,838 85	State moneys on deposit	2,500 00
Savings	96,734 40	Savings deposits (book acc't)	178,845 05
Due from banks in reserve cities:		Savings certificates of deposit	124,739 04
Commercial	39,422 91	Customers' bonds left with bank for safe keeping	122,300 00
Savings	15,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	20,000 00		
Exchanges for clearing house:			
Commercial	696 03		
Total cash on hand:			
Commercial	6,181 26		
Savings	2,000 00		
Overdrafts	44 22		
Banking house	2,000 00		
Furniture and fixtures	1,500 00		
Other real estate	509 40		
Customers' bonds left with bank for safe keeping	122,300 00		
Total	$737,982 44	Total	$737,982 44

No. 247.

STATE SAVINGS BANK, PECK.

Organized September 20, 1901.

JAMES FOSTER, *President;* L. E. COCHRAN, *Vice President;* HOWARD FOSTER, *Cashier.*
DIRECTORS.—James Foster, L. E. Cochran, James McColl, Howard Foster, Thomas N. Graham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$188,342 96	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	4,208 13
Commercial	15,444 15	Commercial deposits subject to check	69,081 25
Savings	67,162 00	Demand certificates of deposit	166,508 71
Bonds and securities:		Certified checks	35 20
Commercial	23,555 00	Cashier's checks	1,206 13
Due from banks in reserve cities:		Savings deposits (book acc't)	75,503 83
Commercial	47,411 08	Bills payable	9,750 00
Savings	1,000 00	Customers' bonds left with bank for safe keeping	1,650 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Other liabilities	1,028 98
Savings dept. only	9,300 00		
Total cash on hand:			
Commercial	4,550 50		
Overdrafts	280 57		
Furniture and fixtures	1,300 00		
Other real estate	8,362 34		
Customers' bonds left with bank for safe keeping	1,650 00		
Outside checks, and other cash items	613 63		
Total	$368,972 23	Total	$368,972 23

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No. 466.

PEOPLES STATE SAVINGS BANK, PELLSTON.

Organized September 22, 1910.

W. B. MERRIS, *President;* R. M. TREADWELL, *Vice President;* A. H. BUTTARS, *Cashier.*
DIRECTORS.—W. B. Merris, F. P. Geiken, A. H. Buttars, T. A. Obloj, R. M. Treadwell.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$86,441 67	Surplus fund	5,700 00
Savings	11,050 00	Undivided profits, net	2,768 79
Real estate mortgages:		Commercial deposits subject to check	46,025 45
Savings	4,150 00	Demand certificates of deposit	28,326 16
Bonds and securities:		Savings deposits (book acc't)	57,823 49
Savings	39,000 00	Bills payable	4,000 00
Due from banks in reserve cities:			
Commercial	5,546 24		
Savings	3,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	4,500 00		
Total cash on hand:			
Commercial	3,008 81		
Overdrafts	314 36		
Banking house	4,000 00		
Furniture and fixtures	2,125 28		
Other real estate	1,507 53		
Total	$164,643 89	Total	$164,643 89

No. 478.

PENTWATER STATE BANK, PENTWATER.

Organized December 14, 1910.

B. P. SHERWOOD, *President;* RICHARD SIMMERING, J. B. HENDRICK, *Vice Presidents;* C. K. OLDT, *Cashier;* D. E. SPORE, *Assistant Cashier.*
DIRECTORS.—B. P. Sherwood, Richard Simmering, J. B. Hendrick, A. E. Gale, W. H. Gardner, C. K. Oldt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$92,881 22	Surplus fund	11,500 00
Real estate mortgages:		Undivided profits, net	2,450 92
Savings	69,962 73	Reserved for taxes, interest, depreciation, etc.	6,072 67
Bonds and securities:		Commercial deposits subject to check	90,207 76
Commercial	17,700 00	U. S. government deposits	6 78
Savings	96,300 00	Savings deposits (book acc't)	115,728 85
Due from banks in reserve cities:		Savings certificates of deposit	50,280 53
Commercial	11,699 35	Club savings deposits	2,500 00
Savings	4,000 00	Bills payable	17,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,400 00		
Total cash on hand:			
Commercial	728 43		
Savings	5,000 00		
Overdrafts	137 43		
Banking house	5,400 00		
Furniture and fixtures	3,680 00		
Other real estate	1,333 63		
Outside checks, and other cash items	524 72		
Total	$320,747 51	Total	$320,747 51

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No. 668.

THE PERRINTON STATE BANK, PERRINTON.

Organized November 10, 1920.

C. FRANK OTTO, *President;* E. L. WELLER, *Vice President;* FLORENCE M. RUMSEY, *Cashier.*
DIRECTORS.—C. Frank Otto, I. B. Kinney, E. L. Weller, E. H. Lucas, Frank G. Harden.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$54,413 45	Surplus fund	4,000 00
Savings	5,426 66	Undivided profits, net	2,561 53
Real estate mortgages:		Commercial deposits subject to check	20,096 30
Savings	15,491 87	Demand certificates of deposit	29,869 88
Bonds and securities:		Savings deposits (book acc't)	17,611 45
Savings	10,500 00	Savings certificates of deposit	6,129 18
Due from banks in reserve cities:		Bills payable	4,500 00
Commercial	4,803 31	Customers' bonds left with bank for safe keeping	2,150 00
Total cash on hand:			
Commercial	3,901 64		
Overdrafts	280 41		
Banking house	4,600 00		
Furniture and fixtures	2,300 00		
Other real estate	3,051 00		
Customers' bonds left with bank for safe keeping	2,150 00		
Total	$106,918 34	Total	$106,918 34

No. 132.

THE STATE BANK OF PERRY, PERRY.

Organized January 2, 1892.

C. M. SPALDING, *President;* J. P. OLCOTT, *Vice President;* M. C. SPALDING, *Cashier;* HAZEL KRAFT, *Assistant Cashier.*
DIRECTORS.—J. P. Olcott, C. M. Spalding, R. C. Botsford, R. L. Spalding, C. C. Austin, B. H. Marling.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$130,387 66	Surplus fund	25,000 00
Savings	84,843 78	Undivided profits, net	2,579 52
Real estate mortgages:		Commercial deposits subject to check	94,242 29
Commercial	13,189 90	Demand certificates of deposit	32,634 12
Savings	116,433 54	Certified checks	14 48
Bonds and securities:		Cashier's checks	295 06
Savings	53,138 71	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	177,855 52
Commercial	18,357 31	Savings certificates of deposit	108,538 14
Savings	595 83	Club savings deposits	1,536 25
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	28,850 00
Savings dept. only	35,600 00		
Total cash on hand:			
Commercial	6,865 97		
Overdrafts	41 56		
Banking house	1,900 00		
Furniture and fixtures	2,100 00		
Other real estate	6,741 12		
Customers' bonds left with bank for safe keeping	28,850 00		
Total	$499,045 38	Total	$499,045 38

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No. 463.

THE H. C. McLACHLIN & CO. STATE BANK, PETERSBURG.

Organized September 17, 1910.

WM. A. SMITH, *President;* H. A. LOGAN, *Vice President;* CARL F. KOPPELMAN, *Cashier;* ELLA WOELMER, *Assistant Cashier;* ARTHUR C. GRANDOLPH, *Auditor.*

DIRECTORS.—Wm. A. Smith, A. C. Gradolph, A. O. Elder, H. A. Logan, Carl F. Koppelman, L. W. Wittman, J. A. Stuart, C. J. Wittman, Fred T. Consear.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$100,598 68	Surplus fund	20,000 00
Savings	83,482 49	Undivided profits, net	6,085 33
Real estate mortgages:		Dividends unpaid	42 00
Savings	188,793 77	Commercial deposits subject to check	94,935 77
Bonds and securities:		Cashier's checks	2,930 31
Savings	101,200 00	Savings deposits (book acc't)	263,989 32
Due from banks in reserve cities:		Savings certificates of deposit	190,249 86
Commercial	2,925 31	Club savings deposits	2,417 70
Savings	88,896 38	Customers' bonds left with bank for safe keeping	5,550 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Trust department:	
Savings dept. only	23,550 00	Trust deposits—Totals	1,437 65
Exchanges for clearing house:			
Commercial	7,703 66		
Banking house	20,000 00		
Furniture and fixtures	3,500 00		
Customers' bonds left with bank for safe keeping	5,550 00		
Trust department:			
Cash and due from banks in reserve cities	1,437 65		
Total	$627,637 94	Total	$627,637 94

No. 119.

THE FIRST STATE BANK OF PETOSKEY, PETOSKEY.

Organized June 19, 1891.

LEON CHICHESTER, *President;* GEO. S. RICE, WM. G. MCCUNE, *Vice Presidents;* G. C. TOWNSEND, *Cashier;* WM. H. GIBSON, JR., *Assistant Cashier.*

DIRECTORS.—Leon Chichester, W. G. McCune, D. H. Hinkley, Geo. S. Rice, Chester D. Masters, G. C. Townsend.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$568,784 22	Surplus fund	24,250 00
Savings	170,780 54	Undivided profits, net	5,426 14
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,800 00
Commercial	29,252 93	Commercial deposits subject to check	646,305 85
Savings	143,516 88	Demand certificates of deposit	194,971 95
Bonds and securities:		Certified checks	705 00
Commercial	98,791 75	Cashier's checks	16,696 81
Savings	263,305 50	State moneys on deposit	10,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	616,506 14
Commercial	67,607 92	Savings certificates of deposit	81 55
Savings	18,500 00		
Due from banks in reserve cities:			
Commercial	79,500 70		
Savings	66,257 14		
Exchanges for clearing house:			
Commercial	1,765 60		
Total cash on hand:			
Commercial	7,654 41		
Savings	20,000 00		
Overdrafts	99 74		
Banking house	28,120 01		
Furniture and fixtures	13,631 55		
Other real estate	4,871 24		
Outside checks, and other cash items	649 49		
Stock of Federal Reserve bank	3,000 00		
Other assets	6,653 82		
Total	$1,592,743 44	Total	$1,592,743 44

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No. 572.

THE STATE SAVINGS BANK, PEWAMO.
Organized January 28, 1916.

GEORGE WAIGLE, *President;* FRED N. HAUCK, *Vice President;* C. N. VANCE, *Cashier;* LESTER H. DUNN, *Assistant Cashier.*
DIRECTORS.—George Waigle, Fred N. Hauck, Louis Cook, James R. Cotter, Otto C. Vance, C. N. Vance, Benj. Long.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,721 13	Surplus fund	9,500 00
Savings	24,081 68	Undivided profits, net	2,354 23
Real estate mortgages:		Commercial deposits subject to check	54,547 13
Commercial	6,201 48	Time commercial certificates of deposit	7,485 44
Savings	62,362 06	Savings deposits (book acc't)	37,854 89
Bonds and securities:		Savings certificates of deposit	90,648 13
Savings	34,485 00	Bills payable	15,000 00
Due from banks in reserve cities:			
Commercial	9,817 46		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,118 67		
Total cash on hand:			
Commercial	7 91		
Savings	2,900 00		
Overdrafts	645 69		
Banking house	4,338 54		
Furniture and fixtures	2,910 20		
Other real estate	2,800 00		
Total	$237,389 82	Total	$237,389 82

No. 348.

THE PIGEON STATE BANK, PIGEON.
Organized July 2, 1906.

FRANK W. MERRICK, *President;* ERNEST CLABUESCH, *Vice President and Cashier;* LEO BLISS, *Assistant Cashier.*
DIRECTORS.—F. W. Hubbard, Frank W. Merrick, Ernest Clabuesch, Stuart D. McGregor, Bartley F. Merrick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	279,921 55	Surplus fund	11,250 00
Savings	49,157 50	Undivided profits, net	4,160 43
Real estate mortgages:		Dividends unpaid	8,902 02
Commercial	9,700 00	Reserved for taxes, interest, depreciation, etc.	3,979 66
Savings	117,769 00	Commercial deposits subject to check	126,409 37
Bonds and securities:		Certified checks	5 77
Commercial	34,203 50	Cashier's checks	572 87
Savings	140,832 75	Time commercial certificates of deposit	194,290 45
Due from Federal Reserve bank:		Savings deposits (book acc't)	153,354 75
Commercial	15,551 57	Savings certificates of deposit	174,258 14
Savings	9,500 00	Bills payable	15,000 00
Due from banks in reserve cities:			
Commercial	36,153 36		
Savings	6,769 01		
Exchanges for clearing house:			
Commercial	121 24		
Total cash on hand:			
Commercial	5,758 82		
Savings	3,000 00		
Overdrafts	353 16		
Banking house	5,200 00		
Furniture and fixtures	2,192 00		
Stock of Federal Reserve bank	1,000 00		
Total	$717,183 46	Total	$717,183 46

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No. 720.

PINCKNEY STATE BANK, PINCKNEY.

Organized July 29, 1924.

CLAUDE L. SIGLER, *President;* ROSS T. READ, *Vice President;* AMBROSE H. MURPHY, *Cashier;* C. W. HOOKER, *Assistant Cashier.*
DIRECTORS.—Claude L. Sigler, Ross T. Read, A. H. Murphy, Wm. E. Farnam, Silas E. Swarthout.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$83,895 56	Surplus fund	16,000 00
Real estate mortgages:		Undivided profits, net	520 87
Savings	23,032 76	Reserved for taxes, interest, depreciation, etc.	3,000 00
Bonds and securities:		Commercial deposits subject to check	91,528 23
Commercial	35,000 00	State moneys on deposit	2,500 00
Savings	98,300 00	Savings certificates of deposit	123,789 52
Due from banks in reserve cities:		Club savings deposits	1,812 75
Commercial	12,242 96	Bills payable	19,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	24,050 00
Savings dept. only	12,150 00	Other liabilities	2,213 26
Total cash on hand:			
Commercial	5,663 62		
Savings	3,000 00		
Overdrafts	242 92		
Premium account	836 81		
Banking house	4,000 00		
Furniture and fixtures	2,000 00		
Customers' bonds left with bank for safe keeping	24,050 00		
Total	$304,414 63	Total	$304,414 63

No. 400.

THE PINCONNING STATE BANK, PINCONNING.

Organized June 3, 1908.

J. B. HARRIS, *President;* V. B. KLUMPP, W. S. FOTHERINGHAM, *Vice Presidents;* J. R. FOTHERINGHAM, *Cashier;* J. A. MCCREADY, *Assistant Cashier.*
DIRECTORS.—J. M. Tremlin, J. B. Harris, J. R. Fotheringham, V. B. Klumpp, E. J. Whyte, W. S. Fotheringham, D. J. Cody.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$91,387 42	Surplus fund	6,000 00
Savings	40,376 25	Undivided profits, net	2,878 90
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,883 06
Commercial	8,106 82	Commercial deposits subject to check	108,273 88
Savings	105,170 27	Demand certificates of deposit	11,138 74
Bonds and securities:		Certified checks	250 00
Savings	135,138 10	Cashier's checks	6,796 66
Due from Federal Reserve bank:		Savings deposits (book acc't)	285,472 80
Commercial	22,301 35	Notes and bills rediscounted	12,741 20
Savings	9,000 00	Bills payable	25,000 00
Due from banks in reserve cities:			
Commercial	27,273 10		
Total cash on hand:			
Commercial	4,217 99		
Savings	5,000 00		
Overdrafts	109 03		
Banking house	9,000 00		
Furniture and fixtures	2,000 00		
Other real estate	31,189 35		
Outside checks, and other cash items	65 56		
Stock of Federal Reserve bank	1,100 00		
Total	$491,435 24	Total	$491,435 24

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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. Chelsey, D. S. Lickly, C. H. Brown, F. W. Scott, Elisha Bailey, S. F. Cook.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$60,517 30	Surplus fund	10,000 00
Savings	3,218 00	Undivided profits, net	685 95
Real estate mortgages:		Commercial deposits subject to check	34,955 11
Commercial	616 00	Demand certificates of deposit	27,606 22
Savings	53,427 40	Cashier's checks	459 19
Bonds and securities:		Savings deposits (book acc't)	79,512 02
Commercial	14,337 50	Bills payable	8,000 00
Savings	21,955 00		
Due from banks in reserve cities:			
Commercial	10,434 29		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,450 00		
Total cash on hand:			
Commercial	1,049 47		
Savings	2,000 00		
Banking house	2,000 00		
Furniture and fixtures	1,200 00		
Other real estate	800 00		
Outside checks, and other cash items	213 53		
Total	$181,218 49	Total	$181,218 49

No. 282.

CITIZENS STATE SAVINGS BANK, PLAINWELL.

Organized October 6, 1903.

T. G. BACHELDER, *President;* H. J. MESICK, *Vice President;* M. VANDER MAAS, *Cashier;* S. M. POSTMUS, HAZEL SPRINGER, ED P. AMENT, *Assistant Cashiers.*
DIRECTORS.—G. W. Gilkey, T. G. Bachelder, M. Vander Maas, F. P. Heath, H. J. Mesick, F. J. Scott, M. Boysen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$437,444 02	Surplus fund	50,000 00
Savings	17,698 00	Undivided profits, net	10,267 38
Real estate mortgages:		Dividends unpaid	248 00
Commercial	17,443 31	Reserved for taxes, interest, depreciation, etc.	13,315 53
Savings	140,084 25	Commercial deposits subject to check	281,704 54
Bonds and securities:		Demand certificates of deposit	225,746 56
Commercial	139,893 40	Cashier's checks	8,411 52
Savings	129,401 41	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	335,797 04
Commercial	64,202 53	Bills payable	50,000 00
Savings	31,905 96	Customers' bonds left with bank for safe keeping	600 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	17,900 00		
Total cash on hand:			
Commercial	7,493 65		
Overdrafts	908 29		
Banking house	8,889 25		
Furniture and fixtures	9,279 20		
Other real estate	7,529 03		
Customers' bonds left with bank for safe keeping	600 00		
Outside checks, and other cash items	418 27		
Total	$1,031,090 57	Total	$1,031,090 57

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No. 99.

PLYMOUTH UNITED SAVINGS BANK, PLYMOUTH.

Organized May 13, 1890.

One Branch.

C. A. FISHER, *President;* CHAS. O. BALL, J. W. HENDERSON, *Vice Presidents;* E. K. BENNETT, *Cashier;* R. A. FISHER, *Assistant Cashier;* F. J. PIERCE, *Branch Manager.*

DIRECTORS.—J. W. Henderson, E. C. Hough, L. W. Goodenough, C. M. Mather, E. O. Huston, L. B. Samsen, P. W. Voorhies, F. D. Schrader, Edward Gayde, C. H. Bennett, C. A. Fisher, E. K. Bennett.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$626,834 63	Surplus fund	100,000 00
Savings	732,951 88	Undivided profits, net	81,826 72
Real estate mortgages:		Dividends unpaid	35 00
Commercial	19,146 54	Reserved for taxes, interest, depreciation, etc.	51,000 00
Savings	605,163 04	Commercial deposits subject to check	465,772 28
Bonds and securities:		Demand certificates of deposit	138,727 06
Savings	578,587 10	Certified checks	1,181 14
Due from banks in reserve cities:		State moneys on deposit	10,000 00
Commercial	109,464 23	Savings deposits (book acc't)	2,208,361 14
Savings	299,908 67	Savings certificates of deposit	33,028 02
Exchanges for clearing house:		Club savings deposits	21,372 37
Commercial	8,647 21		
Total cash on hand:			
Commercial	30,270 99		
Savings	55,000 00		
Overdrafts	305 12		
Banking house	80,000 00		
Furniture and fixtures	38,500 00		
Other real estate	26,524 32		
Total	$3,211,303 73	Total	$3,211,303 73

No. 456.

THE POMPEII STATE BANK, POMPEII.

Organized May 10, 1910.

JOHN C. HICKS, *President;* B. C. HALL, *Vice President;* GEO. H. NOS, *Cashier;* CARL F. DODGE, *Assistant Cashier.*

DIRECTORS.—John C. Hicks, B. C. Hall, Henry E. Lewis, Frank R. Himes, J. Lee Potts, Howard C. Fraker, Geo. H. Nos.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$127,965 70	Surplus fund	5,000 00
Savings	18,500 00	Undivided profits, net	3,172 88
Real estate mortgages:		Commercial deposits subject to check	25,177 80
Commercial	600 00	Demand certificates of deposit	129,396 82
Savings	87,785 30	Certified checks	48 00
Bonds and securities:		Savings deposits (book acc't)	146,859 78
Commercial	9,795 00	Savings certificates of deposit	28,231 85
Savings	46,106 91	Customers' bonds left with bank for safe keeping	2,200 00
Due from banks in reserve cities:			
Commercial	19,250 95		
Savings	13,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,150 00		
Total cash on hand:			
Commercial	4,886 39		
Savings	6,000 00		
Overdrafts	29 20		
Banking house	2,500 00		
Furniture and fixtures	2,067 68		
Other real estate	12,250 00		
Customers' bonds left with bank for safe keeping	2,200 00		
Total	$360,087 13	Total	$360,087 13

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No. 683.

PEOPLES STATE TRUST & SAVINGS BANK, PONTIAC.

Organized December 14, 1921.

ROBERT M. ALLAN, *Chairman of the Board.*
CLIFFORD W. HAM, *President;* HENRY F. ECKFELD, *Vice President and Cashier;* RALPH T. KEELING, JACOB KOVINSKY, *Vice Presidents;* JOHN C. PECK, *Assistant Cashier,* CHARLES H. WOOD, *Auditor.*
DIRECTORS.—Robert M. Allan, Saul J. Birnkrant, J. Lester Brown, Samuel C. Clark, Henry F. Eckfeld, Fred B. Erb, Gordon Fearnley, Barney Habel, Clifford W. Ham, William J. Hogan, Ernest S. Jackson, Ralph T. Keeling, Jacob Kovinsky, Earl McIlvain, Maurice E. Newman, Stanley C. Rogers, Robert P. Sauer, John F. Stewart, William R. Tracy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$1,349,642 43	Surplus fund	150,000 00
Savings	361,617 35	Dividends unpaid	396 00
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	76,846 13
Commercial	242,986 75	Commercial deposits subject to check	312,451 06
Savings	329,304 39	Demand certificates of deposit	297,221 33
Bonds and securities:		Certified checks	1,623 90
Commercial	215,400 00	Cashier's checks	14,278 12
Savings	108,740 00	Due to other banks and bankers	650,309 95
Due from banks in reserve cities:		State moneys on deposit	25,000 00
Commercial	51,838 95	Industrial investment certificates	35,996 81
Savings	33,264 28	Savings deposits (book acc't)	375,105 49
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	427,776 66
Savings dept. only	9,150 00	Club savings deposits	24,479 42
Exchanges for clearing house:		Bills payable	162,149 25
Commercial	4,367 30	Trust department:	
Total cash on hand:		Trust deposits—Totals	537 35
Commercial	51,750 00		
Overdrafts	180 86		
Expenses, interest and taxes paid exceeding earnings	12,962 21		
Furniture and fixtures	144,902 59		
Other real estate	37,516 91		
Trust department:			
Cash and due from banks in reserve cities	547 45		
Total	$2,954,171 47	Total	$2,954,171 47

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No. 211.

PONTIAC COMMERCIAL AND SAVINGS BANK, PONTIAC.

Organized October 10, 1898.

Three Branches.

JOHN H. PATTERSON, *Chairman of the Board.*

CRAMER SMITH, *President;* C. J. MERZ, O. J. BEAUDETTE, F. L. PERRY, CHAS. E. WALDO, *Vice Presidents;* B. J. GREER, *Cashier;* L. M. BAKER, R. S. JACKSON, E. D. BENJAMIN, R. B. LEE, W. H. SHOUP, L. E. CAMBREY, H. A. WATSON, *Assistant Cashiers.*

DIRECTORS.—M. B. Armstrong, T. D. Seeley, Robt. G. Kneale, D. I. Oliver, I. S. Corwin, E. L. Waite, J. L. Marcero, S. J. Patterson, G. L. Bird, F. L. Covert, E. H. Fay, H. W. Green, A. F. Marsh, H. O. Whitfield, W. H. Williamson, W. L. Day, H. J. Jacobson, F. J. Malcolm, W. W. Smith, G. C. Gillespie, O. J. Beaudette, A. R. Glancy, J. H. Patterson, C. J. Merz, F. L. Perry, Cramer Smith, C. E. Waldo, B. W. Donaldson, R. E. Brown, F. S. Milward.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$800,000 00
Commercial	$4,956,462 23	Surplus fund	400,000 00
Savings	2,456,885 56	Undivided profits, net	273,905 27
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	76,899 31
Commercial	569,139 91	Commercial deposits subject to check	4,656,916 69
Savings	5,452,145 18	Demand certificates of deposit	915 57
Bonds and securities:		Certified checks	32,093 75
Commercial	21,500 00	Cashier's checks	73,962 27
Savings	1,672,519 70	Due to other banks and bankers	776,245 08
Due from Federal Reserve bank:		State moneys on deposit	100,000 00
Commercial	300,137 40	Savings deposits (book acc't)	7,676,313 13
Savings	365,000 00	Savings certificates of deposit	3,283,484 68
Due from banks in reserve cities:		Club savings deposits	121,516 18
Commercial	68,580 97	Customers' bonds left with bank for safe keeping	44,650 00
Savings	1,200,374 59	Other liabilities	12,100 00
Exchanges for clearing house:			
Savings	64,245 45		
Total cash on hand:			
Commercial	59,631 63		
Savings	161,327 76		
Overdrafts	1,317 26		
Banking house	595,000 00		
Furniture and fixtures	100,347 07		
Other real estate	203,737 22		
Customers' bonds left with bank for safe keeping	44,650 00		
Stock of Federal Reserve bank	36,000 00		
Total	$18,329,001 93	Total	$18,329,001 93

PONTIAC TRUST COMPANY, PONTIAC.

Organized August 12, 1924.

JOHN H. PATTERSON, *Chairman.*

CRAMER SMITH, *President;* OLIVER J. BEAUDETTE, FRANK L. PERRY, CHARLES E. WALDO, *Vice Presidents;* C. A. MAYNARD, *Secretary;* L. M. BAKER, B. J. GREER, R. B. LEE, *Assistant Secretaries;* C. W. HAYNER, *Treasurer;* C. J. MERZ, E. D. BENJAMIN, R. S. JACKSON, *Assistant Treasurers.*

DIRECTORS.—Cramer Smith, John H. Patterson, Oliver J. Beaudette, Thaddeus D. Seeley, Mark B. Armstrong, Frank L. Perry, Charles E. Waldo, W. L. Day, H. W. Green, H. J. Jacobson, W. W. Smith, W. H. Williamson, E. H. Fay, Frank J. Malcolm, Samuel J. Patterson, E. L. Waite.

Statement September 24, 1930.

Resources.		Liabilities.	
Bonds:		Capital stock paid in	$200,000 00
In office	$50,487 50	Surplus fund	100,000 00
With state treasurer	100,000 00	Undivided profits (less expenses, interest and taxes paid)	23,360 09
Due from approved reserve depositaries	86,793 59	Reserve for taxes, etc.	5,481 26
Advances to trusts	29,862 42	Certificates of deposit	18,840 00
Furniture and fixtures	24,799 92	Securities for safekeeping	513,754 00
Banking house	137,500 00	Other liabilities	82,262 08
Cash	500 00		
Securities for safekeeping	513,754 00		
Total	$943,697 43	Total	$943,697 43

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No. 534.

PORT AUSTIN STATE BANK, PORT AUSTIN.
Organized January 10, 1913.

ALBERT E. SLEEPER, *President;* C. D. THOMPSON, *Vice President;* HAROLD F. FINAN, *Cashier;* A. J. SCHUMACHER, *Assistant Cashier.*
DIRECTORS.—Albert E. Sleeper, Frank Kinch, C. D. Thompson, Fred W. Kinde, Fred M. Cross.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$76,965 72	Surplus fund	6,200 00
Savings	43,843 45	Undivided profits, net	2,857 64
Real estate mortgages:		Commercial deposits subject to check	61,365 21
Savings	79,370 61	Cashier's checks	5,314 13
Bonds and securities:		State moneys on deposit	2,500 00
Savings	20,200 00	Savings deposits (book acc't)	72,023 23
Due from banks in reserve cities:		Savings certificates of deposit	92,184 88
Commercial	8,860 12	Bills payable	4,000 00
Savings	15,749 27	Customers' bonds left with bank for safe keeping	8,950 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Other liabilities	4,000 60
Savings dept. only	3,600 00		
Total cash on hand:			
Commercial	3,925 41		
Savings	4,000 00		
Overdrafts	320 72		
Banking house	6,000 00		
Furniture and fixtures	2,355 18		
Other real estate	5,255 21		
Customers' bonds left with bank for safe keeping	8,950 00		
Total	$279,395 69	Total	$279,395 69

No. 502.

STATE BANK OF PORT HOPE, PORT HOPE.
Organized May 17, 1912.

D. MIHLETHALER, *President;* CARL E. COPP, *Vice President;* ROLAND EILBER, *Vice President and Cashier;* P. F. RICHARDS, BEATRICE TINSEY, *Assistant Cashiers.*
DIRECTORS.—D. Mihlethaler, Carl E. Copp, Roland Eilber, W. J. Engle, P. F. Richards.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$69,659 01	Surplus fund	15,000 00
Savings	32,280 02	Undivided profits, net	4,631 71
Real estate mortgages:		Commercial deposits subject to check	35,809 22
Savings	116,112 65	Cashier's checks	2,423 82
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	23,000 00	Time commercial certificates of deposit	36,747 24
Savings	143,100 00	Savings deposits (book acc't)	238,601 44
Due from banks in reserve cities:		Savings certificates of deposit	103,762 22
Commercial	2,187 34	Customers' bonds left with bank for safe keeping	29,200 00
Savings	32,206 47		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,900 00		
Total cash on hand:			
Commercial	9,379 81		
Overdrafts	110 46		
Banking house	7,250 00		
Furniture and fixtures	2,294 50		
Other real estate	7,995 39		
Customers' bonds left with bank for safe keeping	29,200 00		
Total	$493,675 65	Total	$493,675 65

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No. 98.

*FEDERAL COMMERCIAL AND SAVINGS BANK, PORT HURON.

Organized May 3, 1890.

Four Branches.

STEPHEN A. GRAHAM, *President;* LOUIS A. WEIL, S. L. BOYCE, W. D. SMITH, *Vice Presidents;* R. T. JACKSON, *Cashier;* EDW. N. BRANAGAN, H. W. MAITLAND, F. C. WELLMAN, L. R. MORTON, H. M. THOMAS, *Assistant Cashiers.*

DIRECTORS.—Stephen A. Graham, Phil Higer, Henry Marx, Wm. D. Smith, O. B. Mueller, Albert D. Bennett, John A. Fead, S. L. Boyce, Louis A. Weil, A. B. Parfet, J. B. Sperry, John A. Anderson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$1,916,149 49	Surplus fund	210,000 00
Savings	1,462,827 59	Undivided profits, net	200,468 29
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	69,253 06
Commercial	251,683 94	Commercial deposits subject to check	2,382,805 64
Savings	1,768,440 61	Demand certificates of deposit	402,496 25
Bonds and securities:		Certified checks	4,913 45
Commercial	448,099 37	Cashier's checks	16,045 54
Savings	1,290,028 83	Due to other banks and bankers	240,560 96
Due from Federal Reserve bank:		State moneys on deposit	50,000 00
Commercial	187,341 76	Savings deposits (book acc't)	2,668,664 32
Savings	133,442 31	Savings certificates of deposit	1,675,102 45
Due from banks in reserve cities:		Club savings deposits	127,382 61
Savings	317,220 70	Customers' bonds left with bank for safe keeping	185,834 29
Exchanges for clearing house:		Customers' acceptances and letters of credit	3,037 62
Commercial	16,180 48	Trust department:	
Total cash on hand:		Trust deposits—totals	22,573 80
Commercial	68,754 52		
Savings	67,000 00		
Overdrafts	1,981 36		
Banking house	305,378 29		
Furniture and fixtures	152,171 39		
Other real estate	12,885 28		
Due from banks other than in reserve cities	14,228 91		
Customers' bonds left with bank for safe keeping	185,834 29		
Outside checks, and other cash items	1,900 08		
Stock of Federal Reserve bank	18,300 00		
Accrued interest, receivable (net)	3,906 91		
Other assets	12,808 37		
Trust department:			
Cash and due from banks in reserve cities	22,573 80		
Total	$8,659 138 28	Total	$8,659,138 28

*November 22, 1930, The Federal Commercial and Savings Bank of Port Huron consolidated with The First National Bank & Trust Co., Port Huron.

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No. 375.

UNITED STATES SAVINGS BANK OF PORT HURON.

Organized July 23, 1907.

Two Branches.

C. C. PECK, *President;* A. E. STEVENSON, E. J. OTTAWAY, *Vice Presidents;* L. W. MILLER, *Cashier;* R. E. SCHULTHEISS, *Assistant Cashier;* T. B. CRITTENDEN, *Manager Bond Department;* S. R. MCCAREN, *Trust Officer.*

DIRECTORS.—Henry F. Marx, A. E. Stevenson, C. C. Peck, E. J. Ottaway, E. H. Aikman, E. W. Kiefer, E. W. Orttenburger, Hugh Hart, W. H. Watkins, Oscar L. Baer, Jas. McCaren. M. D. Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$250,000 00
Commercial	$1,078,444 67	Surplus fund	85,000 00
Savings	641,761 03	Undivided profits, net	60,670 05
Real estate mortgages:		Dividends unpaid	24 00
Commercial	37,651 82	Commercial deposits subject to check	473,733 05
Savings	772,990 83	Demand certificates of deposit	50,916 25
Bonds and securities:		Certified checks	1,552 85
Savings	490,047 39	Due to other banks and bankers	355,221 66
Due from banks in reserve cities:		State moneys on deposit	50,000 00
Commercial	71,028 59	Industrial investment certificates	30,900 46
Savings	70,000 00	Savings deposits (book acc't)	1,532,407 08
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	641,845 95
Savings dept. only	155,000 00	Bills payable	75,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	1,033,327 00
Commercial	6,163 54	Trust department:	
Total cash on hand:		Trust deposits—totals	28,716 87
Commercial	35,428 26		
Savings	44,453 78		
Overdrafts	1,883 64		
Banking house	140,000 00		
Furniture and fixtures	47,000 00		
Other real estate	13,718 45		
Customers' bonds left with bank for safe keeping	1,033,327 00		
Outside checks, and other cash items	1,699 35		
Trust department:			
Due from banks in reserve cities	28,716 87		
Total	$4,669,315 22	Total	$4,669,315 22

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No. 330.

MAYNARD-ALLEN STATE BANK, PORTLAND.

Organized December 21, 1905.

FRED H. KNOX, *President;* W. H. MCBRIDE, *Vice President;* CARL O. DERBY, *Cashier;* CLOYCE VANHOUTEN, RAYMOND SULLIVAN, *Assistant Cashiers.*
DIRECTORS.—John A. McClelland, Fred H. Knox, Carl O. Derby, W. H. McBride, Helen A. Woodbury.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$196,332 92	Surplus fund	50,000 00
Savings	116,346 79	Undivided profits, net	46,708 29
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,028 99
Commercial	3,867 53	Commercial deposits subject to check	141,413 30
Savings	174,578 52	Demand certificates of deposit	87,831 21
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	121,355 55	Savings deposits (book acc't)	449,659 62
Savings	106,900 00	Customers' bonds left with bank for safe keeping	2,250 00
Due from banks in reserve cities:			
Commercial	14,910 47		
Savings	28,820 96		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	37,150 00		
Exchanges for clearing house:			
Commercial	435 98		
Total cash on hand:			
Commercial	13,159 88		
Overdrafts	829 22		
Banking house	7,019 55		
Furniture and fixtures	7,026 16		
Other real estate	407 88		
Customers' bonds left with bank for safe keeping	2,250 00		
Total	$831,391 41	Total	$831,391 41

No. 385.

THE WEBBER STATE SAVINGS BANK, PORTLAND.

Organized December 13, 1907.

LORENZO WEBBER, *President;* EDWIN A. BUCK, *Vice President;* CHAS. F. GILDEN, *Cashier.*
DIRECTORS.—Lorenzo Webber, Christine W. Latta, Edwin A. Buck, Frank J. Badgley, Charles F. Gilden, Will Van Sickle.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$154,530 28	Surplus fund	25,000 00
Savings	39,238 17	Undivided profits, net	5,576 72
Real estate mortgages:		Commercial deposits subject to check	94,480 97
Commercial	3,733 86	Demand certificates of deposit	50,307 46
Savings	192,612 40	State moneys on deposit	2,756 35
Bonds and securities:		Savings deposits (book acc't)	325,904 33
Savings	34,156 25	Bills payable	19,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	9,400 00
Commercial	14,409 34		
Savings	53,897 51		
Total cash on hand:			
Commercial	6,785 99		
Savings	6,000 00		
Banking house	12,500 00		
Furniture and fixtures	3,500 00		
Other real estate	25,929 82		
Customers' bonds left with bank for safe keeping	9,400 00		
Outside checks, and other cash items	732 21		
Total	$557,425 83	Total	$557,425 83

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No. 567.

THE POSEN STATE BANK, POSEN.

Organized August 6, 1915.

JOSEPH SMITH, *President;* C. F. STEVENS, *Vice President;* HARLEY ENNEST, *Cashier;* A. C. ENNEST, *Assistant Cashier;* C. F. STEVENS, A. J. WOZNIAK, *Auditors.*
DIRECTORS.—Joseph Smith, C. F. Stevens, Harley Ennest, N. C. Johnson, A. C. Ennest, A. J. Wozniak.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$54,172 69	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	4,141 54
Savings	162,437 19	Reserved for taxes, interest, depreciation, etc.	4,200 00
Bonds and securities:		Commercial deposits subject to check	44,910 08
Savings	257,360 01	Cashier's checks	1,152 72
Due from banks in reserve cities:		Savings deposits (book acc't)	465,940 57
Commercial	10,102 17	Savings certificates of deposit	19,704 93
Savings	46,200 00	Customers' bonds left with bank for safe keeping	9,913 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,400 00		
Total cash on hand:			
Savings	6,778 32		
Overdrafts	135 70		
Banking house	5,705 33		
Furniture and fixtures	4,810 25		
Other real estate	3,948 18		
Customers' bonds left with bank for safe keeping	9,913 00		
Total	$579,962 84	Total	$579,962 84

No. 646.

FARMERS STATE BANK, POTTERVILLE.

Organized November 8, 1919.

B. J. FOWLER, *President;* JOHN G. GIDNER, *Vice President;* EDWIN H. FETTERMAN, *Cashier;* ALETHA HAWLEY, *Assistant Cashier.*
DIRECTORS.—C. C. Weaver, George W. Upright, Amos Hartel, B. J. Fowler, John G. Gidner, G. Earl Gilbert, Lewis J. Dann.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$46,353 09	Surplus fund	4,250 00
Savings	20,305 31	Undivided profits, net	775 39
Real estate mortgages:		Commercial deposits subject to check	20,355 94
Commercial	3,500 00	Time commercial certificates of deposit	500 00
Savings	15,753 27	Savings deposits (book acc't)	35,616 21
Bonds and securities:		Savings certificates of deposit	29,229 44
Savings	11,935 00	Bills payable	7,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	850 00
Commercial	8,315 16		
Savings	3,638 38		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	900 00		
Exchanges for clearing house:			
Savings	1,000 00		
Total cash on hand:			
Commercial	100 72		
Overdrafts	485 71		
Banking house	3,000 00		
Furniture and fixtures	2,440 34		
Customers bonds left with bank for safe keeping	850 00		
Total	$118,576 98	Total	$118,576 98

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No. 464.

THE FIRST STATE BANK, POWERS.

Organized September 30, 1910.

LOUIS NADEAU, *President;* NICOLAS PETERSON, *Vice President;* ERNEST T. WILFONG, *Cashier;* STELLA PETERSON, *Assistant Cashier.*

DIRECTORS.—Louis Nadeau, Nicolas Peterson, Xavier Labre, Ernest T. Wilfong, John B. Liegeois, Anna L. LaPlante, H. H. Little.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$127,998 73	Surplus fund	20,000 00
Savings	57,749 25	Undivided profits, net	5,656 77
Real estate mortgages:		Dividends unpaid	12 00
Savings	100,925 66	Reserved for taxes, interest, depreciation, etc.	5,000 00
Bonds and securities:		Commercial deposits subject to check	71,071 39
Savings	41,955 00	Demand certificates of deposit	24,269 46
Due from banks in reserve cities:		Certified checks	448 25
Commercial	19,738 43	Cashier's checks	751 12
Savings	18,165 61	Savings deposits (book acc't)	215,138 17
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings certificates of deposit	11,888 70
Savings dept. only	5,600 00	Club savings deposits	598 50
Total cash on hand:		Bills payable	15,000 00
Commercial	1,947 78		
Savings	1,000 00		
Overdrafts	615 29		
Furniture and fixtures	2,000 00		
Other real estate	7,203 65		
Due from banks other than in reserve cities	4,827 26		
Outside checks, and other cash items	107 70		
Total	$389,834 36	Total	$389,834 36

No. 731.

FIRST STATE BANK, RAVENNA.

Organized August 3, 1926.

B. P. SHERWOOD, *President;* A. E. JACOBSON, *Vice President;* S. J. LINCK, *Cashier;* FLORENCE M. HAAS, *Assistant Cashier.*

DIRECTORS.—B. P. Sherwood, A. E. Jacobson, Geo. K. Herman, H. S. Averill, A. E. Gale, S. J. Linck.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$63,268 22	Surplus fund	4,000 00
Savings	39,412 10	Undivided profits, net	2,224 48
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	270 00
Commercial	523 60	Commercial deposits subject to check	54,836 69
Savings	22,730 25	Savings deposits (book acc't)	53,570 80
Bonds and securities:		Savings certificates of deposit	57,776 53
Commercial	2,000 00	Club savings deposits	1,979 00
Savings	38,026 00		
Due from banks in reserve cities:			
Commercial	7,030 01		
Savings	12,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	250 00		
Total cash on hand:			
Commercial	2,721 19		
Savings	2,000 00		
Overdrafts	26 23		
Banking house	2,378 00		
Furniture and fixtures	2,240 00		
Outside checks, and other cash items	51 90		
Total	$194,657 50	Total	$194,657 50

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No. 69.

THE STATE BANK OF READING, READING.

Organized December 27, 1889.

GEO. E. TERPENING, *President;* C. W. HARTWELL, *Vice President;* L. O. SLOUGH, *Cashier;* DIRECTORS.—Geo. D. Schermerhorn, C. W. Hartwell, C. E. Davies, Geo. E. Terpening, H. G. Stiefel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$157,141 91	Surplus fund	11,500 00
Real estate mortgages:		Undivided profits, net	2,839 85
Commercial	3,452 50	Reserved for taxes, interest, depreciation, etc.	2,112 33
Savings	38,276 69	Commercial deposits subject to check	76,534 83
Bonds and securities:		Demand certificates of deposit	190.490 01
Commercial	91,878 00	Cashier's checks	1,850 71
Savings	112,379 20	Savings deposits (book acc't)	58,449 91
Due from banks in reserve cities:		Savings certificates of deposit	121,206 36
Commercial	42,661 39	Bills payable	8,000 00
Savings	13,000 00	Customers' bonds left with bank for safe keeping	7,600 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,000 00		
Total cash on hand:			
Commercial	8,640 39		
Savings	1,000 38		
Overdrafts	194 45		
Banking house	6,750 00		
Furniture and fixtures	1,850 00		
Other real estate	5,320 00		
Customers' bonds left with bank for safe keeping	7,600 00		
Other assets	439 09		
Total	$505,584 00	Total	$505,584 00

No. 587.

STATE SAVINGS BANK OF REESE, REESE.

Organized November 18, 1916.

D. HEALY CLARK, *President;* SAMUEL R. PARK, GEO. F. SAHR, *Vice Presidents;* ADOLPH J. KAMM, *Cashier;* ALMA NURMINGER, *Assistant Cashier.*
DIRECTORS.—D. Healy Clark, Adolph J. Kamm, Samuel R. Park, George F. Sahr, Franklin A. Kolb, M. D. Auten, Peter Bierlein, Stephen A. Noble, Conrad Mueller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$75,390 94	Surplus fund	10,000 00
Savings	30,000 00	Undivided profits, net	11,014 09
Real estate mortgages:		Commercial deposits subject to check	72,615 53
Commercial	19,530 00	Demand certificates of deposit	38,380 83
Savings	56,585 62	Savings deposits (book acc't)	122,914 09
Bonds and securities:		Savings certificates of deposit	30,500 31
Commercial	17,000 00	Customers' bonds left with bank for safe keeping	7,850 00
Savings	39,000 00		
Due from banks in reserve cities:			
Commercial	26,310 72		
Savings	20,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,150 00		
Total cash on hand:			
Commercial	1,628 14		
Savings	2,000 00		
Overdrafts	54 91		
Banking house	3,000 00		
Furniture and fixtures	840 00		
Other real estate	3,926 68		
Customers' bonds left with bank for safe keeping	7,850 00		
Outside checks, and other cash items	7 84		
Total	$313,274 85	Total	$313,274 85

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No. 393.

THE STATE SAVINGS BANK, REMUS.
Organized February 1, 1908.

AARON AMON, *President;* GEORGE BILBROUGH, *Vice President;* IRAL PHILIPS, *Cashier.*
DIRECTORS.—George Bilbrough, Aaron Amon, Edward T. Horton, Andrew W. Orr, Iral Phillips.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$26,000 00
Commercial	$142,028 05	Surplus fund	12,200 00
Savings	18,650 00	Undivided profits, net	744 74
Real estate mortgages:		Commercial deposits subject to check	121,118 40
Savings	78,611 10	Cashier's checks	858 59
Bonds and securities:		State moneys on deposit	17,500 00
Savings	78,633 00	Time commercial certificates of deposit	120 90
Due from banks in reserve cities:		Savings deposits (book acc't)	72,538 91
Commercial	23,944 75	Savings certificates of deposit	102,949 87
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	20,000 00
Savings dept. only	20,000 00	Trust department:	
Total cash on hand:		Trust deposits—totals	223 97
Commercial	6,471 14		
Overdrafts	93 37		
Banking house	4,600 00		
Furniture and fixtures	1,000 00		
Trust department:			
Cash	223 97		
Total	$374,255 38	Total	$374,255 38

No. 521.

THE REPUBLIC STATE BANK, REPUBLIC.
Organized August 1, 1912.

JACOB SCHOLZEN, *President;* FRED LAWRENCE, *Vice President and Cashier;* JENNIE J. VIERELA, *Assistant Cashier.*
DIRECTORS.—Jacob Scholzen, F. W. Lawrence, Emil Suomi, Victor Makela, Clarence Hooper.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$56,202 68	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	11,854 88
Commercial	4,406 52	Commercial deposits subject to check	20,101 25
Savings	13,361 66	Certified checks	16 50
Bonds and securities:		Cashier's checks	3,588 76
Commercial	18,868 75	U. S. government deposits	79 41
Savings	111,200 00	Savings deposits (book acc't)	124,051 20
Due from banks in reserve cities:		Savings certificates of deposit	2,051 31
Commercial	936 94	Bills payable	17,000 00
Savings	110.64	Customers' bonds left with bank for safe keeping	6,200 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	6,450 00		
Total cash on hand:			
Commercial	2,486 94		
Savings	3,660 64		
Overdrafts	16 05		
Banking house	6,000 00		
Furniture and fixtures	1,500 00		
Other real estate	2,754 13		
Due from banks other than in reserve cities	73 38		
Customers' bonds left with bank for safe keeping	6,200 00		
Outside checks, and other cash items	714 98		
Total	$234,943 31	Total	$234,943 31

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No. 542.

THE FARMERS STATE SAVINGS BANK, RICHLAND.

Organized January 27, 1914.

JAMES TELFER, *President;* A. C. MARTENS, *Vice President;* BRUCE W. MASON, *Cashier.*
DIRECTORS.—James Telfer, S. C. Doster, J. F. Gilkey, A. C. Martens, Bruce W. Mason, Roy L. Nichols, M. A. Snow.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$41,814 64	Surplus fund	6,500 00
Savings	12,919 84	Undivided profits, net	3,470 78
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	948 87
Commercial	3,450 00	Commercial deposits subject to check	36,109 43
Savings	35,353 47	Demand certificates of deposit	3,121 51
Bonds and securities:		Cashier's checks	842 64
Commercial	18,420 00	Savings deposits (book acc't)	28,786 20
Savings	11,980 03	Savings certificates of deposit	61,820 01
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	6,750 00
Commercial	18,191 36	Other liabilities	6 25
Savings	5,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,500 00		
Total cash on hand:			
Commercial	1,818 38		
Savings	2,500 00		
Overdrafts	52 28		
Banking house	2,768 94		
Furniture and fixtures	1,486 75		
Other real estate	1,850 00		
Customers' bonds left with bank for safe keeping	6,750 00		
Total	$168,355 69	Total	$168,355 69

No. 206.

MACOMB COUNTY SAVINGS BANK, RICHMOND. (Lenox P. O.)

Organized July 2, 1898.

One Branch.

OSCAR C. LUNGERHAUSEN, *President;* H. A. SIMMONS, C. E. MAXWELL, *Vice Presidents;* FRANK J. HIRT, *Cashier;* CARL E. HAAR, FRANK W. BURKE, *Assistant Cashiers.*
DIRECTORS.—Paul J. Ullrich, Oscar C. Lungerhausen, H. A. Simmons, C. E. Maxwell, Edward W. Priestap, Frank J. Hirt, Wm. J. Friday, Ellsworth H. Marshall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$155,375 16	Surplus fund	25,000 00
Savings	115,836 46	Undivided profits, net	8,746 93
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,000 00
Commercial	9,631 40	Commercial deposits subject to check	128,250 47
Savings	502,517 10	Demand certificates of deposit	35,919 44
Bonds and securities:		Certified checks	85 00
Savings	274,752 64	Cashier's checks	3,698 70
Due from Federal Reserve bank:		Savings deposits (book acc't)	997,154 34
Commercial	5,000 00	Bills payable	10,000 00
Savings	47,057 44	Customers' bonds left with bank for safe keeping	10,100 00
Due from banks in reserve cities:			
Savings	51,011 67		
Exchanges for clearing house:			
Savings	1,250 71		
Total cash on hand:			
Commercial	4,251 08		
Savings	19,749 29		
Overdrafts	473 81		
Banking house	30,000 00		
Furniture and fixtures	10,600 00		
Other real estate	39,036 03		
Customers' bonds left with bank for safe keeping	10,100 00		
Stock of Federal Reserve bank	2,250 00		
Other assets	62 09		
Total	$1,278,954 88	Total	$1,278,954 88

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No. 429.

RIVERDALE STATE SAVINGS BANK, RIVERDALE.

Organized April 15, 1909.

JACK B. MOBLO, *President;* OTTO M. BLAIR, *Vice President;* FRED LEITER, *Vice President and Cashier;* L. E. JOHNSON, *Assistant Cashier.*
DIRECTORS.—Jack B. Moblo, Otto M. Blair, Paul D. Bywater, Alfred Locey, Fred Leiter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$88,996 86	Surplus fund	10,000 00
Savings	21,465 51	Undivided profits, net	5,767 66
Real estate mortgages:		Commercial deposits subject to check	36,408 44
Savings	84,812 92	Demand certificates of deposit	49,042 85
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	6,000 00	Savings deposits (book acc't)	167,836 24
Savings	46,700 00	Customers' bonds left with bank for safe keeping	17,750 00
Due from banks in reserve cities:			
Commercial	8,181 78		
Savings	5,986 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,600 00		
Total cash on hand:			
Commercial	4,735 32		
Savings	1,000 00		
Overdrafts	66 14		
Banking house	2,300 00		
Furniture and fixtures	1,500 00		
Other real estate	1,210 66		
Customers' bonds left with bank for safe keeping	17,750 00		
Total	$309,305 19	Total	$309,305 19

No. 622.

PEOPLES WAYNE COUNTY BANK OF RIVER ROUGE.

Organized January 11, 1919.

A. H. MOODY, *President;* JOHN CASSIDY, DONALD N. SWEENEY, *Vice Presidents;* EDW. T. MCLACHLAN, *Vice President and Cashier;* L. Y. BRADLEY,, *Assistant Cashier.*
DIRECTORS.—Charles H. Ayres, John A. Fry, Walter F. Haass, John S. Haggerty, John Cassidy, A. H. Moody, Donald N. Sweeny, H. C. Burke, Lawrence K. Butler, E. R. Lewright, Edward C. Mahler, Henry Otis, F. Howard Russ, Jr., Emory Schonfeld, Ralph Stone, James A. Wilson, Mark A. Wilson, Fred G. Morley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$273,490 28	Surplus fund	75,000 00
Savings	164,285 76	Undivided profits, net	16,272 12
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	18,565 80
Commercial	1,300 00	Commercial deposits subject to check	321,719 52
Savings	833,863 59	Certified checks	1,534 66
Bonds and securities:		Cashier's checks	19,384 58
Commercial	23,750 00	State moneys on deposit	10,000 00
Savings	205,950 00	Savings deposits (book acc't)	1,238,850 64
Due from banks in reserve cities:		Savings certificates of deposit	11,767 25
Commercial	72,051 73	Club savings deposits	33,070 97
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	156,639 69		
Exchanges for clearing house:			
Commercial	2,195 34		
Total cash on hand:			
Commercial	28,206 07		
Overdrafts	170 04		
Banking house	107,500 00		
Furniture and fixtures	7,000 00		
Other real estate	4,380 06		
Accrued interest, receivable (net)	15,382 98		
Total	$1,896,165 54	Total	$1,896,165 54

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No. 332.

THE RIVER ROUGE SAVINGS BANK, RIVER ROUGE.

Organized January 15, 1906.

H. C. BURKE, *President;* EMMOR BALES, *Vice President;* DANIEL J. GONIEA, *Cashier.*
DIRECTORS.—H. C. Burke, Emmor Bales, Chas. Krause, F. X. Burke, Emery Schonfeld, Harry Moxon, Henri Belanger, Lawrence K. Butler, John Cassidy, Walter F. Haass, E. R. Lewright, A. H. Moody, F. G. Morley, Edward C. Mahler, F. Howard Russ, Jr., Ralph Stone, Donald N. Sweeny, Mark A. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$365,522 89	Surplus fund	100,000 00
Savings	99,672 27	Undivided profits, net	10,411 51
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,000 00
Savings	534,802 09	Commercial deposits subject to check	155,391 78
Bonds and securities:		Certified checks	328 90
Savings	159,000 00	Cashier's checks	93 62
Due from banks in reserve cities:		Savings deposits (book acc't)	886,209 43
Commercial	20,685 19	Savings certificates of deposit	3,453 03
Savings	30,000 00	Club savings deposits	23,262 86
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	60,000 00
Savings dept. only	77,950 00		
Exchanges for clearing house:			
Commercial	8,414 69		
Total cash on hand:			
Commercial	7,257 59		
Savings	11,500 96		
Overdrafts	280 18		
Banking house	25,000 00		
Other real estate	2,947 18		
Outside checks, and other cash items	118 09		
Total	$1,343,151 13	Total	$1,343,151 13

No. 224.

THE ROCHESTER SAVINGS BANK, ROCHESTER.

Organized October 18, 1900.

H. A. CASE, *President;* P. J. O'BRIEN, WM. TIENKEN, *Vice Presidents;* O. B. WALLACE, *Assistant Cashier.*
DIRECTORS.—William C. Chapman, F. D. Shoup, H. W. Axford, Wm. Tienken, H. A. Case, F. O. Goodison, P. J. O'Brien, L. W. Curtis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$171,442 22	Surplus fund	25,000 00
Savings	78,353 90	Undivided profits, net	7,684 17
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	780 00
Savings	312,198 06	Commercial deposits subject to check	160,794 63
Bonds and securities:		Certified checks	529 25
Savings	98,900 00	Cashier's checks	7,183 36
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	10,000 00	Savings deposits (book acc't)	412,028 10
Savings	122,448 10	Savings certificates of deposit	116,435 19
Exchanges for clearing house:		Club savings deposits	12,819 45
Commercial	303 18	Bills payable	50,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	1,050 00
Commercial	9,395 01		
Savings	4,000 00		
Overdrafts	7 91		
Banking house	22,497 98		
Furniture and fixtures	11,166 23		
Other real estate	4,999 06		
Customers' bonds left with bank for safe keeping	1,050 00		
Outside checks, and other cash items	42 50		
Total	$846,804 15	Total	$846,804 15

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No. 331.

THE ROCKFORD STATE BANK, ROCKFORD.

Organized December 9, 1905.

H. C. HESSLER, *President;* L. E. SEARS, *Vice President;* E. J. MUIR, *Cashier;* C. C. B. KUTTS, *Assistant Cashier.*

DIRECTORS.—H. C. Hessler, L. E. Sears, R. H. Dockeray, E. J. Muir, F. W. Peterson, J. H. Parmeter, O. A. Krause.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$136,713 71	Surplus fund	20,000 00
Savings	24,607 74	Undivided profits, net	17,924 33
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,926 44
Savings	150,423 21	Commercial deposits subject to check	135,299 76
Bonds and securities:		Demand certificates of deposit	325 00
Commercial	20,250 00	Cashier's checks	531 27
Savings	163,153 58	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	161,081 28
Commercial	31,684 18	Savings certificates of deposit	234,099 19
Savings	50,396 81	Club savings deposits	4,014 25
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	2,100 00
Savings dept. only	18,000 00		
Total cash on hand:			
Commercial	9,191 56		
Overdrafts	251 38		
Banking house	3,700 00		
Other real estate	13,329 35		
Customers' bonds left with bank for safe keeping	2,100 00		
Total	$623,801 52	Total	$623,801 52

No. 470.

THE ROCKWOOD STATE BANK, ROCKWOOD.

Organized January 23, 1911.

AUSTIN B. CHAPMAN, *President;* IRA S. MILLER, MICHAEL NOEL, *Vice Presidents;* HARLEY A. WAGAR, *Cashier;* RUTH R. BERRY, *Assistant Cashier.*

DIRECTORS.—Austin B. Chapman, Ira S. Miller, Harley A. Wagar, Albert W. Wagar, Michael Noel, Almond B. Chapman, Edson E. Valrance.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$118,504 00	Surplus fund	20,000 00
Savings	10,000 00	Undivided profits, net	26,497 60
Real estate mortgages:		Dividends unpaid	14 00
Savings	246,198 13	Reserved for taxes, interest, depreciation, etc.	210 76
Bonds and securities:		Commercial deposits subject to check	123,362 97
Savings	220,932 89	Certified checks	217 18
Due from banks in reserve cities:		Savings deposits (book acc't)	620,445 73
Commercial	58,825 32	Savings certificates of deposit	19,761 95
Savings	130,949 68	Club savings deposits	6,460 83
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	26,197 75		
Total cash on hand:			
Commercial	6,847 00		
Savings	12,390 06		
Overdrafts	427 68		
Banking house	2,200 00		
Other real estate	3,300 00		
Outside checks, and other cash items	198 51		
Total	$836,971 02	Total	$836,971 02

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No. 354.

THE PRESQUE ISLE COUNTY SAVINGS BANK, ROGERS CITY.

Organized December 5, 1906.

RUDOLPH DUELTGEN, *President;* C. R. CARTER, *Vice President;* GEO. W. GRAMBAU, *Cashier;* JOHN S. BLASKY, *Assistant Cashier.*

DIRECTORS.—Rudolph Dueltgen, A. F. Lehndorff, C. R. Carter, John G. Munson, C. A. Vogelheim, Eugene D'Vincent, R. B. Henley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$182,015 60	Surplus fund	17,500 00
Savings	57,258 00	Undivided profits, net	5,280 07
Real estate mortgages:		Commercial deposits subject to check	484,172 35
Commercial	54,620 26	Demand certificates of deposit	1,223 33
Savings	471,307 74	Certified checks	624 90
Bonds and securities:		Cashier's checks	5,223 60
Commercial	171,284 89	Savings deposits (book acc't)	1,039,111 24
Savings	537,587 16	Savings certificates of deposit	95,189 82
Due from Federal Reserve bank:			
Commercial	46,174 76		
Savings	36,500 00		
Due from banks in reserve cities:			
Commercial	23,851 52		
Savings	42,000 00		
Total cash on hand:			
Commercial	36,030 23		
Overdrafts	684 32		
Banking house	17,500 00		
Furniture and fixtures	5,010 83		
Stock of Federal Reserve bank	1,500 00		
Total	$1,683,325 31	Total	$1,683,325 31

No. 194.

THE ROMEO SAVINGS BANK, ROMEO.

Organized April 20, 1897.

LEVANT E. BEDELL, *President;* HENRY S. EVANS, *Vice President;* JOHN J. BREWER, *Cashier;* DWIGHT S. SEAMAN, *Assistant Cashier.*

DIRECTORS.—Henry S. Evans, Levant E. Bedell, John J. Brewer, Walter T. Rumsey, Lyman A. Holmes, F. P. Smith, Dwight S. Seaman, Harold H. Gray.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$291,069 76	Surplus fund	100,000 00
Savings	226,491 01	Undivided profits, net	31,882 24
Real estate mortgages:		Dividends unpaid	105 00
Commercial	23,271 15	Reserved for taxes, interest, depreciation, etc.	3,000 00
Savings	638,910 65	Commercial deposits subject to check	248,024 96
Bonds and securities:		Demand certificates of deposit	823 00
Savings	334,804 21	Certified checks	100 44
Due from Federal Reserve bank:		Cashier's checks	1,870 72
Commercial	18,632 59	State moneys on deposit	5,000 00
Savings	40,305 81	Savings deposits (book acc't)	1,155,593 28
Due from banks in reserve cities:		Savings certificates of deposit	180,275 77
Savings	110,141 43	Club savings deposits	7,658 49
Total cash on hand:		Customers' bonds left with bank for safe keeping	137,900 00
Commercial	6,000 00		
Savings	14,179 19		
Premium account	275 16		
Banking house	100,000 00		
Furniture and fixtures	12,368 17		
Other real estate	11,416 49		
Customers' bonds left with bank for safe keeping	137,900 00		
Outside checks, and other cash items	468 28		
Stock of Federal Reserve bank	6,000 00		
Total	$1,972,233 90	Total	$1,972,233 90

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No. 531.

ROMULUS STATE BANK, ROMULUS.

Organized January 23, 1913.

DELMER H. ROOD, *President;* JAMES R. TAYLOR, *Vice President and Cashier;* LEO D. ROACH, *Assistant Cashier.*

DIRECTORS.—Delmer H. Rood, James R. Taylor, Richard Holland, Jas. A. Carmichael, Albert McClaughry.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$111,990 36	Surplus fund	45,000 00
Savings	16,000 00	Undivided profits, net	12,496 73
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	8,054 63
Savings	240,103 50	Commercial deposits subject to check	109,019 77
Bonds and securities:		Certified checks	5 00
Savings	347,932 50	Savings deposits (book acc't)	655,015 53
Due from banks in reserve cities:		Savings certificates of deposit	28,818 34
Commercial	58,988 29	Club savings deposits	1,245 25
Savings	48,585 03	Customers' bonds left with bank for safe keeping	6,400 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	21,000 00		
Total cash on hand:			
Commercial	643 46		
Savings	15,000 00		
Banking house	15,000 00		
Furniture and fixtures	4,000 00		
Customers' bonds left with bank for safe keeping	6,400 00		
Outside checks, and other cash items	412 11		
Total	$886,055 25	Total	$886,055 25

No. 371.

THE ROSCOMMON STATE BANK, ROSCOMMON.

Organized May 2, 1907.

O. F. BARNES, *President;* BRUCE RUTLEDGE, *Vice President;* CHAS. H. DE WAELE, *Cashier;* PEARL NOLAN, *Assistant Cashier.*

DIRECTORS.—Bruce Rutledge, O. F. Barnes, H. J. De Waele, Chas. H. De Waele, Lester J. Royce, W. Clarence Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$59,626 90	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	2,972 15
Commercial	7,409 58	Reserved for taxes, interest, depreciation, etc.	4,672 03
Savings	83,821 58	Commercial deposits subject to check	181,693 05
Bonds and securities:		Cashier's checks	2,509 59
Commercial	63,744 50	Savings deposits (book acc't)	62,936 88
Savings	56,334 53	Savings certificates of deposit	85,188 52
Due from banks in reserve cities:		Customers' bonds left with for safe keeping	2,100 00
Commercial	59,953 84		
Savings	15,958 41		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,250 00		
Total cash on hand:			
Commercial	8,043 50		
Savings	3,763 72		
Overdrafts	291 88		
Banking house	7,000 00		
Furniture and fixtures	1,500 00		
Other real estate	2,273 78		
Customers' bonds left with bank for safe keeping	2,100 00		
Total	$382,072 22	Total	$382,072 22

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No. 589.

ROSEBUSH STATE BANK, ROSEBUSH.

Organized November 7, 1916.

FLOYD T. MITCHELL, *President;* JOHN P. HAUCK, B. F. P. JOHNSTON, HOMER W. CAMPBELL, *Vice Presidents;* ROY B. MATTESON, *Cashier;* ETHEL M. CARROLL, *Assistant Cashier.*
DIRECTORS.—Floyd T. Mitchell, John P. Hauck, B. F. P. Johnston, Harry Hauck, Homer W. Campbell, Evan S. Weidman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$104,463 98	Surplus fund	20,000 00
Savings	38,371 10	Undivided profits, net	942 75
Real estate mortgages:		Commercial deposits subject to check	81,323 22
Savings	57,125 50	State moneys on deposit	5,000 00
Bonds and securities:		Time commercial certificates of deposit	9,019 50
Savings	30,200 00	Savings deposits (book acc't)	69,918 93
Due from banks in reserve cities:		Savings certificates of deposit	115,770 40
Commercial	15,478 47	Customers' bonds left with bank for safe keeping	1,900 00
Savings	26,059 95		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	15,000 00		
Total cash on hand:			
Savings	4,279 59		
Overdrafts	46 43		
Banking house	3,500 00		
Furniture and fixtures	2,430 00		
Other real estate	3,553 32		
Due from banks other than in reserve cities	18,375 50		
Customers' bonds left with bank for safe keeping	1,900 00		
Outside checks, and other cash items	3,090 96		
Total	$323,874 80	Total	$323,874 80

No. 532.

THE ROSE CITY STATE BANK, ROSE CITY.

Organized March 4, 1913.

B. J. HENDERSON, *President;* NEIL MCDONALD, *Vice President;* F. L. DEAN, *Cashier.*
DIRECTORS.—B. J. Henderson, John P. Niggeman, Jr., G. R. Whitney, Neil McDonald, H. W. Schulty.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$138,860 71	Surplus fund	5,000 00
Real estate mortgages:		Undivided profits, net	496 02
Commercial	7,165 00	Commercial deposits subject to check	89,703 50
Savings	15,326 14	Cashier's checks	1,545 95
Bonds and securities:		Time commercial certificates of deposit	58,099 86
Commercial	30,000 00	Savings deposits (book acc't)	30,419 25
Savings	21,825 00	Savings certificates of deposit	37,964 86
Due from banks in reserve cities:		Club savings deposits	174 95
Commercial	28,535 69	Bills payable	25,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	100 00
Savings dept. only	950 00	Other liabilities	3,652 22
Exchanges for clearing house:			
Commercial	287 26		
Total cash on hand:			
Commercial	93 20		
Savings	6,000 00		
Overdrafts	775 69		
Banking house	5,000 00		
Furniture and fixtures	2,800 00		
Other real estate	14,437 92		
Customers' bonds left with bank for safe keeping	100 00		
Total	$272,156 61	Total	$272,156 61

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No. 699.

ROSEVILLE STATE SAVINGS BANK, ROSEVILLE.

Organized December 18, 1922.

ALFRED TROMBLY, *President;* DAVID J. VAN HOWE, CHARLES J. REINDEL, *Vice Presidents;* E. E. KAY, *Cashier;* MELVIN F. VAN HOWE, *Assistant Cashier;* J. EDWARD READY, *Auditor.*
DIRECTORS.—Alfred Trombly, Frank E. Van Agen, David J. Van Howe, Edward J. Schoenherr, Charles J. Reindel, J. Edward Ready, Henry Couchez.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$136,469 58	Surplus fund	20,000 00
Savings	94,897 68	Undivided profits, net	15,505 93
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,553 31
Savings	261,600 48	Commercial deposits subject to check	185,440 65
Bonds and securities:		Certified checks	395 98
Savings	158,200 00	Cashier's checks	3,058 35
Due from banks in reserve cities:		Savings deposits (book acc't)	479,501 12
Commercial	38,532 74	Savings certificates of deposit	107,757 38
Savings	52,209 35	Club savings deposits	7,860 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	62,000 00		
Total cash on hand:			
Commercial	10,297 43		
Overdrafts	95 35		
Premium account	1,451 76		
Banking house	13,500 00		
Furniture and fixtures	6,100 00		
Other real estate	15,718 35		
Total	$851,072 72	Total	$851,072 72

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No. 528.

*THE FIRST STATE BANK, ROYAL OAK.

Organized January 3, 1913.

C. B. EDWARDS, *President;* H. L. MELLEN, S. D. THOMAS, H. O. WHITE, *Vice Presidents;* FRANK T. KING, *Cashier;* C. W. GODDARD, R. J. NELSON, F. R. HAZELTON, *Assistant Cashiers;* L. R. MACK, *Auditor.*

DIRECTORS.—C. B. Edwards, H. L. Mellen, Chas. Harland, O. F. Letts, Geo. A. Dondero, J. F. Codling, Wm. Hilzinger, Wm. Sullivan, J. S. Morrison, Arthur F. Bassett, Wm. Beltz, Geo. B. Hartrick, James E. Lawson, F. D. Madison, Robt. Nahrgang, Jr., S. D. Thomas, Walter Gehrke.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$906,754 80	Surplus fund	400,000 00
Savings	649,205 65	Undivided profits, net	29,944 17
Real estate mortgages:		Commercial deposits subject to check	693,192 44
Commercial	175,778 51	Demand certificates of deposit	190,000 00
Savings	1,576,341 21	Certified checks	1,767 98
Bonds and securities:		Cashier's checks	26,259 22
Commercial	50,000 00	State moneys on deposit	10,000 00
Savings	757 133 74	Savings deposits (book acc't)	3,098,075 27
Due from banks in reserve cities:		Savings certificates of deposit	537,883 99
Commercial	100,000 00	Club savings deposits	44,157 15
Savings	548,488 47	Bills payable	50,000 00
Exchanges for clearing house:		Customers' bonds left with bank for safe keeping	5,650 00
Savings	2,537 85	Other liabilities	19,000 00
Total cash on hand:		Trust Department:	
Commercial	25,000 00	Trust deposits—Totals	58,941 86
Savings	42,603 91		
Overdrafts	1,087 65		
Premium account	2,200 00		
Banking house	260,000 00		
Furniture and fixtures	62,780 80		
Other real estate	263,242 63		
Due from banks other than in reserve cities	74,000 00		
Customers' bonds left with bank for safe keeping	5,650 00		
Other assets	3,125 00		
Trust Department:			
Cash and due from banks in reserve cities	58,941 86		
Total	$5,564,872 08	Total	$5,564,872 08

*January 2, 1931, The First State Bank, Royal Oak, consolidated with Royal Oak State Trust and Savings Bank, forming the State Savings Bank of Royal Oak.

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No. 374.

*ROYAL OAK STATE TRUST & SAVINGS BANK, ROYAL OAK.

Organized July 29, 1907.

GEO. A. LEHMAN, *President;* C. L. LAWSON, ERNEST D. SKINNER, *Vice Presidents;* W. H. CODLING, *Cashier;* F. R. GROSS, L. E. BAKER, *Assistant Cashiers.*

DIRECTORS.—George Bossardet, George E. Weitzel, E. B. Howarth, Geo. A. Lehman, C. E. Crampton, W. D. Curtis, Geo. J. Scott, J. A. Berridge, E. W. Winter, H. Lloyd Clawson, Harold E. Storz, Lee Campbell, C. L. Lawson, E. D. Skinner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$300,000 00
Commercial	$767,135 52	Surplus fund	250,000 00
Savings	406,036 79	Undivided profits, net	73,802 15
Real estate mortgages:		Dividends unpaid	129 70
Commercial	261,677 38	Commercial deposits subject to check	1,134,371 16
Savings	1,191,176 43	Certified checks	2,782 29
Bonds and securities:		Cashier's checks	21,121 36
Commercial	366,007 50	Time commercial certificates of deposit	590,470 63
Savings	685,944 84	Savings deposits (book acc't)	2,435,651 64
Due from banks in reserve cities:		Savings certificates of deposit	53,431 71
Commercial	34,221 60	Other liabilities	23,260 00
Savings	685,562 71		
Exchanges for clearing house:			
Savings	4,205 18		
Total cash on hand:			
Savings	74,668 30		
Overdrafts	473 53		
Banking house	201,486 00		
Furniture and fixtures	56,849 67		
Other real estate	133,082 59		
Due from banks other than in reserve cities	10,000 00		
Outside checks, and other cash items	5,883 30		
Other assets	609 30		
Total	$4,885,020 64	Total	$4,885,020 64

*June 13, 1930, The Royal Oak Savings Bank changed its title to Royal Oak State Trust and Savings Bank, Royal Oak.

January 2, 1931, The Royal Oak State Trust and Savings Bank consolidated with The First State Bank, Royal Oak, forming the State Savings Bank of Royal Oak.

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No. 613.

CITIZENS STATE BANK, RUDYARD.

Organized March 25, 1918.

N. L. FIELD, *President;* D. E. TURNER, *Vice President;* E. M. BATDORFF, *Cashier;* L. DALE BATDORFF, *Auditor.*

DIRECTORS.—D. E. Turner, N. L. Field, R. J. Forgrave, E. M. Batdorff, F. C. Bandy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$65,247 44	Surplus fund	10,000 00
Savings	25,786 64	Undivided profits, net	2,754 43
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,000 10
Commercial	1,060 00	Commercial deposits subject to check	90,583 79
Savings	27,675 95	Savings deposits (book acc't)	65,048 39
Bonds and securities:		Savings certificates of deposit	22,135 33
Commercial	21,507 47	Customers' bonds left with bank for safe keeping	450 00
Savings	30,177 07		
Due from banks in reserve cities:			
Commercial	10,504 81		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,700 00		
Total cash on hand:			
Commercial	2,814 90		
Overdrafts	152 92		
Banking house	3,900 00		
Furniture and fixtures	1,500 00		
Due from banks other than in reserve cities	8,494 84		
Customers' bonds left with bank for safe keeping	450 00		
Total	$211,972 04	Total	$211,972 04

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No. 493.

THE AMERICAN STATE BANK, SAGINAW.

Organized May 16, 1911.

One Branch.

E. L. BEACH, *President;* W. F. HEMMETER, W. C. WIECHMANN, *Vice Presidents;* H. T. ROBINSON, *Vice President and Cashier;* H. C. LAESCH, CHARLES ROBINSON, E. J. BREMER, *Assistant Cashiers;* LAWRENCE HEYDRICK, *Auditor.*

DIRECTORS.—E. L. Beach, O. R. Krause, W. F. Hemmeter, Geo. L. Schulz, W. H. Filbert, F. E. McWhirter, A. P. Krause, Wm. C. Wiechmann, J. R. Liebermann, G. S. Garber, Henry T. Robinson, Geo. Walz, Jr., A A. Alderton, R. S. Beach, C. H. Kretschmer, Ben R. Mayne, C. R. Macpherson, E. F. Wieneke, Dewey Hesse.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$1,507,881 79	Surplus fund	325,000 00
Savings	1,029,389 69	Undivided profits, net	120,188 05
Real estate mortgages:		Dividends unpaid	36 50
Commercial	12,247 00	Reserved for taxes, interest, depreciation, etc.	25,168 35
Savings	1,132,007 24	Commercial deposits subject to check	1,543,866 56
Bonds and securities:		Demand certificates of deposit	155,075 00
Commercial	271,486 82	Certified checks	38,282 51
Savings	1,156,063 77	Cashier's checks	6,470 25
Due from Federal Reserve bank:		Due to other banks and bankers	180,684 01
Commercial	182,791 92	State moneys on deposit	40,000 00
Savings	100,000 00	U. S. Government deposit	15,678 60
Due from banks in reserve cities:		Savings deposits (book acc't)	2,881,680 26
Commercial	117,992 88	Savings certificates of deposit	237,732 53
Savings	26,000 00	Customers' bonds left with bank for safe keeping	250,750 00
Exchanges for clearing house:		Other liabilities	80,000 00
Commercial	41,064 80	Trust department:	
Total cash on hand:		Trust deposits—Totals	12,632 79
Commercial	61,008 46		
Savings	10,000 00		
Overdrafts	546 00		
Banking house	250 000 00		
Furniture and fixtures	50,000 00		
Other real estate	6,402 09		
Due from banks other than in reserve cities	69,179 45		
Customers' bonds left with bank for safe keeping	250,750 00		
Outside checks, and other cash items	4,050 71		
Stock of Federal Reserve bank	21,750 00		
Trust department:			
Cash and due from banks in reserve cities	12,632 79		
Total	$6,313,245 41	Total	$6,313,245 41

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No. 25.

BANK OF SAGINAW, SAGINAW.

Organized April 18, 1888.
Three Branches.

BENTON HANCHETT, *Chairman of the Board.*
OTTO SCHUPP, *President;* CHAS. A. KHUEN, ARNOLD BOUTELL, F. J. SCHMIDT, A. W. GANSCHOW, *Vice Presidents;* J. HOLLANDMORITZ, *Cashier;* G. C. GOTTSCHALK, A. C. SUTHERLAND, H. A. ROESER, E. L. SCHREINER, *Assistant Cashiers;* O. W. EMMRICK, *Auditor.*
JOHN LEIDLEIN, *Manager Farm Department.*
DIRECTORS.—Benton Hanchett, G. M. Stark, Theo. Huss, Otto Schupp, Wm. C. Cornwell, Fred J. Fox, Arnold Boutell, Edgar D. Church, Chas. A. Khuen, Geo. W. Weadock, A. T. Ferrell, Arthur A. Schupp, F. A. Fowler, A. W. Ganschow, Edw. B. Wickes, George Strable, H. Randall Wickes, Clark L. Ring, J. I. Bearinger, Wm. H. Foote, Walter C. Hill, Carl Pletscher, John Schmelzer, Edward Schust, B. C. Cobb.

Statement September 24, 1930.

Resources.

Loans and discounts:		
Commercial	$4,013,471	80
Savings	4,349,210	83
Real estate mortgages:		
Commercial	301,449	72
Savings	3,146,534	70
Bonds and securities:		
Commercial	1,216,500	00
Savings	1,487,050	00
Due from Federal Reserve bank:		
Commercial	306,780	18
Savings	334,922	13
Due from banks in reserve cities:		
Commercial	779,500	43
Savings	1,746,354	16
Exchanges for clearing house:		
Commercial	47,259	32
Total cash on hand:		
Commercial	263,818	19
Savings	100,000	00
Overdrafts	3,825	42
Banking house	900,000	00
Furniture and fixtures	98,741	98
Other real estate	238,645	78
Due from banks other than in reserve cities	168,616	08
Customers' bonds left with bank for safe keeping	1,142,126	00
Outside checks, and other cash items	21,134	02
Stock of Federal Reserve bank	67,500	00
Customers' acceptances and letters of credit	10,175	00
Other assets	2,886	58
Trust department:		
Cash and due from banks in reserve cities	43,779	99
Total	$20,790,282	31

Liabilities.

Capital stock paid in	$1,250,000	00
Surplus fund	1,000,000	00
Undivided profits, net	427,167	08
Reserved for taxes, interest, depreciation, etc.	63,492	11
Commercial deposits subject to check	4,530,607	95
Demand certificates of deposit	459,305	48
Certified checks	6,201	75
Cashier's checks	22,914	34
Due to other banks and bankers	645,440	79
State moneys on deposit	25,000	00
Savings deposits (book acc't)	11,033,634	11
Club savings deposits	130,437	71
Customers' bonds left with bank for safe keeping	1,142,126	00
Customers' acceptances and letters of credit	10,175	00
Trust department:		
Trust deposits—Totals	43,779	99
Total	$20,790,282	31

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No. 38.

THE PEOPLES SAVINGS BANK OF SAGINAW.

Organized November 27, 1886.

WM. B. BAUM, *President;* HARRY E. OPPENHEIMER, FREDERICK JAECKEL, *Vice Presidents;* B. F. GRIFFIN, *Treasurer;* H. R. GRAHAM, *Assistant Treasurer.*

DIRECTORS.—Wm. B. Baum, H. E. Oppenheimer, H. E. Naegely, L. A. Henning, Frederick Jaeckel, B. F. Griffin, Rudolph J. Otto, Albert W. Tausend, Frank J. Wolfarth.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$880,608 37	Surplus fund	100,000 00
Savings	521,089 16	Undivided profits, net	56,673 86
Real estate mortgages:		Dividends unpaid	185 00
Savings	759,379 09	Reserved for taxes, interest, depreciation, etc.	24,231 21
Bonds and securities:		Commercial deposits subject to check	1,064,158 51
Commercial	389,650 00	Demand certificates of deposit	150,725 59
Savings	240,800 00	Certified checks	17,597 24
Due from banks in reserve cities:		Cashier's checks	21,001 57
Commercial	203,357 83	Due to other banks and bankers	4,961 02
Savings	52,776 18	State moneys on deposit	10,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Savings deposits (book acc't)	1,457,255 35
Savings dept. only	103,100 00	Club savings deposits	56,570 68
Exchanges for clearing house:		Bills payable	175,000 00
Commercial	9,539 70	Customers' bonds left with bank for safe keeping	9,400 00
Total cash on hand:		Trust department:	
Commercial	15,470 28	Trust deposits—Totals	1,604 03
Savings	40,000 00		
Overdrafts	706 52		
Premium account	5,625 86		
Banking house	58,800 00		
Furniture and fixtures	17,450 00		
Other real estate	37,843 07		
Customers' bonds left with bank for safe keeping	9,400 00		
Outside checks, and other cash items	1,518 00		
Trust department:			
Securities	2,250 00		
Total	$3,349,364 06	Total	$3,349,364 06

No. 390.

ST. CHARLES STATE BANK, ST. CHARLES.

Organized March 24, 1908.

JOHN M. MERTZ, *President;* P. A. HARTLEY, *Vice President;* E. H. FOX, *Cashier;* L. A. MURPHY, *Assistant Cashier.*

DIRECTORS.—Frank Sanderson, F. A. Bement, P. A. Hartley, W. C. Mertz, John M. Mertz, E. H. Fox, A. T. Sanderson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$245,335 00	Surplus fund	25,000 00
Real estate mortgages:		Undivided profits, net	14,375 78
Savings	74,056 01	Commercial deposits subject to check	161,749 54
Bonds and securities:		Demand certificates of deposit	50,683 77
Savings	682,151 95	Certified checks	150 00
Due from Federal Reserve bank:		State moneys on deposit	20,000 00
Commercial	14,296 63	Savings deposits (book acc't)	789,133 53
Savings	24,000 00	Customers' bonds left with bank for safe keeping	150,452 64
Due from banks in reserve cities:			
Commercial	11,358 69		
Savings	10,000 00		
Total cash on hand:			
Commercial	5,522 29		
Overdrafts	372 05		
Banking house	12,800 00		
Furniture and fixtures	4,700 00		
Customers' bonds left with bank for safe keeping	150,452 64		
Stock of Federal Reserve bank	1,500 00		
Total	$1,236,545 26	Total	$1,236,545 26

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No. 29.

THE COMMERCIAL AND SAVINGS BANK, ST. CLAIR.

Organized October 16, 1886.

RUSS S. JENKS, *President;* FRED W. MOORE, ROBERT M. FARR, *Vice Presidents;* ARTHUR E. MAW, *Cashier;* FRANK E. DOUGLAS, F. D. BEADLE, *Assistant Cashiers.*
DIRECTORS.—Edward H. Recor, Russ S. Jenks, Walter S. Shaw, Fred W. Moore, Simon Gliem, George C. Beyschlag, Robert M. Farr, John H. Schlinkert, A. E. Maw.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$238,858 80	Surplus fund	37,500 00
Savings	208,360 35	Undivided profits, net	51,673 45
Real estate mortgages:		Dividends unpaid	36 00
Commercial	10,722 11	Reserved for taxes, interest, depreciation, etc.	12,279 77
Savings	415,977 46	Commercial deposits subject to check	588,287 89
Bonds and securities:		Demand certificates of deposit	14,889 49
Commercial	231,404 48	Certified checks	46 85
Savings	580,403 44	Cashier's checks	124 24
Due from Federal Reserve bank:		Savings deposits (book acc't)	1,131,262 88
Commercial	43,581 50	Savings certificates of deposit	64,574 91
Savings	36,000 00	Club savings deposits	35,428 62
Due from banks in reserve cities:			
Commercial	153,563 63		
Savings	5,404 66		
Total cash on hand:			
Commercial	18,382 26		
Savings	20,000 00		
Overdrafts	406 10		
Banking house	30,000 00		
Other real estate	5,252 65		
Due from banks other than in reserve cities	5,314 33		
Outside checks, and other cash items	4,028 45		
Stock of Federal Reserve bank	3,400 00		
Other assets	43 88		
Total	$2,011,104 10	Total	$2,011,104 10

No. 722.

LAKE SHORE STATE BANK, ST. CLAIR SHORES.

Organized November 21, 1924.

D. N. DAVIS, *Chairman of the Board.*
H. J. MCGILL, *President;* G. E. RUEHLE, W. F. NANK, H. E. ROMIG, *Vice Presidents;* T. M. STAPLETON, *Cashier.*
DIRECTORS.—D. N. Davis, H. J. McGill, W. F. Nank, G. E. Ruehle, J. S. Paganetti, Jos. Couchez, F. C. Kaess, Jr., R. J. Francis, R. F. Schneider, C. N. McNaughton, L. J. Hillock, J. G. Holland, H. E. Romig, P. P. Barker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$116,422 16	Surplus fund	11,000 00
Real estate mortgages:		Undivided profits, net	5,034 24
Commercial	17,403 21	Reserved for taxes, interest, depreciation, etc.	5,415 78
Savings	168,474 64	Commercial deposits subject to check	66,011 48
Bonds and securities:		Cashier's checks	2,310 23
Savings	85,851 00	Due to other banks and bankers	2,074 34
Due from banks in reserve cities:		Savings deposits (book acc't)	217,477 36
Commercial	1,764 89	Savings certificates of deposit	47,093 32
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	35,000 00
Savings dept. only	20,000 00		
Total cash on hand:			
Commercial	784 47		
Savings	9,000 00		
Overdrafts	20 64		
Furniture and fixtures	13,872 69		
Other real estate	7,823 05		
Total	$441,416 75	Total	$441,416 75

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No. 39.

THE CLINTON COUNTY SAVINGS BANK, SAINT JOHNS.

Organized October 2, 1889.

JNO. C. HICKS, *President;* COLEMAN C. VAUGHAN, O. P. DEWITT, *Vice Presidents;* R. C. DEXTER, *Secretary and Treasurer;* THOS. E. CORKIN, LEO F. SNITGEN, *Assistant Secretaries and Assistant Tresasurers.*

DIRECTORS.—Jno. C. Hicks, O. P. DeWitt, Wm. M. Smith, R. C. Dexter, C. C. Vaughan, S. L Marshall

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Savings	$157,062 16	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	13,901 84
Savings	174,323 36	Reserved for taxes, interest, depreciation, etc.	2,059 00
Bonds and securities:		Savings deposits (book acc't)	455,867 36
Savings	191,500 00	Savings certificates of deposit	9,554 49
Due from banks in reserve cities:		Club savings deposits	6,375 64
Savings	20,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	34,550 00		
Total cash on hand:			
Savings	5,056 11		
Other real estate	3,716 58		
Due from banks other than in reserve cities	1,385 26		
Outside checks, and other cash items	14 86		
Other assets	150 00		
Total	$587,758 33	Total	$587,758 33

No. 45.

THE STATE BANK OF SAINT JOHNS, SAINT JOHNS.

Organized August 19, 1885.

A. E. WILSON, *President;* OTIS FULLER, R. G. CLARK, *Vice Presidents;* FRANK L. THOME, *Cashier;* ASA GILLSON, E. A. TALLMADGE, *Assistant Cashiers.*

DIRECTORS.—Otis Fuller, Frank L. Thome, A. E. Wilson, V. A. Walker, A. G. Jones, G. G. Steele, R. G. Clark, E. W. Fehling, L. D. Parr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$75,000 00
Commercial	$399,770 93	Surplus fund	75,000 00
Savings	24,241 00	Undivided profits, net	24,586 65
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,688 33
Commercial	5,302 67	Commercial deposits subject to check	344,684 47
Savings	223,776 78	State moneys on deposit	5,000 00
Bonds and securities:		Savings deposits (book acc't)	472,175 48
Savings	236,094 92	Savings certificates of deposit	114,590 88
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	10,300 00
Commercial	88,899 89	Other liabilities	6,995 00
Savings	13,283 85		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	46,650 00		
Total cash on hand:			
Commercial	7,583 11		
Savings	10,000 00		
Overdrafts	883 18		
Banking house	33,200 00		
Furniture and fixtures	8,121 10		
Other real estate	12,133 07		
Customers' bonds left with bank for safe keeping	10,300 00		
Other assets	14,780 31		
Total	$1,135,020 81	Total	$1,135,020 81

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No. 42.

THE COMMERCIAL SAVINGS BANK, SAINT LOUIS.

Organized November 25, 1889.

A. S. McINTYRE, President; WILLIS G. WEST, *Vice President;* VERE E. NUNN, *Cashier;* RICHARD TERWILLIGER, *Assistant Cashier.*

DIRECTORS.—A. S. McIntyre, C. J. Bernard, Carl S. Harrington, Willis G. West, Vere E. Nunn, Ward R. McIntyre, F. L. O'Melia.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$432,068 72	Surplus fund	25,000 00
Savings	66,686 42	Undivided profits, net	10,650 93
Real estate mortgages:		Commercial deposits subject to check	214,023 70
Commercial	14,341 00	Demand certificates of deposit	188,822 10
Savings	220,263 14	Certified checks	1,000 00
Bonds and securities:		Cashier's checks	2,875 54
Savings	145,900 00	State moneys on deposit	20,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	352,424 62
Commercial	99,508 93	Savings certificates of deposit	126,475 82
Savings	4,918 72	Club savings deposits	1,060 75
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	81,985 81
Savings dept. only	26,250 00	Customers' bonds left with bank for safe keeping	30,350 00
Total cash on hand:			
Commercial	10,000 00		
Savings	26,973 13		
Overdrafts	836 42		
Banking house	13,000 00		
Furniture and fixtures	4,904 25		
Other real estate	7,887 99		
Customers' bonds left with bank for safe keeping	30,350 00		
Outside checks, and other cash items	780 55		
Total	$1,104,669 27	Total	$1,104,669 27

No. 197.

GRATIOT COUNTY STATE BANK, SAINT LOUIS.

Organized June 11, 1897.

FRANK PEACH, *President;* OTTO F. MEY, *Vice President;* E. E. GUTHRIE, *Cashier;* FRANK E. GRAHAM, *Assistant Cashier.*

DIRECTORS.—Frank Peach, Otto F. Mey, L. O. Ludlum, F. B. Housel, J. W. Peach. G. L. Brewer, E. E. Guthrie.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$111,846 60	Surplus fund	6,000 00
Savings	39,132 83	Undivided profits, net	4,814 61
Real estate mortgages:		Commercial deposits subject to check	107,193 35
Commercial	21,876 39	Demand certificates of deposit	39,763 89
Savings	71,495 63	Certified checks	36 64
Bonds and securities:		Cashier's checks	512 47
Commercial	10,000 00	State moneys on deposit	2,500 00
Savings	37,500 00	Savings deposits (book acc't)	147,957 87
Due from banks in reserve cities:		Savings certificates of deposit	27,584 69
Commercial	46,499 39	Bills payable	33,000 00
Savings	4,932 33	Customers' bonds left with bank for safe keeping	11,400 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	19,750 00		
Total cash on hand:			
Commercial	4,239 07		
Savings	2,731 77		
Overdrafts	1,174 14		
Banking house	15,000 00		
Furniture and fixtures	3,000 00		
Other real estate	5,016 70		
Customers' bonds left with bank for safe keeping	11,400 00		
Outside checks, and other cash items	168 67		
Total	$405,763 52	Total	$405,763 52

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No. 265.

THE CITIZENS BANK OF SALINE, SALINE.

Organized October 20, 1902.

C. A. CURTISS, *President;* J. W. HULL, MARTIN FUOSS, W. M. FOWLER, *Vice Presidents;* H. A. HOLMES, *Cashier;* L. E. FAIRBANK, *Assistant Cashier.*

DIRECTORS.—J. W. Hull, B. D. Hammond, W. M. Fowler, C. A. Curtiss, Chas. O. Woodbridge, Martin Fuoss, W. S. Harwood, Arthur J. Lutz, H. A. Holmes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$267,753 70	Surplus fund	50,000 00
Savings	61,113 56	Undivided profits, net	89,733 67
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	833 89
Commercial	19,300 00	Commercial deposits subject to check	201,561 00
Savings	270,155 82	Certified checks	212 00
Bonds and securities:		Cashier's checks	3,891 44
Commercial	3,000 00	State moneys on deposit	25,000 00
Savings	178,400 00	Savings deposits (book acc't)	469,144 99
Due from banks in reserve cities:		Savings certificates of deposit	62,790 58
Commercial	36,373 23	Customers' bonds left with bank for safe keeping	24,000 00
Savings	26,500 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	52,000 00		
Exchanges for clearing house:			
Commercial	585 95		
Total cash on hand:			
Commercial	7,765 08		
Savings	10,000 00		
Overdrafts	720 23		
Banking house	12,000 00		
Furniture and fixtures	7,500 00		
Customers' bonds left with bank for safe keeping	24,000 00		
Total	$977,167 57	Total	$977,167 57

No. 395.

THE SALINE SAVINGS BANK, SALINE.

Organized February 29, 1908.

GEORGE BURKHART, *President;* GEO. J. FELDKAMP, LEE TESCHER, *Vice Presidents;* A. R. BURKHARDT, *Cashier;* G. C. TOWNSEND, *Assistant Cashier.*

DIRECTORS.—George Burkhart, Geo. J. Feldkamp, Julius H. Feldkamp, Fred Hertler, F. O. Wiedman, Joseph Burkhardt, Lee Tescher, Alfred Hertler, G. C. Townsend.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$146,453 39	Surplus fund	25,000 00
Savings	112,861 60	Undivided profits, net	15,036 42
Real estate mortgages:		Dividends unpaid	63 00
Commercial	13,300 00	Commercial deposits subject to check	140,436 73
Savings	131,925 79	Cashier's checks	1,588 50
Bonds and securities:		State moneys on deposit	5,000 00
Savings	62,900 00	Time commercial certificates of deposit	29,382 57
Due from banks in reserve cities:		Savings deposits (book acc't)	362,479 32
Commercial	34,463 02	Customers' bonds left with bank for safe keeping	66,250 00
Savings	48,072 48		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	14,100 00		
Exchanges for clearing house:			
Commercial	571 47		
Total cash on hand:			
Commercial	1,951 33		
Savings	5,000 00		
Overdrafts	565 71		
Banking house	11,000 00		
Furniture and fixtures	5,800 00		
Other real estate	15,000 00		
Customers' bonds left with bank for safe keeping	66,250 00		
Outside checks, and other cash items	21 75		
Total	$670,236 54	Total	$670,236 54

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No. 682.

EXCHANGE STATE BANK, SAND LAKE.

Organized August 6, 1921.

FRANK B. LONG, *President;* FRANK E. SHATTUCK, *Cashier;* CLAYTON R. SIMPSON, *Assistant Cashier.*

DIRECTORS.—Moses P. Merren, Frank E. Shattuck, Frank B. Long, Charles R. Simpson, Glenn L. Rearick.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$61,804 84	Surplus fund	1,800 00
Real estate mortgages:		Undivided profits, net	1,738 17
Commercial	500 00	Commercial deposits subject to check	43,719 72
Savings	25,132 01	Demand certificates of deposit	51,990 39
Bonds and securities:		State moneys on deposit	7,500 00
Commercial	37,542 30	Savings deposits book acc't)	57,327 94
Savings	31,472 25	Savings certificates of deposit	10,533 87
Due from banks in reserve cities:			
Commercial	17,589 40		
Savings	5,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	9,150 00		
Total cash on hand:			
Commercial	6,028 88		
Overdrafts	90 41		
Banking house	3,300 00		
Furniture and fixtures	2,000 00		
Total	$199,610 09	Total	$199,610 09

No. 231.

STATE BANK OF SANDUSKY, SANDUSKY.

Organized May 9, 1901.

C. J. OLESON, *President;* F. C. BALLARD, A. E. SLEEPER, *Vice Presidents;* JOHN H. HANDS, *Cashier;* W. R. WILEY, J. E. LOWE, *Assistant Cashiers.*

DIRECTORS.—C. J. Oleson, Robert W. McKenzie, John H. Hands, F. C. Ballard, James McCaren, K. H. McKenzie, R. A. McPherson, W. R. Wiley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$507,401 38	Surplus fund	20,000 00
Savings	5,420 11	Undivided profits, net	13,178 81
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	14,952 41
Commercial	13,401 40	Commercial deposits subject to check	391,290 57
Savings	160,872 16	Certified checks	2,538 00
Bonds and securities:		Cashier's checks	5,772 57
Commercial	30,000 00	Time commercial certificates of deposit	311,524 93
Savings	91,000 00	Savings deposits (book acc't)	298,824 64
Due from banks in reserve cities:		Club savings deposits	5,411 51
Commercial	206,201 16	Customers' bonds left with bank for safe keeping	3,100 00
Savings	4,525 34		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	34,950 00		
Total cash on hand:			
Commercial	12,179 03		
Savings	8,919 31		
Overdrafts	595 99		
Banking house	15,000 00		
Furniture and fixtures	4,000 00		
Other real estate	9,027 56		
Customers' bonds left with bank for safe keeping	3,100 00		
Total	$1,106,593 44	Total	$1,106,593 44

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No. 225.

SARANAC STATE BANK, SARANAC.

Organized October 16, 1900.

CHAS. E. HUHN, *President;* WINFIELD S. ALLEN, *Vice President;* WM. H. HUNT, *Cashier.*
DIRECTORS.—Chas. E. Huhn, A. W. Huntley, B. W. Arnold, W. S. Allen, Jos. P. Billinger, Hamilton Walter, John L. Adgate.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$117,959 94	Surplus fund	15,000 00
Real estate mortgages:		Undivided profits, net	45,162 31
Commercial	4,700 00	Reserved for taxes, interest, depreciation, etc.	25,000 00
Savings	69,042 86	Commercial deposits subject to check	131,821 24
Bonds and securities:		Demand certificates of deposit	246,465 91
Commercial	327,803 00	Certified checks	7 50
Savings	67,285 66	Savings certificates of deposit	174,475 86
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	73,828 00
Commercial	31,914 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	32,950 00		
Total cash on hand:			
Commercial	4,477 02		
Overdrafts	800 10		
Banking house	2,000 00		
Furniture and fixtures	2,000 00		
Other real estate	7,000 00		
Customers' bonds left with bank for safe keeping	73,828 00		
Total	$741,760 82	Total	$741,760 82

No. 350.

THE FRUIT GROWERS STATE BANK, SAUGATUCK.

Organized September 3, 1906.

W. R. TAKKEN, *President;* FRED WADE, *Vice President;* L. R. BRADY, *Cashier;*
DIRECTORS.—W. R. Takken, Fred Wade, R. J. Walker, Ira Koning, Leon Shepard.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$282,699 28	Surplus fund	50,000 00
Savings	36,305 62	Undivided profits, net	11,381 46
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	15,575 22
Commercial	1,900 00	Commercial deposits subject to check	267,561 96
Savings	451,332 67	Certified checks	338 75
Bonds and securities:		Cashier's checks	2,628 40
Savings	265,300 00	State moneys on deposit	10,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	539,425 78
Commercial	16,953 07	Savings certificates of deposit	120,966 31
Savings	20,000 00	Notes and bills rediscounted	7,980 27
Due from banks in reserve cities:		Trust department:	
Commercial	11,460 77	Trust deposits—totals	1,291 25
Savings	516 75		
Total cash on hand:			
Commercial	7,560 69		
Savings	5,310 06		
Overdrafts	13 24		
Banking house	22,000 00		
Furniture and fixtures	1 00		
Outside checks, and other cash items	5 00		
Stock of Federal Reserve bank	4,500 00		
Trust department:			
Due from banks in reserve cities	1,291 25		
Total	$1,127,149 40	Total	$1,127,149 40

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No. 269.

CENTRAL SAVINGS BANK, SAULT STE. MARIE.

Organized November 11, 1902.

JAMES L. LIPSETT, *President;* M. N. HUNT, *Vice President;* A. WESLEY CLARKE, *Cashier;* C. W. SWART, CARLTON LINDSTROM, *Assistant Cashiers.*

DIRECTORS.—James L. Lipsett, M. N. Hunt, R. P. Hudson, R. N. Adams, W. R. Cowan, Leo Le Leivre, A. Wesley Clarke, Fred F. Shaw, A. E. Cullis, F. P. Sullivan, John R. Cullis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$284,565 68	Surplus fund	50,000 00
Savings	246,118 53	Undivided profits, net	5,124 14
Real estate mortgages:		Dividends unpaid	7 00
Commercial	2,532 88	Reserved for taxes, interest, depreciation, etc.	9,072 08
Savings	201,506 08	Commercial deposits subject to check	597,369 77
Bonds and securities:		Demand certificates of deposit	154 21
Commercial	172,812 28	Certified checks	111 33
Savings	361,959 41	Cashier's checks	6,712 02
Due from Federal Reserve bank:		State moneys on deposit	5,000 00
Commercial	44,119 22	U. S. government deposits	1,291 56
Savings	35,000 00	Savings deposits (book acc't)	854,116 14
Due from banks in reserve cities:		Savings certificates of deposit	41,093 12
Commercial	189,058 57	Club savings deposits	27,672 97
Savings	13,728 91	Customers' bonds left with bank for safe keeping	8,550 00
Exchanges for clearing house:			
Commercial	15,933 14		
Total cash on hand:			
Commercial	21,907 63		
Savings	25,000 00		
Overdrafts	480 19		
Premium account	920 73		
Banking house	70,000 00		
Furniture and fixtures	2,149 20		
Other real estate	4,018 22		
Due from banks other than in reserve cities	1,413 67		
Customers' bonds left with bank for safe keeping	8,550 00		
Stock of Federal Reserve bank	4,500 00		
Total	$1,706 274 34	Total	$1,706 274 34

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No. 54.

SAULT SAVINGS BANK, SAULT STE. MARIE.

Organized November 20, 1886.

M. J. MAGEE, *President;* HENRY HICKLER, *Vice President;* H. E. FLETCHER, *Cashier;* R. J. TUXWORTH, FRED K. SHAFER, *Assistant Cashiers;* D. E. VAN DUSEN, *Auditor.*
DIRECTORS.—M. J. Magee, Henry Hickler, D. E. Murray, J. R. Merrifield, John P. Old, H. E. Fletcher, C. A. Saunders, Thomas Chandler, A. W. Dawson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$308,277 84	Surplus fund	60,000 00
Savings	143,850 00	Undivided profits, net	23,731 33
Real estate mortgages:		Dividends unpaid	30 00
Commercial	22,831 82	Reserved for taxes, interest, depreciation, etc.	22,000 00
Savings	277,388 42	Commercial deposits subject to check	627,826 64
Bonds and securities:		Certified checks	836 82
Commercial	273,804 55	Cashier's checks	2,157 40
Savings	865,755 41	State moneys on deposit	5,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	1,317,916 92
Commercial	39,517 43	Savings certificates of deposit	42,740 79
Savings	43,000 00	Club savings deposits	18,506 50
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	35,750 00
Commercial	119,273 34		
Exchanges for clearing house:			
Commercial	8,422 28		
Total cash on hand:			
Commercial	23,239 83		
Savings	30,000 00		
Overdrafts	235 78		
Banking house	37,500 00		
Furniture and fixtures	2,500 00		
Other real estate	6,065 90		
Due from banks other than in reserve cities	11,050 38		
Customers' bonds left with bank for safe keeping	35,750 00		
Outside checks, and other cash items	3,233 42		
Stock of Federal Reserve bank	4,800 00		
Total	$2,256,496 40	Total	$2,256,496 40

No. 407.

THE KALAMAZOO COUNTY STATE BANK, SCHOOLCRAFT.

Organized August 17, 1908.

P. C. PURSEL, *President;* CHAS. T. BRIGGS, *Vice President;* F. M. SMITH, *Cashier;* O. E. WAGNER, *Assistant Cashier.*
DIRECTORS.—P. C. Pursel, Ollie A. Fellows, Chas. T. Briggs, Fred M. Longwell, Ralph Huddlestun, F. M. Smith, B. W. Thompson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$120,543 51	Surplus fund	13,500 00
Savings	46,695 00	Undivided profits, net	4,722 43
Real estate mortgages:		Commercial deposits subject to check	103,715 22
Savings	172,075 00	Demand certificates of deposit	26,841 64
Bonds and securities:		Cashier's checks	1,044 26
Savings	91,600 00	Savings certificates of deposit	338,247 39
Due from banks in reserve cities:		Club Savings deposits	2,650 20
Commercial	13,981 57		
Savings	17,833 33		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	40,600 00		
Total cash on hand:			
Commercial	2,881 57		
Savings	2,000 00		
Overdrafts	111 16		
Furniture and fixtures	2,400 00		
Total	$510,721 14	Total	$510,721 14

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No. 489.

THE PEOPLES STATE BANK, SCOTTVILLE.

Organized July 17, 1911.

F. J. READER, *President;* N. GORDON, *Vice President;* I. J. EDDY, *Cashier;* J. JAY COX, *Assistant Cashier;* GEORGE LONG, *Auditor.*

DIRECTORS.—F. J. Reader, N. Gordon, E. E. Kobe, J. Jay Cox, Mrs. C. M. Sayles, I. J. Eddy

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$153,893 31	Surplus fund	25,000 00
Savings	116,164 31	Undivided profits, net	3,528 04
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	6,000 00
Commercial	12,541 00	Commercial deposits subject to check	105,695 90
Savings	70,562 08	Demand certificates of deposit	18,549 75
Bonds and securities:		Cashier's checks	1,734 98
Savings	105,850 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	324,747 67
Commercial	7,730 68	Savings certificates of deposit	22,022 53
Savings	24,129 78	Club savings deposits	20 58
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	21,000 00
Savings dept. only	25,950 00	Customers' bonds left with bank for safe keeping	10,600 00
Exchanges for clearing house:			
Commercial	741 17		
Total cash on hand:			
Commercial	10,146 99		
Overdrafts	401 64		
Banking house	12,000 00		
Furniture and fixtures	2,400 00		
Other real estate	20,788 49		
Customers' bonds left with bank for safe keeping	10,600 00		
Total	$573,899 45	Total	$573,899 45

No. 204.

STATE SAVINGS BANK, SCOTTVILLE.

Organized June 30, 1898.

C. W. MCPHAIL, *President;* M. S. STOWELL, R. J. SMITH, *Vice Presidents;* M. KIENHOLZ, *Cashier;* J. T. O'HEARN, *Assistant Cashier.*

DIRECTORS.—C. W. McPhail, W. M. Wagar, M. S. Stowell, J. N. Mack, R. J. Smith, M. Kienholz, J. T. O'Hearn, C. M. Spencer, Rupert Stephens, N. V. McPherson, L. Mattix.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$35,000 00
Commercial	$160,535 29	Surplus fund	21,000 00
Savings	78,709 79	Undivided profits, net	3,510 89
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,300 00
Commercial	15,322 71	Commercial deposits subject to check	97,490 40
Savings	147,503 64	Demand certificates of deposit	48,466 25
Bonds and securities:		Certified checks	1,264 81
Savings	217,500 00	Cashier's checks	5,524 56
Due from banks in reserve cities:		Due to other banks and bankers	5,256 06
Commercial	21,932 68	State moneys on deposit	2,500 00
Savings	75,000 00	Savings deposits (book acc't)	526,992 29
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	6,700 00
Savings dept. only	3,950 00		
Total cash on hand:			
Commercial	1,957 87		
Savings	7,000 00		
Overdrafts	1,822 76		
Banking house	13,000 00		
Furniture and fixtures	1,500 00		
Other real estate	947 71		
Customers' bonds left with bank for safe keeping	6,700 00		
Outside checks, and other cash items	1,622 81		
Other assets	1,000 00		
Total	$756,005 26	Total	$756,005 26

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No. 628.

FARMERS AND MERCHANTS STATE BANK, SEBEWAING.

Organized February 20, 1919.

GODFRIED GETTEL, *President;* JOHN RUMMEL, *Vice President;* MARTIN LIST, *Cashier;* LOUIS H. DENNER, *Assistant Cashier;* CAMILLA E. FLIEGEL, *Auditor.*

DIRECTORS.—Louis H. Denner, Godfried Gettle, Ernst Grassmann, Martin List, Gustav H. Reinhold, Keith M. Morris, John Rummel.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$312,018 77	Surplus fund	18,500 00
Savings	28,277 56	Undivided profits, net	13,719 04
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	10,587 66
Commercial	17,493 00	Commercial deposits subject to check	196,312 72
Savings	277,554 00	Demand certificates of deposit	174,050 07
Bonds and securities:		Cashier's checks	4,930 94
Savings	546,200 00	Savings deposits (book acc't)	647,201 26
Due from Federal Reserve bank:		Savings certificates of deposit	291,477 03
Commercial	45,142 74	Customers' bonds left with bank for safe keeping	83,650 00
Savings	16,000 00		
Due from banks in reserve cities:			
Commercial	11,108 91		
Savings	102,175 02		
Total cash on hand:			
Commercial	9,105 97		
Savings	9,000 00		
Overdrafts	753 61		
Banking house	9,700 00		
Furniture and fixtures	4,000 00		
Other real estate	15,596 09		
Customers' bonds left with bank for safe keeping	83,650 00		
Outside checks, and other cash items	653 05		
Stock of Federal Reserve bank	2,000 00		
Total	$1,490,428 72	Total	$1,490,428 72

No. 398.

CENTRAL STATE SAVINGS BANK, SHEPHERD.

Organized May 2, 1908.

J. L. UPTON, *President;* C. R. CONVERSE, HENRY N. FOGLESONG, *Vice Presidents;* JESSE H. GRAHAM, *Cashier;* LEE BINKLEY, *Assistant Cashier.*

DIRECTORS.—J. L. Upton, W. N. Pierpont, Henry N. Foglesong, Thomas Sandbrook, C. R. Converse, A. G. Struble, Frank Kiney.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$85,532 72	Surplus fund	10,000 00
Savings	11,360 60	Undivided profits, net	12,605 08
Real estate mortgages:		Commercial deposits subject to check	80,608 31
Commercial	52,895 70	Demand certificates of deposit	40,803 57
Savings	11,900 00	State moneys on deposit	2,500 00
Bonds and securities:		Savings deposits (book acc't)	106,137 65
Commercial	12,962 50	Savings certificates of deposit	58,783 34
Savings	81,883 63	Customers' bonds left with bank for safe keeping	20,450 00
Due from banks in reserve cities:			
Commercial	24,708 23		
Savings	12,415 84		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	14,250 00		
Exchanges for clearing house:			
Commercial	112 00		
Total cash on hand:			
Commercial	7,678 17		
Overdrafts	20 08		
Banking house	2,400 00		
Furniture and fixtures	2,800 00		
Other real estate	10,466 56		
Customers' bonds left with bank for safe keeping	20,450 00		
Outside checks, and other cash items	51 92		
Total	$351,887 95	Total	$351,887 95

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No. 175.

COMMERCIAL STATE BANK OF SHEPHERD.

Organized December 4, 1894.

CLAUDE H. ESTEE, *President;* W. E. ADAMS, H. J. HUDSON, *Vice Presidents;* H. E. ROSSELIT, *Cashier;* H. A. CLARK, *Assistant Cashier.*
DIRECTORS.—Claude H. Estee, O. H. Adams, Sid D. Thompson, W. E. Adams, L. H. Mulvey, H. J. Hudson, Chas. Specht, H. E. Rosselit, E. B. Salisbury.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$91,420 97	Surplus fund	12,500 00
Savings	31,366 00	Undivided profits, net	3,270 83
Real estate mortgages:		Dividends unpaid	65 00
Commercial	508 09	Reserved for taxes, interest, depreciation, etc.	117 50
Savings	131,488 30	Commercial deposits subject to check	101,181 60
Bonds and securities:		Demand certificates of deposit	44,848 78
Commercial	28,016 64	State moneys on deposit	2,500 00
Savings	30,458 33	Savings deposits (book acc't)	228,609 11
Due from banks in reserve cities:		Savings certificates of deposit	51,541 99
Commercial	9,292 67	Customers' bonds left with bank for safe keeping	2,250 00
Savings	11,549 26		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	94,215 24		
Exchanges for clearing house:			
Commercial	342 35		
Total cash on hand:			
Commercial	7,772 07		
Overdrafts	131 68		
Banking house	10,000 00		
Furniture and fixtures	3,150 00		
Other real estate	18,869 82		
Customers' bonds left with bank for safe keeping	2,250 00		
Outside checks, and other cash items	1,053 39		
Total	$471,884 81	Total	$471,884 81

No. 625.

PEOPLES STATE BANK, SHERIDAN.

Organized March 7, 1919.

JOHN R. HUDSON, *President;* A. N. RUSSELL, J. H. MITCHELL, *Vice Presidents;* W. E. WALDEN, *Cashier;* PEARL M. GRIGGS, *Assistant Cashier.*
DIRECTORS.—John R. Hudson, J. H. Mitchell, A. N. Russell, Leslie H. Simmet, A. L. Stebbins.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$69,703 95	Surplus fund	4,700 00
Savings	10,415 00	Undivided profits, net	2,176 12
Real estate mortgages:		Commercial deposits subject to check	37,469 70
Savings	43,546 00	Demand certificates of deposit	19,365 71
Bonds and securities:		Cashier's checks	1,883 38
Savings	55,863 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Savings deposits (book acc't)	75,115 92
Commercial	12,917 92	Savings certificates of deposit	50,552 55
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	1,248 59
Savings dept. only	9,100 00	Bills payable	5,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	800 00
Commercial	2,842 07		
Savings	6,000 00		
Overdrafts	67 56		
Banking house	4,200 00		
Furniture and fixtures	2,290 00		
Other real estate	2,997 00		
Customers' bonds left with bank for safe keeping	800 00		
Outside checks, and other cash items	69 47		
Total	$220,811 97	Total	$220,811 97

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No. 430.

THE STATE SAVINGS BANK OF SHERWOOD.

Organized April 28, 1909.

J. A. STANTON, *President;* J. H. KLOSE, *Vice President;* R. W. CUTLER, *Cashier;* K. C. E. LADYMAN, *Assistant Cashier.*

DIRECTORS.—J. A. Stanton, Frank Hicks, G. A. Drumm, R. W. Cutler, E. L. Hazen, J. H. Klose, Lillie R. Drumm, Russell C. Rathburn

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$20,136 87	Surplus fund	8,500 00
Savings	7,021 32	Undivided profits, net	1,393 94
Real estate mortgages:		Commercial deposits subject to check	34,244 14
Commercial	860 00	Cashier's checks	74 98
Savings	29,854 00	Savings deposits (book acc't)	45,495 97
Bonds and securities:		Savings certificates of deposit	54,765 50
Commercial	23,446 10	Customers' bonds left with bank for safe keeping	11,800 00
Savings	47,717 75		
Due from banks in reserve cities:			
Commercial	6,119 73		
Savings	22,977 05		
Total cash on hand:			
Commercial	483 32		
Savings	4,000 00		
Overdrafts	05		
Furniture and fixtures	1,775 00		
Customers' bonds left with bank for safe keeping	11,800 00		
Outside checks, and other cash items	83 34		
Total	$176,274 53	Total	$176,274 53

No. 554.

THE STATE BANK OF SIX LAKES.

Organized November 30, 1914.

ANDREW W. ORR, *President;* AARON AMON, *Vice President;* AVERY GAFFIELD, *Cashier;* CHAS. WOOD, *Assistant Cashier.*

DIRECTORS.—Geo. Bilbrough, Andrew W. Orr, Aaron Amon, Avery Gaffield, Thos. W. Musson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$40,493 47	Surplus fund	5,000 00
Savings	4,750 00	Undivided profits, net	1,696 82
Real estate mortgages:		Commercial deposits subject to check	21,106 94
Savings	13,280 23	Cashier's checks	372 06
Bonds and securities:		State moneys on deposit	7,500 00
Savings	67,255 75	Time commercial certificates of deposit	10,108 11
Due from banks in reserve cities:		Savings deposits (book acc't)	29,174 59
Commercial	6,837 00	Savings certificates of deposit	56,378 64
Savings	10,365 41		
Total cash on hand:			
Commercial	526 78		
Savings	4,000 00		
Overdrafts	2 35		
Banking house	2,600 00		
Furniture and fixtures	1,100.00		
Outside checks, and other cash items	126 17		
Total	$151,337 16	Total	$151,337 16

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No. 549.

THE SNOVER STATE BANK, SNOVER.

Organized June 8, 1914.

JAMES MCCAREN, *President;* A. E. SLEEPER, CHAS. L. BELL, *Vice Presidents;* E. F. VATTER, *Cashier.*

DIRECTORS.—James McCaren, A. E. Sleeper, T. B. Tyrell, Chas. L. Bell, Walter Harrison, C. J. Oleson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$62,315 76	Surplus fund	5,000 00
Savings	10,864 50	Undivided profits, net	1,559 81
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,275 23
Commercial	6,500 00	Commercial deposits subject to check	48,817 86
Savings	25,323 54	Demand certificates of deposit	44,081 66
Bonds and securities:		Savings deposits (book acc't)	30,250 33
Commercial	19,405 67	Savings certificates of deposit	31,018 14
Savings	18,942 50		
Due from banks in reserve cities:			
Commercial	20,045 86		
Savings	7,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,300 00		
Total cash on hand:			
Commercial	4,224 59		
Banking house	1,600 00		
Furniture and fixtures	1,650 00		
Other real estate	3,830 61		
Total	$184,003 03	Total	$184,003 03

No. 148.

THE CITIZENS STATE BANK, SOUTH HAVEN.

Organized November 3, 1892.

R. T. PIERCE, *Chairman of the Board.*

W A. RATCLIFFE, *President;* JACOB NIFFENEGGER, F. C. COGSHALL, *Vice Presidents;* C. E DILLEY, *Cashier;* F. W. RADTKE, MILTON M. WEED, *Assistant Cashiers;* MARY SEVERANCE, *Auditor.*

DIRECTORS.—R. T. Pierce, R. H. Adkin, W. A. Ratcliffe, F. C. Cogshall, E. D. Lyman, S. E. Overton, B. G. Green, A. G. Spencer, Jacob Niffenegger, J. L. Barron, F. C. Penoyar, S. H. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$392,644 93	Surplus fund	175,000 00
Savings	260,499 16	Undivided profits, net	40,818 03
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	21,924 78
Commercial	16,058 45	Commercial deposits subject to check	490,630 80
Savings	397,768 07	Certified checks	203 00
Bonds and securities:		Cashier's checks	11,556 49
Commercial	471,001 00	State moneys on deposit	10,000 00
Savings	184,650 00	U. S. government deposits	300,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	251,747 28
Commercial	73,269 06	Savings certificates of deposit	496,540 66
Savings	25,000 00	Club savings deposits	26,269 75
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	13,950 00
Commercial	28,098 97		
Exchanges for clearing house:			
Commercial	526 54		
Total cash on hand:			
Commercial	21,861 81		
Savings	10,000 00		
Overdrafts	9 83		
Premium account	933 44		
Furniture and fixtures	11,653 67		
Other real estate	21,064 14		
Customers' bonds left with bank for safe keeping	13,950 00		
Outside checks, and other cash items	1,401 72		
Stock of Federal Reserve bank	8,250 00		
Total	$1,938,640 79	Total	$1,938,640 79

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No. 71.

THE FIRST STATE BANK, SOUTH HAVEN.

Organized October 12, 1889.

GEO. C. MONROE, *President;* VOLNEY ROSS, JAMES NICOL, *Vice Presidents;* C. F. HUNT, *Cashier;* ARTHUR D. MOORE, *Assistant Cashier;* F. P. KETCHAM, *Auditor.*
DIRECTORS.—Volney Ross, Geo. C. Monroe, G. M. Wirick, C. O. Monroe, C. A. Runyan, James Nicol, H. A. Williams, O. M. Vaughan, J. A. Arnold, T. C. Tiedebohl, Jr., J. C. Hunt.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$125,000 00
Commercial	$796,826 30	Surplus fund	100,000 00
Real estate mortgages:		Undivided profits, net	9,719 28
Commercial	22,410 45	Dividends unpaid	40 00
Savings	226,344 05	Reserved for taxes, interest, depreciation, etc.	16,696 47
Bonds and securities:		Commercial deposits subject to check	488,498 22
Commercial	189,202 00	Demand certificates of deposit	516,684 83
Savings	66,500 00	Certified checks	53 70
Due from banks in reserve cities:		Cashier's checks	17,290 03
Commercial	170,082 08	Due to other banks and bankers	117 09
Savings	49,000 00	State money's on deposit	10,000 00
Exchanges for clearing house:		Savings deposits (book acc't)	230,703 89
Commercial	3,212 65	Savings certificates of deposit	148,199 85
Total cash on hand:		Club savings deposits	28,956 75
Commercial	37,732 08	Customers' bonds left with bank for safe keeping	12,950 00
Overdrafts	579 83		
Banking house	94,500 00		
Furniture and fixtures	28,000 00		
Other real estate	7,100 00		
Customers' bonds left with bank for safe keeping	12,950 00		
Outside checks, and other cash items	469 67		
Other assets	1 00		
Total	$1,704,910 11	Total	$1,704,910 11

No. 306.

THE STATE SAVINGS BANK, SOUTH LYON.

Organized March 23, 1905.

J. H. SAYRE, *President;* HERBERT LETCHFIELD, *Vice President;* R. J. SMITH, *Cashier;* A. L. LUKSCHE, *Assistant Cashier.*
DIRECTORS.—J. H. Sayre, Herbert Letchfield, R. J. Smith, Roy C. Van Wie, Wm. Bakhaus, J. B. Hubert.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$110,242 51	Surplus fund	15,000 00
Savings	39,830 00	Undivided profits, net	16,280 48
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	304 58
Savings	156,539 37	Commercial deposits subject to check	95,565 84
Bonds and securities:		Certified checks	36 00
Savings	102,200 00	Savings deposits (book acc't)	277,792 34
Due from banks in reserve cities:		Savings certificates of deposit	66,847 35
Commercial	8,069 42	Customers' bonds left with bank for safe keeping	3,450 00
Savings	20,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	23,900 00		
Total cash on hand:			
Commercial	7,417 36		
Savings	2,200 00		
Banking house	10,000 00		
Furniture and fixtures	4,500 00		
Other real estate	6,927 93		
Customers' bonds left with bank for safe keeping	3,450 00		
Total	$495,276 59	Total	$495,276 59

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No. 278.

SOUTH RANGE STATE BANK, SOUTH RANGE.

Organized June 27, 1903.

W. H. SCHACHT, *Chairman of Board.*
G. C. EDWARDS, *President;* MICHAEL MESSNER, JR., *Vice President;* H. A. KELLOW, *Cashier;* JOS. BASSO, *Assistant Cashier.*
DIRECTORS.—E. W. Kruka, G. C. Edwards, Michael Messner, Jr., W. H. Schacht, L. J. Braun, F. A. Feffers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$42,418 73	Surplus fund	30,000 00
Savings	133,222 04	Undivided profits, net	26,698 52
Real estate mortgages:		Commercial deposits subject to check	386,204 22
Savings	4,472 05	Cashier's checks	100 00
Bonds and securities:		Savings deposits (book acc't)	639,375 50
Commercial	175,833 00	Savings certificates of deposit	12,122 69
Savings	437,822 00	Club savings deposits	3,905 05
Due from Federal Reserve bank:			
Commercial	24,091 92		
Savings	19,019 22		
Due from banks in reserve cities:			
Commercial	94,333 23		
Savings	148,826 08		
Total cash on hand:			
Commercial	5,058 21		
Savings	30,000 00		
Overdrafts	1,009 82		
Banking house	8,000 00		
Furniture and fixtures	1,000 00		
Other real estate	312 18		
Due from banks other than in reserve cities	1,182 00		
Outside checks, and other cash items	5 50		
Stock of Federal Reserve bank	1,800 00		
Total	$1,128,405 98	Total	$1,128,405 98

No. 488.

THE PEOPLES STATE BANK, SPARTA.

Organized December 3, 1910.

ALBERT A. ANDERSON, *President;* NELSON A. SHAW, CHAS. E. GILSON, *Vice Presidents;* L. A. ANDERSON, *Cashier;* V. G. ANDRUS, G. C. DAHLIN, *Assistant Cashiers;* CORNELIUS GERBER, E. G. ANDERSON, *Auditors.*
DIRECTORS.—Albert A. Anderson, Cornelius Gerber, Harry Goodfellow, Nelson A. Shaw, W. G. Blanchard, Chas. E. Gilson, E. G. Anderson, Ima Stone, A. H. Meeker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$76,307 89	Surplus fund	15,000 00
Savings	40,401 83	Undivided profits, net	9,989 26
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	2,872 05
Savings	177,756 08	Commercial deposits subject to check	73,945 04
Bonds and securities:		State moneys on deposit	5,000 00
Savings	101,400 00	Savings deposits (book acc't)	148,369 29
Due from banks in reserve cities:		Savings certificates of deposit	233,934 27
Commercial	17,537 25	Customers' bonds left with bank for safe keeping	8,250 00
Savings	39,764 83		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	27,300 00		
Exchanges for clearing house:			
Commercial	376 18		
Total cash on hand:			
Commercial	8,997 16		
Savings	3,000 00		
Overdrafts	893 65		
Banking house	8,000 00		
Furniture and fixtures	3,000 00		
Other real estate	9,375 04		
Customers' bonds left with bank for safe keeping	8,250 00		
Total	$522,359 91	Total	$522,359 91

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No. 207.

SPARTA STATE BANK, SPARTA.

Organized August 27, 1898.

MANLEY W. BURTCH, *President;* D. J. WALLACE, A. A. JOHNSON, WM. LAUFFER, *Vice Presidents;* CHAS. A. JOHNSON, *Cashier;* A. BARTH CARLSON, *Assistant Cashier.*
DIRECTORS.—Manley W. Burtch, Chas. A. Johnson, August A. Johnson, Frank D. Pease, D. J. Wallace, Orson N. Bradford, Wm. Lauffer, A. Barth Carlson, Henry Kraft.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$138,334 88	Surplus fund	15,000 00
Savings	64,206 67	Undivided profits, net	10,754 50
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,000 00
Commercial	5,055 40	Commercial deposits subject to check	118,616 03
Savings	131,086 10	State moneys on deposit	5,000 00
Bonds and securities:		Savings deposits (book acc't)	144,445 73
Savings	216,797 89	Savings certificates of deposit	337,026 96
Due from Federal Reserve bank:		Club savings deposits	5,215 25
Savings	26,399 58	Customers' bonds left with bank for safe keeping	3,300 00
Due from banks in reserve cities:			
Savings	43,154 03		
Total cash on hand:			
Commercial	1,704 99		
Savings	10,000 00		
Overdrafts	854 61		
Banking house	10,000 00		
Furniture and fixtures	5,258 06		
Other real estate	15,123 56		
Due from banks other than in reserve cities	732 70		
Customers' bonds left with bank for safe keeping	3,300 00		
Stock of Federal Reserve bank	1,350 00		
Total	$673,358 47	Total	$673,358 47

No. 543.

THE SPRING LAKE STATE BANK, SPRING LAKE.

Organized November 15, 1913.

MILTON M. MORSE, *Chairman of the Board.*
GEO. W. CHRISTMAN, *President;* HERMAN F. HARBECK, PAUL F. MARKOFF, *Vice Presidents;* FRANK SCHOLTEN, *Cashier;* CLAYTON NEEDHAM, *Assistant Cashier.*
DIRECTORS.—George W. Christman, Herman F. Harbeck, C. D. Mulder, Paul F. Markoff, Milton M. Morse, Frank Scholten, Geo. S. Christman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$124,139 26	Surplus fund	50,000 00
Real estate mortgages:		Undivided profits, net	2,702 68
Commercial	6,500 00	Reserved for taxes, interest, depreciation, etc.	2,745 68
Savings	236,828 74	Commercial deposits subject to check	147,658 57
Bonds and securities:		Certified checks	415 82
Commercial	23,500 00	Cashier's checks	207 49
Savings	112,750 00	Due to other banks and bankers	3,537 58
Due from Federal Reserve bank:		State moneys on deposit	2,500 00
Commercial	10,566 42	Savings deposits (book acc't)	240,490 02
Savings	11,500 00	Savings certificates of deposit	148,034 15
Due from banks in reserve cities:			
Commercial	64,663 57		
Total cash on hand:			
Commercial	5,295 74		
Overdrafts	5 23		
Banking house	6,000 00		
Furniture and fixtures	3,000 00		
Other real estate	16,293 03		
Stock of Federal Reserve bank	2,250 00		
Total	$623,291 99	Total	$623,291 99

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No. 404.

THE SPRINGPORT STATE SAVINGS BANK, SPRINGPORT.

Organized February 6, 1908.

ALLEN CRAWFORD, JR., *President;* L. P. HOAG, *Vice President;* WARD W. HEDLEY, *Cashier;* ARTHUR G. HEISLER, *Assistant Cashier.*

DIRECTORS.—Allen Crawford, Jr., George H. Glascoff, L. P. Hoag, C. H. Dale, Rollo J. West, Ward W. Hedley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$138,986 07	Surplus fund	26,000 00
Savings	21,000 00	Undivided profits, net	2,115 16
Real estate mortgages:		Commercial deposits subject to check	86,655 50
Commercial	262 99	Demand certificates of deposit	129,837 38
Savings	41,960 49	Cashier's checks	3,689 26
Bonds and securities		Savings deposits (book acc't)	145,268 93
Commercial	72,988 39	Savings certificates of deposit	2,900 00
Savings	57,270 00	Club savings deposits	3,407 31
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	129,900 00
Commercial	32,764 98		
Savings	20,036 79		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	13,150 00		
Total cash on hand:			
Commercial	5,332 71		
Overdrafts	17 23		
Banking house	3,800 00		
Furniture and fixtures	1,544 00		
Other real estate	10,759 89		
Customers' bonds left with bank for safe keeping	129,900 00		
Total	$549,773 54	Total	$549,773 54

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, Wm. H. Selden, Jr., John Swanson, Benjamin Harris, H. G. Hoover.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$248,783 16	Surplus fund	50,000 00
Savings	36,383 89	Undivided profits, net	5,642 53
Real estate mortgages:		Commercial deposits subject to check	228,530 84
Savings	264,098 57	Cashier's checks	4,211 26
Bonds and securities		State moneys on deposit	5,000 00
Commercial	7,000 00	U. S. government deposits	4,732 00
Savings	171,866 00	Savings deposits (book acc't)	478,558 29
Due from banks in reserve cities:		Club savings deposits	1,950 50
Commercial	23,510 16	Bills payable	40,000 00
Savings	1,484 88		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	55,000 00		
Total cash on hand:			
Commercial	7,548 17		
Savings	1,000 00		
Overdrafts	115 51		
Banking house	20,000 00		
Furniture and fixtures	5,500 00		
Other real estate	18,673 56		
Due from banks other than in reserve cities	7,661 52		
Total	$868,625 42	Total	$868,625 42

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No. 279.

STATE BANK OF STANDASH, STANDISH.

Organized August 21, 1903.

H. A. CHAMBERLAIN, *President;* CHAS. E. WEAVER, *Vice President;* JOSEPH MARTIN, *Cashier;* A. H. MILNE, COULSON BLAIR, *Assistant Cashiers.*

DIRECTORS.—H. A. Chamberlain, J. W. Dunn, Fred V. Keller, Chas. A. Francis, Joseph Martin, Chas. E. Weaver, W. A. Forsyth.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$276,810 46	Surplus fund	45,000 00
Savings	48,513 57	Dividends unpaid	140 00
Real estate mortgages:		Commercial deposits subject to check	195,538 19
Savings	165,835 71	Demand certificates of deposit	111 38
Bonds and securities		Time commercial certificates of deposit	238,687 98
Commercial	99,033 75	Savings deposits (book acc't)	628,524 84
Savings	365,266 87	Club savings deposits	2,438 48
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	148,200 00
Commercial	57,104 70		
Savings	91,353 86		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,700 00		
Total cash on hand:			
Commercial	18,456 97		
Overdrafts	1,456 24		
Expenses, interest and taxes paid exceeding earnings	42 51		
Banking house	7,866 23		
Furniture and fixtures	2,000 00		
Due from banks other than in reserve cities	1,000 00		
Customers' bonds left with bank for safe keeping	148,200 00		
Total	$1,288,640 87	Total	$1,288,640 87

No. 243.

STATE SAVINGS BANK, STANTON.

Organized July 11, 1901.

GEO. BILBROUGH, *President;* HARVEY MULHOLLAND, *Vice President;* D. J. STARKS, *Cashier;* F. M. DEHART, *Assistant Cashier.*

DIRECTORS.—Geo. Bilbrough, E. D. Straight, B. E. Cadwell, Elmer S. Stebbins, Andrew W. Orr, D. F. Baker, Harvey Mulholland, Frank P. Church.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$113,984 50	Surplus fund	12,300 00
Savings	90,261 25	Undivided profits, net	3,511 42
Real estate mortgages:		Dividends unpaid	16 00
Commercial	17,878 75	Reserved for taxes, interest, depreciation, etc.	1,000 00
Savings	89,930 72	Commercial deposits subject to check	152,364 55
Bonds and securities		Demand certificates of deposit	40,936 84
Commercial	50,326 00	Cashier's checks	505 71
Savings	33,100 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	132,711 29
Commercial	45,702 89	Savings certificates of deposit	88,961 43
Savings	5,000 00	Customers' bonds left with bank for safe keeping	28,700 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	18,500 00		
Total cash on hand:			
Commercial	3,804 96		
Savings	5,000 00		
Overdrafts	80 52		
Banking house	5,500 00		
Furniture and fixtures	3,200 00		
Other real estate	10 00		
Customers' bonds left with bank for safe keeping	28,700 00		
Outside checks, and other cash items	26 65		
Other assets	1 00		
Total	$511,007 24	Total	$511,007 24

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No. 623.

STANWOOD STATE SAVINGS BANK, STANWOOD.
Organized August 12, 1918.

A. N. WALSH, *President;* R. W. WIGLE, *Vice President;* ITEL H. RIEBOW, *Cashier.*
DIRECTORS.—A. N. Walsh, Stanley Addison, John W. Latimer, R. W. Wigle, Itel H. Riebow.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$39,980 54	Surplus fund	3,650 00
Real estate mortgages:		Undivided profits, net	4,772 67
Savings	13,251 05	Reserved for taxes, interest, depreciation, etc.	4,602 36
Bonds and securities		Commercial deposits subject to check	26,018 68
Commercial	22,500 00	Demand certificates of deposit	16,169 47
Savings	15,700 00	Cashier's checks	132 91
Due from banks in reserve cities:		Savings deposits (book acc't)	41,235 82
Commercial	5,067 73	Customers' bonds left with bank for safe keeping	2,450 00
Savings	12,338 76		
Total cash on hand:			
Commercial	1,733 74		
Savings	1,326 20		
Overdrafts	162 23		
Banking house	6,712 26		
Furniture and fixtures	2,809 40		
Customers' bonds left with bank for safe keeping	2,450 00		
Total	$124,031 91	Total	$124,031 91

No. 270.

BANK OF STEPHENSON, STEPHENSON.
Organized November 8, 1902.

EDWARD SAWBRIDGE, *President;* W. B. WINTER, *Vice President;* M. A. NADEAU, *Cashier;* N. E. BURKLUND, *Assistant Cashier.*
DIRECTORS.—Edward Sawbridge, W. B. Winter, Chas. Peterson, C. W. Wilkins, Fred W. Woessner, Wencle Dolsky, M. A. Nadeau, Frank Lienna, Henry Lucke.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$197,086 24	Surplus fund	12,250 00
Savings	36,190 39	Undivided profits, net	10,338 35
Real estate mortgages:		Dividends unpaid	28 00
Savings	84,492 92	Commercial deposits subject to check	137,468 32
Bonds and securities		Demand certificates of deposit	38,475 26
Savings	200,600 00	Certified checks	400 00
Due from banks in reserve cities:		Cashier's checks	7,690 33
Commercial	18,037 97	Savings deposits (book acc't)	358,817 03
Savings	9,370 58	Bills payable	20,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	28,450 00		
Total cash on hand:			
Commercial	2,698 25		
Savings	6,000 00		
Overdrafts	1,025 80		
Banking house	7,500 00		
Furniture and fixtures	6,500 00		
Other real estate	13,793 08		
Due from banks other than in reserve cities	21,978 30		
Outside checks, and other cash items	1,743 76		
Total	$635,467 29	Total	$635,467 29

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No. 649.

STEVENSVILLE STATE BANK, STEVENSVILLE.

Organized April 6, 1920.

FRED BARTZ, *President;* LOUIS MONGREIG, HENRY RUTZ, *Vice Presidents;* FRED H. JUNG, *Cashier;* CARL F. KRUEGER, *Assistant Cashier.*

DIRECTORS.—Fred Bartz, Louis Mongreig, Henry Rutz, Fred H. Jung, C. M. Niles, T. E. Berk, E. W. Siewert, August Radde, Wm. C. Heyn, Ralph Emlong.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$104,570 51	Surplus fund	12,500 00
Savings	61,952 00	Undivided profits, net	5,268 95
Real estate mortgages:		Dividends unpaid	7 00
Savings	46,400 00	Reserved for taxes, interest, depreciation, etc.	6,100 41
Bonds and securities		Commercial deposits subject to check	123,494 02
Commercial	84,500 00	Demand certificates of deposit	241 56
Savings	45,500 00	Cashier's checks	5,171 15
Due from banks in reserve cities:		Time commercial certificates of deposit	106,059 95
Commercial	67,450 14	Savings deposits (book acc't)	171,803 76
Savings	20,000 00	Club savings deposits	628 10
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	23,500 00
Savings dept. only	1,100 00		
Total cash on hand:			
Commercial	10,028 55		
Overdrafts	34 62		
Banking house	9,100 00		
Furniture and fixtures	3,700 00		
Other real estate	1,500 00		
Due from banks other than in reserve cities	439 08		
Customers' bonds left with bank for safe keeping	23,500 00		
Total	$479,774 90	Total	$479,774 90

No. 392.

THE STOCKBRIDGE STATE BANK, STOCKBRIDGE.

Organized January 11, 1908.

W. J. DANCER, *President;* A. A. HALL, *Vice President;* PAUL C. DANCER, *Cashier;* D. N. WEISS, *Assistant Cashier.*

DIRECTORS.—W. J. Dancer, Edwin Farmer, Christopher Brogan, Chas. E. Gaylord, Chas. A. Stephens, F. M. Bowdish, M. L. Wasson, A. A. Hall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$138,174 03	Surplus fund	35,000 00
Real estate mortgages:		Undivided profits, net	3,960 92
Commercial	3,172 65	Reserved for taxes, interest, depreciation, etc.	6,815 46
Savings	158,380 82	Commercial deposits subject to check	180,281 09
Bonds and securities		State moneys on deposit	2,500 00
Commercial	70,000 00	Savings deposits (book acc't)	118,919 63
Savings	48,100 00	Savings certificates of deposit	154,476 28
Due from banks in reserve cities:		Club savings deposits	819 85
Commercial	28,053 53	Customers' bonds left with bank for safe keeping	22,971 96
Savings	30,421 65		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	35,000 00		
Total cash on hand:			
Commercial	8,454 92		
Savings	3,000 00		
Overdrafts	926 99		
Banking house	4,235 00		
Furniture and fixtures	2,192 00		
Other real estate	2,661 64		
Customers' bonds left with bank for safe keeping	22,971 96		
Total	$555,745 19	Total	$555,745 19

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No. 134.

THE CITIZENS TRUST AND SAVINGS BANK, STURGIS.

Organized January 26, 1892.

M. E. AULSBROOK, *President;* E. C. WRIGHT, *Vice President;* B. P. TAGGART, *Vice President and Cashier;* H. C. KRAFT, O. J. KEESLAR, *Assistant Cashiers.*
DIRECTORS.—M. E. Aulsbrook, E. C. Wright, R. H. Van Buren, W. A. Cavin, Chas. W. Kirsch, Chas. L Spence, B. P. Taggart, J. G. Van Horn, H. E. Beadle, D. M. Kane.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$150,000 00
Commercial	$612,596 26	Surplus fund	75,000 00
Savings	303,643 73	Undivided profits, net	37,585 32
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	3,420 16
Savings	217,094 56	Commercial deposits subject to check	718,861 92
Bonds and securities		Certified checks	20 20
Commercial	147,127 38	State moneys on deposit	10,000 00
Savings	234,497 04	Time commercial certificates of deposit	334,063 45
Due from banks in reserve cities:		Savings deposits (book acc't)	697,704 54
Commercial	218,560 78	Trust department:	
Savings	26,956 76	Trust deposits—Totals	275,041 52
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	128,250 00		
Total cash on hand:			
Commercial	44,522 27		
Overdrafts	1,596 86		
Banking house	60,000 00		
Furniture and fixtures	29,708 50		
Other real estate	2,101 45		
Trust department:			
Cash and due from banks in reserve cities	20,991 52		
Securities	254,050 00		
Total	$2,301,697 11	Total	$2,301,697 11

No. 494.

SUNFIELD STATE SAVINGS BANK, SUNFIELD.

Organized January 17, 1912.

A. H. SAYER, *President;* F. P. TURNER, *Vice President;* D. G. WEIPPERT, *Cashier;* LUCILLE H. DUCKER, F. V. WILCOX, *Assistant Cashiers.*
DIRECTORS.—A. H. Sayer, O. J. Griffin, F. P. Turner, D. G. Weippert, H. J. Cure.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$22,500 00
Commercial	$39,749 65	Surplus fund	14,000 00
Real estate mortgages:		Undivided profits, net	7,414 16
Commercial	24,800 00	Dividends unpaid	137 50
Savings	98,657 60	Commercial deposits subject to check	57,215 98
Bonds and securities		State moneys on deposit	2,500 00
Savings	132,000 00	Savings deposits (book acc't)	188,473 43
Due from banks in reserve cities:		Savings certificates of deposit	44,060 49
Commercial	8,012 09	Bills payable	15,000 00
Savings	15,235 35	Customers' bonds left with bank for safe keeping	73,750 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,000 00		
Total cash on hand:			
Commercial	1,106 93		
Savings	5,000 00		
Overdrafts	48 29		
Banking house	3,200 00		
Furniture and fixtures	400 00		
Other real estate	13,089 90		
Customers' bonds left with bank for safe keeping	73,750 00		
Outside checks, and other cash items	1 75		
Total	$425,051 56	Total	$425,051 56

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No. 290.

THE LEELANAU COUNTY SAVINGS BANK, SUTTONS BAY.

Organized January 21, 1904.

G. S. WHITMORE, *President;* FRANK HAHNENBERG, E. A. POWER, *Vice Presidents;* R. L. POWER, *Cashier;* CARL HOLSTAD, *Assistant Cashier.*
DIRECTORS.—John F. Mathews, G. S. Whitmore, Frank Hahnenberg, E. A. Power, Robert L. Power.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$112,133 71	Surplus fund	11,750 00
Savings	70,955 67	Undivided profits, net	871 83
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	1,500 00
Commercial	9,730 00	Commercial deposits subject to check	144,863 59
Savings	111,567 47	Cashier's checks	2,273 53
Bonds and securities:		Due to other banks and bankers	4,671 58
Savings	162,900 00	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	328,864 03
Commercial	57,096 78	Savings certificates of deposit	70,475 94
Savings	50,000 00	Club savings deposits	3,116 50
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	50,550 00
Savings dept. only	1,050 00		
Total cash on hand:			
Commercial	2,546 57		
Savings	7,000 00		
Overdrafts	37 56		
Banking house	2,500 00		
Furniture and fixtures	2,000 00		
Other real estate	8,600 00		
Customers' bonds left with bank for safe keeping	50,550 00		
Outside checks, and other cash items	269 24		
Total	$648,937 00	Total	$648,937 00

No. 734.

IOSCO COUNTY STATE BANK, TAWAS CITY.

Organized December 24, 1926.

C. W. MCPHAIL, *President;* C. H. MACOMBER, N. C. HARTINGH, C. H. RIDGLEY, *Vice Presidents;* J. A. MURPHY, *Cashier;* L. F. FRASER, *Assistant Cashier.*
DIRECTORS.—C. W. McPhail, C. H. Macomber, N. C. Hartingh, J. A. Murphy, C. L. McLean, Burley Wilson, C. H. Ridgley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$48,063 47	Surplus fund	2,500 00
Savings	30,977 75	Undivided profits, net	230 08
Real estate mortgages:		Commercial deposits subject to check	120,556 28
Commercial	7,190 00	Cashier's checks	50
Savings	24,483 50	Savings deposits (book acc't)	105,098 35
Bonds and securities		Savings certificates of deposit	11,930 79
Savings	50,000 00		
Due from banks in reserve cities:			
Commercial	76,869 00		
Savings	14,460 14		
Total cash on hand:			
Commercial	3,341 91		
Savings	5,000 00		
Overdrafts	2 23		
Banking house	4,000 00		
Furniture and fixtures	900 00		
Outside checks, and other cash items	28 00		
Total	$265,316 00	Total	$265,316 00

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No. 151.

THE LILLEY STATE BANK, TECUMSEH.

Organized January 26, 1893.

ROBERT S. MOORE, *President;* J. C. MURPHY, FRANK C. MILLER, *Vice Presidents;* FRANK S. TURNER, *Cashier.*

DIRECTORS.—Robert S. Moore, P. W. A. Fitzsimmons, Frank S. Turner, Geo. U. Smith, J. C. Murphy, Frank C. Miller, Chas. Evans, Perry Satterthwaite, E. E. Tobias.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$159,237 06	Surplus fund	20,000 00
Savings	144,668 09	Commercial deposits subject to check	121,419 72
Real estate mortgages:		Demand certificates of deposit	8,710 93
Commercial	17,000 00	Certified checks	30 00
Savings	91,519 34	Cashier's checks	48 00
Bonds and securities:		Savings deposits (book acc't)	552,116 34
Savings	222,750 00	Savings certificates of deposit	21,169 98
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	26,000 00
Commercial	10,358 93		
Savings	20,000 00		
Due from banks in reserve cities:			
Commercial	16,230 83		
Savings	63,427 69		
Exchanges for clearing house:			
Savings	113 19		
Total cash on hand:			
Savings	10,050 45		
Overdrafts	104 70		
Expenses, interest and taxes paid exceeding earnings	265 38		
Furniture and fixtures	5,400 00		
Customers' bonds left with bank for safe keeping	26,000 00		
Outside checks, and other cash items	569 31		
Stock of Federal Reserve bank	1,800 00		
Total	$789,494 97	Total	$789,494 97

No. 156.

THE TECUMSEH STATE SAVINGS BANK, TECUMSEH.

Organized March 15, 1893.

EDW. FRENSDORF, *President;* GUY E. NEMIRE, *Vice President;* RUSSELL C. CAREY, *Cashier;* K. D. HALL, R. A. REED, *Assistant Cashiers.*

DIRECTORS.—A. C. Aylesworth, Edward Frensdorf, Guy E. Belding, Thomas McCann, B. J. Pulver, J. R. Nyland, Guy E. Nemire, Russell C. Carey.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$271,408 70	Surplus fund	30,000 00
Savings	149,004 10	Undivided profits, net	12,622 80
Real estate mortgages:		Commercial deposits subject to check	434,098 39
Commercial	41,641 73	Certified checks	65 77
Savings	179,958 19	Cashier's checks	2,727 46
Bonds and securities:		Due to other banks and bankers	8,446 54
Savings	312,898 08	State moneys on deposit	10,000 00
Due from Federal Reserve bank:		Savings deposits (book acc't)	511,067 81
Commercial	31,403 05	Savings certificates of deposit	156,351 20
Savings	20,000 00	Bills payable	45,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	102,900 00
Savings	209,321 20		
Exchanges for clearing house:			
Savings	152 77		
Total cash on hand:			
Savings	15,964 88		
Overdrafts	24 53		
Banking house	10,000 00		
Furniture and fixtures	9,888 06		
Other real estate	5,872 10		
Customers' bonds left with bank for safe keeping	102,900 00		
Outside checks, and other cash items	442 58		
Stock of Federal Reserve bank	2,400 00		
Total	$1,363,279 97	Total	$1,363,279 97

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No. 258.

FIRST STATE BANK OF TEKONSHA.

Organized March 14, 1902.

D. G. MARTINSON, *President;* H. M. RANDALL, W. B. DURHAM, *Vice Presidents;* B. G. DOOLITTLE, *Cashier;* F. D. RICE, *Assistant Cashier.*

DIRECTORS.—B. G. Doolittle, H. A. Doolittle, D. G. Martinson, H. M. Randall, W. B. Durham, E. H. Warner, F. D. Rice.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$101,326 87	Surplus fund	15,000 00
Savings	12,600 00	Undivided profits, net	1,626 46
Real estate mortgages:		Commercial deposits subject to check	60,480 00
Commercial	19,478 20	Demand certificates of deposit	92,652 12
Savings	43,469 40	Savings deposits (book acc't)	192,822 23
Bonds and securities:			
Commercial	21,887 50		
Savings	114,793 54		
Due from banks in reserve cities:			
Commercial	46,996 37		
Savings	16,150 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,900 00		
Exchanges for clearing house:			
Commercial	328 10		
Total cash on hand:			
Commercial	977 88		
Savings	4,000 00		
Overdrafts	255 75		
Banking house	2,500 00		
Furniture and fixtures	1,917 20		
Total	$392,580 81	Total	$392,580 81

No. 698.

E. K. WARREN & COMPANY, INC., BANK, THREE OAKS.

Organized February 23, 1923.

MORRIS G. MCGAWN, *President;* MARY C. WARREN, LYDIA W. CHAMBERLAIN, *Vice Presidents;* JACOB A. DONNER, *Cashier;* MARTHA ANSLEY, JULIA VAN GENDEREN, *Assistant Cashiers;* FRANK N. DONNER, *Auditor.*

DIRECTORS.—F. W. Chamberlain, Chas. P. Klute, Morris G. McGawn, Mary C. Warren, Lydia W. Chamberlain.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$140,043 23	Surplus fund	23,500 00
Savings	9,900 00	Undivided profits, net	8,409 02
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	21,583 28
Commercial	36,769 50	Commercial deposits subject to check	1,121,320 79
Savings	51,953 02	Demand certificates of deposit	34,121 38
Bonds and securities:		Cashier's checks	3,010 37
Commercial	698,487 00	Savings deposits (book acc't)	188,806 94
Savings	78,254 88	Club savings deposits	13,643 51
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	55,760 00
Commercial	342,276 77	Customers' acceptances and letters of credit	2,250 00
Savings	36,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	20,100 00		
Total cash on hand:			
Commercial	17,988 89		
Savings	6,242 55		
Overdrafts	32 89		
Banking house	55,083 25		
Furniture and fixtures	9,732 34		
Due from banks other than in reserve cities	7,500 00		
Customers' bonds left with bank for safe keeping	55,760 00		
Outside checks, and other cash items	4,030 97		
Customers' acceptances and letters of credit	2,250 00		
Total	$1,572,405 29	Total	$1,572,405 29

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No. 120.

THE FIRST STATE SAVINGS BANK, THREE RIVERS.

Organized July 3, 1891.

One Branch.

GEORGE T. WOLF, *President;* H. C. KAAS, *Vice President;* C. A. GENTZLER, *Cashier;* W. WATERS, JR., C. R. BOWLES, *Assistant Cashiers.*

DIRECTORS.—George T. Wolf, Carl Klocke, Chas. E. Nelson, H. C. Kaas, E. H. Andrews, F. E. Beatty, A. E. Armstrong, Carl C. Wing.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$60,000 00
Commercial	$616,887 86	Surplus fund	40,000 00
Savings	183,696 60	Undivided profits, net	13,621 63
Real estate mortgages:		Dividends unpaid	14 00
Savings	271,212 31	Reserved for taxes, interest, depreciation, etc.	7,000 00
Bonds and securities:		Commercial deposits subject to check	506,844 16
Commercial	200,488 75	Demand certificates of deposit	323,896 91
Savings	120,825 00	Certified checks	31 90
Due from banks in reserve cities:		Cashier's checks	9,387 08
Commercial	73,922 92	State moneys on deposit	20,000 00
Savings	78,456 52	Savings deposits (book acc't)	683,120 60
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	750 00
Savings dept. only	6,400 00		
Exchanges for clearing house:			
Commercial	4,926 29		
Total cash on hand:			
Commercial	9,992 52		
Savings	30,000 00		
Overdrafts	354 23		
Banking house	40,000 00		
Furniture and fixtures	14,000 00		
Other real estate	2,110 00		
Customers' bonds left with bank for safe keeping	750 00		
Outside checks, and other cash items	10,643 28		
Total	$1,664,666 28	Total	$1,664,666 28

No. 266.

PEOPLES SAVINGS BANK, TRAVERSE CITY.

Organized May 3, 1902.

L. F. MIKESELL, *President;* STEPHEN LAUTNER, J. M. HUELLMANTEL, *Vice Presidents;* L. P. KALAHAR, *Cashier;* EDITH LICHTY, *Auditor.*

DIRECTORS.—Stephen Lautner, J. M. Huellmantel, L. O. Rice, Frank Votruba, L. F. Mikesell, C. L. Dayton, L. P. Kalahar, G. A. Engstrom.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$140,000 00
Commercial	$128,878 68	Surplus fund	70,000 00
Savings	282,036 51	Undivided profits, net	20,080 29
Real estate mortgages:		Dividends unpaid	30 00
Commercial	15,346 53	Commercial deposits subject to check	263,581 81
Savings	156,450 40	Demand certificates of deposit	242,929 25
Bonds and securities:		Certified checks	50 00
Commercial	392,005 90	Cashier's checks	11,007 54
Savings	505,780 22	Due to other banks and bankers	4,229 94
Due from banks in reserve cities:		Savings deposits (book acc't)	1,090,142 54
Commercial	47,999 08	Club savings deposits	20,310 45
Savings	90,000 00	Customers' bonds left with bank for safe keeping	1,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	54,400 00		
Total cash on hand:			
Commercial	16,390 51		
Savings	21,785 86		
Overdrafts	46 86		
Banking house	94,500 00		
Furniture and fixtures	18,844 00		
Other real estate	37,897 27		
Customers' bonds left with bank for safe keeping	1,000 00		
Total	$1,863,361 82	Total	$1,863,361 82

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No. 138.

THE TRAVERSE CITY STATE BANK, TRAVERSE CITY.

Organized June 4, 1892.

R. FLOYD CLINCH, *President;* A. J. HAVILAND, *Vice President;* L. R. HAMMOND, *Cashier;* C. E. HALE, *Assistant Cashier;* J. L. BEERS, *Assistant Cashier and Trust Officer;* F. VAN MAREN, *Auditor.*

DIRECTORS.—R. Floyd Clinch, Elsie R. Hannah, Robert Barney, G. B. Kilbourne, A. J. Haviland, P. C. Gilbert, T. D. Meggison.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$200,000 00
Commercial	$1,294,472 27	Surplus fund	200,000 00
Savings	673,348 04	Undivided profits, net	100,903 22
Real estate mortgages:		Dividends unpaid	240 00
Commercial	20,300 00	Reserved for taxes, interest, depreciation, etc.	100,000 00
Savings	270,383 73	Commercial deposits subject to check	1,757,122 95
Bonds and securities:		Demand certificates of deposit	353,368 14
Commercial	1,195,831 00	Certified checks	1,169 49
Savings	472,496 53	Cashier's checks	18,149 81
Due from Federal Reserve bank:		Due to other banks and bankers	126,725 22
Commercial	152,049 72	State moneys on deposit	20,000 00
Savings	52,293 00	U. S. government deposits	3,085 55
Due from banks in reserve cities:		Savings deposits (book acc't)	1,720,152 49
Commercial	35,787 95	Club savings deposits	19,862 11
Savings	231,000 00	Customers' bonds left with bank for safe keeping	207,150 00
Exchanges for clearing house:		Trust department:	
Commercial	6,891 44	Trust deposits—Totals	3,567 13
Savings	420 68		
Total cash on hand:			
Commercial	27,366 47		
Savings	43,158 17		
Overdrafts	212 78		
Banking house	100,000 00		
Other real estate	30,797 89		
Customers' bonds left with bank for safe keeping	207,150 00		
Outside checks, and other cash items	1,969 31		
Stock of Federal Reserve bank	12,000 00		
Trust department:			
Cash and due from banks in reserve cities	3,567 13		
Total	$4,831,496 11	Total	$4,831,496 11

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No. 771.

*PEOPLES STATE BANK, TRENTON.

Organized September 2, 1929.

SCOTT E. LAMB, *President;* F. C. KRUSELL, *Vice President and Cashier;* REMI COOLSAET, MEYER ELLIAS, *Vice Presidents.*

DIRECTORS.—Scott E. Lamb, Chas. W. Lee, F. C. Krusell, Remi Coolsaet, H. C. Knickerbocker, Aaron Simmons, Frank C. Frantz, Meyer Ellias, Leonard Frebes, R. W. Ballantine.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$74,989 29	Surplus fund	10,000 00
Savings	27,650 00	Commercial deposits subject to check	112,287 17
Real estate mortgages:		Certified checks	173 51
Savings	6,395 00	Cashier's checks	284 58
Bonds and securities:		Savings deposits (book acc't)	24,099 88
Commercial	4,993 75	Savings certificates of deposit	15,160 00
Due from banks in reserve cities:			
Commercial	27,674 96		
Savings	5,000 00		
Total cash on hand:			
Commercial	4,518 85		
Savings	5,000 00		
Expenses, interest and taxes paid exceeding earnings	2,657 11		
Banking house	29,489 52		
Furniture and fixtures	14,755 54		
Due from banks other than in reserve cities	214 90		
Outside checks, and other cash items	2,466 22		
Other assets	6,200 00		
Total	$212,005 14	Total	$212,005 14

*Commenced business April 26, 1930.

No. 510.

TRENTON STATE BANK, TRENTON.

Organized August 26, 1912.

AUSTIN CHURCH, *Chairman of Board.*

NICHOLAS A. MANS, *President;* F. A. LAUTENSCHLAGER, *Vice President and Cashier;* MARGARET STONE, KARL FUST, *Assistant Cashiers.*

DIRECTORS.—Nicholas A. Mans, Elliott S. Nichols, F. A. Lautenschlager, Mark V. Yost, S. L. Vreeland, Charles E. Clark, Richard C. Hedke, W. F. Butler, Ralph Briscoe, Fred H. Haas, Austin Church.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$430,566 03	Surplus fund	35,000 00
Real estate mortgages:		Undivided profits, net	5,960 24
Savings	304,197 97	Reserved for taxes, interest, depreciation, etc.	23 65
Bonds and securities:		Commercial deposits subject to check	308,830 57
Commercial	10,000 00	Demand certificates of deposit	27,000 00
Savings	209,582 38	Certified checks	39 50
Due from banks in reserve cities:		Cashier's checks	965 53
Commercial	6,401 83	Savings deposits (book acc't)	500,403 68
Savings	10,000 00	Savings certificates of deposit	175,530 53
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	8,503 30
Savings dept. only	66,350 00	Customers' bonds left with bank for safe keeping	1,200 00
Total cash on hand:			
Commercial	18,497 43		
Savings	6,000 00		
Overdrafts	513 05		
Premium account	858 18		
Banking house	37,500 00		
Furniture and fixtures	8,605 13		
Other real estate	3,185 00		
Customers' bonds left with bank for safe keeping	1,200 00		
Total	$1,113,457 00	Total	$1,113,457 00

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No. 664.

TROUT CREEK STATE BANK, TROUT CREEK.

Organized May 25, 1920.

J. S. WEIDMAN, JR., *President;* R. M. WEIDMAN, M. J. FOX, *Vice Presidents;* P. W. SAXTON, *Cashier;* INA I. SAXTON, *Assistant Cashier.*

DIRECTORS.—J. S. Weidman, Jr., R. M. Weidman, P. W. Saxton, Rosa L. Hardes, H. K. Anderson, M. J. Fox.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$125,712 53	Surplus fund	9,200 00
Real estate mortgages:		Undivided profits, net	1,894 97
Savings	8,894 67	Commercial deposits subject to check	61,118 26
Bonds and securities:		Cashier's checks	2 00
Savings	68,050 00	State moneys on deposit	2,500 00
Due from banks in reserve cities:		Time commercial certificates of deposit	40,718 98
Commercial	12,001 97	Savings deposits (book acc't)	78,724 87
Savings	3,020 34	Savings certificates of deposit	13,079 08
Total cash on hand:		Customers' bonds left with bank for safe keeping	600 00
Commercial	2,556 12		
Overdrafts	329 16		
Banking house	8,572 93		
Furniture and fixtures	3,100 44		
Customers' bonds left with bank for safe keeping	600 00		
Total	$232,838 16	Total	$232,838 16

No. 696.

TRUFANT STATE BANK, TRUFANT.

Organized September 30, 1922.

THOS. SKEDGELL, *President;* CHAS. W. CHRISTIANSEN, *Vice President;* EDWIN RASMUSSEN, *Cashier.*

DIRECTORS.—A. W. Penny, C. E. Beckley, John K. Brower, Thos. Skedgell, Chas. W. Christiansen, L. Peter Poulsen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$61,660 34	Surplus fund	9,000 00
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	521 58
Savings	18,991 28	Commercial deposits subject to check	19,323 41
Bonds and securities:		Demand certificates of deposit	53,101 38
Commercial	27,700 00	State moneys on deposit	5,000 00
Savings	44,468 50	Savings deposits (book acc't)	37,500 86
Due from banks in reserve cities:		Savings certificates of deposit	17,779 86
Commercial	4,463 68	Club savings deposits	459 25
Savings	4,500 00	Bills payable	13,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	1,150 00
Commercial	2,733 25	Other liabilities	2,960 44
Overdrafts	134 02		
Expenses, interest and taxes paid exceeding earnings	458 41		
Banking house	4,000 00		
Furniture and fixtures	2,293 80		
Other real estate	7,243 50		
Customers' bonds left with bank for safe keeping	1,150 00		
Total	$179,796 78	Total	$179,796 78

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No. 772.

*CITIZENS STATE BANK, UBLY.

Organized April 29, 1930.

A. E. SLEEPER, *President;* BEN EILBER, *Vice President;* FRED H. BROWN, *Cashier;* WINIFRED DEW, F. A. MERRILL, *Assistant Cashiers.*

DIRECTORS.—A. E. Sleeper, Mary C. Sleeper, Ben Eilber, F. W. Merrick, F. H. Brown.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$93,548 60	Surplus fund	5,000 00
Savings	15,699 23	Commercial deposits subject to check	70,200 19
Real estate mortgages:		Certified checks	111 81
Commercial	800 00	Cashier's checks	2,309 92
Savings	29,568 00	Time commercial certificates of deposit	276,460 91
Bonds and securities:		Savings deposits (book acc't)	60,122 33
Commercial	46,000 00		
Savings	60,450 00		
Due from banks in reserve cities:			
Commercial	115,652 05		
Savings	43,086 00		
Exchanges for clearing house:			
Commercial	1,952 34		
Total cash on hand:			
Savings	6,669 04		
Overdrafts	11 30		
Expenses, interest and taxes paid exceeding earnings	5,768 60		
Banking house	12,500 00		
Furniture and fixtures	2,500 00		
Total	$434,205 16	Total	$434,205 16

*Commenced business March 6, 1930.

No. 754.

UNION CITY STATE BANK, UNION CITY.

Organized June 11, 1928.

H. E. GUILFORD, *President;* E. C. DERICKSON, L. J. KUEHNLE, *Vice Presidents;* W. H. ANGELL, *Cashier;* G. A. WILLIAMS, *Assistant Cashier.*

DIRECTORS.—H. E. Guilford, E. C. Derickson, J. D. Cook, C. W. Johnson, Ralph Arbogast, F. L. Hagelshaw, E. C. Adolph, L. J. Kuehnle, E. B. Lincoln.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$57,485 30	Surplus fund	3,500 00
Savings	44,500 00	Undivided profits, net	353 95
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	700 00
Commercial	7,367 50	Commercial deposits subject to check	33,316 18
Savings	26,087 70	Demand certificates of deposit	44,792 12
Bonds and securities:		Cashier's checks	2,784 76
Commercial	18,550 35	State moneys on deposit	2,500 00
Savings	26,190 75	Savings deposits (book acc't)	101,430 53
Due from banks in reserve cities:		Notes and bills rediscounted	3,600 00
Commercial	7,597 66	Bills payable	3,000 00
Savings	7,020 00	Customers' bonds left with bank for safe keeping	6,050 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,701 90		
Total cash on hand:			
Commercial	2,913 38		
Overdrafts	483 24		
Furniture and fixtures	4,750 00		
Other real estate	7,329 76		
Customers' bonds left with bank for safe keeping	6,050 00		
Total	$222,027 54	Total	$222,027 54

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No. 289.

THE STATE SAVINGS BANK, UNIONVILLE.

Organized March 31, 1904.

J. H. KEMP, *President;* FRANKLIN A. KOLB, *Vice President and Cashier;* H. W. HAHN, *Assistant Cashier.*

DIRECTORS.—W. B. Achenbach, J. H. Kemp, H. G. Roller, Franklin A. Kolb, H. W. Hahn.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$140,753 54	Surplus fund	8,500 00
Real estate mortgages:		Undivided profits, net	1,541 45
Commercial	16,007 03	Dividends unpaid	48 00
Savings	61,275 00	Commercial deposits subject to check	78,439 64
Bonds and securities:		Demand certificates of deposit	100,396 18
Savings	179,340 00	Cashier's checks	1,475 47
Due from banks in reserve cities:		Savings deposits (book acc't)	163,759 51
Commercial	58,365 50	Savings certificates of deposit	128,201 87
Savings	37,000 00	Customers' bonds left with bank for safe keeping	3,200 00
Total cash on hand:			
Commercial	4,776 10		
Overdrafts	123 27		
Banking house	2,000 00		
Furniture and fixtures	1,500 00		
Other real estate	10,519 09		
Customers' bonds left with bank for safe keeping	3,200 00		
Outside checks, and other cash items	439 75		
Other assets	262 84		
Total	$515,562 12	Total	$515,562 12

No. 639.

UTICA STATE SAVINGS BANK, UTICA.

Organized February 14, 1920.

C. OMER CRISSMAN, *President;* H. H. WILEY, *Vice President;* LEROY L. MAXAM, *Vice President and Cashier;* E. A. SCHWARZKOFF, H. J. REMER, *Assistant Cashiers.*

DIRECTORS.—H. H. Wiley, Wm. H. Wagner, Wm. J. Sipperley, Fred P. Goff, C. Omer Crissman, Leroy L. Maxam, Chas. Haeker, Louis Fischer, John J. Esper.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$159,643 47	Surplus fund	25,000 00
Savings	110,003 94	Undivided profits, net	9,370 31
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	5,000 00
Commercial	2,756 18	Commercial deposits subject to check	113,776 52
Savings	305,640 40	Cashier's checks	26,753 18
Bonds and securities:		State moneys on deposit	2,500 00
Savings	234,668 65	Time commercial certificates of deposit	84,522 62
Due from Federal Reserve bank:		Savings deposits (book acc't)	701,127 66
Commercial	8,500 00	Savings certificates of deposit	574 50
Savings	23,900 00	Club savings deposits	7,177 76
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	6,350 00
Commercial	24,786 16		
Savings	60,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	10,100 00		
Total cash on hand:			
Commercial	11,869 08		
Savings	3,000 00		
Overdrafts	258 40		
Banking house	23,750 00		
Furniture and fixtures	9,000 00		
Other real estate	1,683 57		
Customers' bonds left with bank for safe keeping	6,350 00		
Outside checks, and other cash items	992 70		
Stock of Federal Reserve bank	1,500 00		
Other assets	8,750 00		
Total	$1,007,152 55	Total	$1,007,152 55

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No. 726.

GARLAND STATE BANK, VAN DYKE.

Organized October 1, 1925.

SCOTT E. LAMB, *President;* HUGO J. HESSE, FRANK S. PIPER, CHRIS F. KAISER, *Vice Presidents;* EUGENE CAREY, *Cashier;* CARL A. MILLER, *Assistant Cashier.*

DIRECTORS.—Chris. J. Bristow, Walter C. Piper, Scott E. Lamb, Chris F. Kaiser, Hugo J. Hesse, Frank S. Piper, Jas. Garlick, Walter C. Steffens, Claud R. Tromley, Max A. Ramm, C. F. Matthews.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$10,037 83	Surplus fund	5,000 00
Savings	149,624 66	Undivided profits, net	5,535 50
Real estate mortgages:		Commercial deposits subject to check	28,346 40
Savings	74,391 23	Certified checks	122 75
Bonds and securities:		Cashier's checks	1,010 28
Commercial	40,475 00	State moneys on deposit	2,500 00
Savings	70,728 75	Industrial investment certificates	234 00
Due from banks in reserve cities:		Savings deposits (book acc't)	299,012 56
Commercial	6,407 42	Savings certificates of deposit	48,695 54
Savings	42,089 50	Club savings deposits	5,778 00
Total cash on hand:			
Commercial	2,096 16		
Savings	11,651 96		
Furniture and fixtures	7,644 59		
Other real estate	1,087 93		
Due from banks other than in reserve cities	5,000 00		
Total	$421,235 03	Total	$421,235 03

No. 467.

THE MICHIGAN SAVINGS BANK, VASSAR.

Organized December 3, 1910.

PRESCOTT L. VARNUM, *President;* CONRAD MUELLER, *Vice President;* D. C. ATKINS, JR., *Cashier;* T. C. CHRYSLER, *Assistant Cashier.*

DIRECTORS.—Prescott L. Varnum, A. J. Smith, D. C. Atkins, Jr., A. W. Atkins, F. B. Mills, Conrad Mueller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$250,570 26	Surplus fund	12,500 00
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	4,700 00
Commercial	2,093 87	Commercial deposits subject to check	74,189 22
Savings	148,605 04	Demand certificates of deposit	226,469 30
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	68,591 70	Savings deposits (book acc't)	119,652 65
Due from banks in reserve cities:		Savings certificates of deposit	129,439 32
Commercial	32,652 65	Customers' bonds left with bank for safe keeping	63,806 86
Savings	43,987 52		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	12,000 00		
Total cash on hand:			
Commercial	4,582 70		
Savings	4,805 06		
Overdrafts	182 09		
Expenses, interest and taxes paid exceeding earnings	3,647 89		
Banking house	7,000 00		
Furniture and fixtures	4,268 00		
Other real estate	9,463 71		
Due from banks other than in reserve cities	2,000 00		
Customers' bonds left with bank for safe keeping	63,806 86		
Total	$658,257 35	Total	$658,257 35

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No. 192.

STATE SAVINGS BANK OF VASSAR.

Organized December 9, 1896.

C. H. RICHARDSON, *President;* R. D. VARNUM, E. C. BRAINERD, *Vice Presidents;* FRANK B. TINGLAN, *Cashier.*

DIRECTORS.—A. S. Curtis, C. H. Richardson, R. D. Varnum, H. W. Smith, E. C. Brainerd, Bert E. Thurston, Frank B. Tinglan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$178,335 33	Surplus fund	25,000 00
Savings	212,762 79	Undivided profits, net	2,517 98
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	269 21
Savings	135,659 60	Commercial deposits subject to check	103,389 27
Bonds and securities:		Demand certificates of deposit	148,071 92
Commercial	28,032 50	Cashier's checks	498 08
Savings	272,583 93	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	510,488 41
Commercial	42,479 63	Savings certificates of deposit	225,743 44
Savings	93,413 37	Club savings deposits	5,722 80
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	72,150 00
Savings dept. only	17,050 00		
Exchanges for clearing house:			
Savings	199 98		
Total cash on hand:			
Commercial	5,000 00		
Savings	5,403 31		
Overdrafts	280 67		
Banking house	37,500 00		
Furniture and fixtures	25,000 00		
Other real estate	3,000 00		
Due from banks other than in reserve cities	20,000 00		
Customers' bonds left with bank for safe keeping	72,150 00		
Total	$1,148,851 11	Total	$1,148,851 11

No. 377.

THE BARBER STATE BANK, VERMONTVILLE.

Organized August 14, 1907.

EDWARD D. BARBER, *President;* NED B. ALSOVER, *Vice President;* WILLIAM C. ALSOVER, *Cashier;* CHARLES S. STILES, *Assistant Cashier.*

DIRECTORS.—Edward D. Barber, William C. Alsover, Ned B. Alsover, Philip H. Barber, Charles A. Stiles.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$50,212 98	Surplus fund	6,000 00
Real estate mortgages:		Undivided profits, net	3,714 65
Savings	29,238 83	Commercial deposits subject to check	45,350 80
Bonds and securities:		Demand certificates of deposit	6,437 73
Commercial	16,984 00	Savings deposits (book acc't)	121,396 22
Savings	124,672 75	Savings certificates of deposit	74,302 06
Due from banks in reserve cities:			
Commercial	12,238 12		
Savings	20,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	23,500 00		
Total cash on hand:			
Commercial	796 37		
Savings	2,000 00		
Overdrafts	58 41		
Banking house	1,000 00		
Furniture and fixtures	1,500 00		
Total	$282,201 46	Total	$282,201 46

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No. 693.

VERNON STATE BANK, VERNON.

Organized March 13, 1922.

W. P. STRAUCH, *President;* WM. J. MCCULLOGH, CHARLES R. PAINE, *Vice Presidents;* FRANK S. HARDY, *Cashier;* C. F. MCDIVITT, *Assistant Cashier.*
DIRECTORS.—Charles R. Paine, W. P. Strauch, Wm. J. McCullogh, Frank S. Hardy, Theodore Strauch.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$135,344 45	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	7,571 90
Savings	49,551 21	Reserved for taxes, interest, depreciation, etc.	15,000 00
Bonds and securities:		Commercial deposits subject to check	36,928 39
Commercial	5,500 00	Demand certificates of deposit	86,025 89
Savings	12,000 00	Cashier's checks	489 13
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	14,501 49	Savings deposits (book acc't)	59,309 86
Savings	8,000 00	Savings certificates of deposit	1,030 42
U. S. Bds. and Cert. of Ind. as legal reserve:		Customers' bonds left with bank for safe keeping	900 00
Savings dept. only	1,200 00		
Total cash on hand:			
Commercial	3,726 02		
Overdrafts	23 85		
Banking house	4,500 00		
Furniture and fixtures	3,750 00		
Other real estate	473 56		
Customers' bonds left with bank for safe keeping	900 00		
Outside checks, and other cash items	285 01		
Total	$239,755 59	Total	$239,755 59

No. 482.

THE STATE BANK OF VESTABURG.

Organized April 4, 1911.

ANDREW W. ORR, *President;* JAMES P. THROOP, *Vice President;* ROY W. MCGILLIVRAY, *Cashier;* JUD R. HARE, *Assistant Cashier.*
DIRECTORS.—Andrew W. Orr, Geo. Bilbrough, James P. Throop, E. S. Orr, H. F. Nelson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$59,216 35	Surplus fund	4,500 00
Real estate mortgages:		Undivided profits, net	826 85
Savings	29,415 37	Commercial deposits subject to check	24,870 39
Bonds and securities:		Demand certificates of deposit	37,033 68
Commercial	20,771 75	Cashier's checks	716 80
Savings	14,996 25	State moneys on deposit	5,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	58,377 43
Commercial	16,206 35	Savings certificates of deposit	2,985 56
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	5,000 00		
Total cash on hand:			
Commercial	1,668 29		
Savings	2,000 00		
Overdrafts	36 35		
Banking house	3,800 00		
Furniture and fixtures	1,200 00		
Total	$154,310 71	Total	$154,310 71

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No. 344.

THE FARMERS STATE BANK, VICKSBURG.

Organized July 21, 1906.

NORMAN HARPER, *Chairman.*
CHAS. F. BROWN, *President;* ROY J. COOLEY, *Vice President;* C. S. CARVELL, *Cashier.*
DIRECTORS.—Chas. F. Brown, Roy J. Cooley, Norman Harper, Chas. J. Clark, Herman E. Rapp.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$66,580 00	Surplus fund	7,000 00
Savings	49,016 85	Undivided profits, net	9,391 76
Real estate mortgages:		Dividends unpaid	30 00
Commercial	5,868 76	Commercial deposits subject to check	75,287 12
Savings	113,234 53	Demand certificates of deposit	2,031 53
Bonds and securities:		Cashier's checks	1,343 99
Commercial	68,967 23	Due to other banks and bankers	13,037 21
Savings	92,461 45	Time commercial certificates of deposit	40,753 68
Due from Federal Reserve bank:		Savings deposits (book acc't)	216,074 08
Commercial	2,296 30	Savings certificates of deposit	59,688 24
Savings	9,500 00		
Due from banks in reserve cities:			
Commercial	997 57		
Savings	13,000 00		
Exchanges for clearing house:			
Commercial	148 64		
Total cash on hand:			
Commercial	3,586 98		
Savings	2,549 49		
Overdrafts	728 61		
Banking house	9,605 35		
Furniture and fixtures	5,042 50		
Other real estate	4,913 86		
Outside checks, and other cash items	239 49		
Stock of Federal Reserve bank	900 00		
Total	$449,637 61	Total	$449,637 61

No. 317.

THE FIRST STATE BANK, VICKSBURG.

Organized July 28, 1905.

LEWIS J. OSWALT, *President;* C. J. HUDSON, *Vice President;* M. D. MUNN, *Cashier;* D. C. RICHARDSON, *Assistant Cashier.*
DIRECTORS.—C. J. Hudson, Lewis J. Oswalt, J. A. Daugherty, C. G. Porter, C. E. Williams.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$104,449 43	Surplus fund	1,345 94
Savings	31,077 93	Undivided profits, net	27 18
Real estate mortgages:		Dividends unpaid	28 00
Commercial	5,770 38	Commercial deposits subject to check	65,661 45
Savings	91,165 17	Demand certificates of deposit	54,496 06
Bonds and securities:		Certified checks	61 75
Commercial	32,378 91	Cashier's checks	3,529 60
Savings	40,329 64	Due to other banks and bankers	5,686 98
Due from Federal Reserve bank:		Savings deposits (book acc't)	166,081 26
Commercial	442 31	Savings certificates of deposit	19,016 62
Due from banks in reserve cities:		Club savings deposits	169 50
Commercial	174 38	Notes and bills rediscounted	4,632 28
Savings	14,143 63	Bills payable	15,000 00
Exchanges for clearing house:		Other liabilities	1,423 61
Savings	129 31		
Total cash on hand:			
Commercial	8,000 00		
Savings	2,771 39		
Overdrafts	223 28		
Banking house	16,750 00		
Furniture and fixtures	5,346 40		
Other real estate	12,502 07		
Outside checks, and other cash items	356 00		
Stock of Federal Reserve bank	1,150 00		
Total	$367,160 23	Total	$367,160 23

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No. 401.

THE STATE SAVINGS BANK OF WARREN.

Organized May 26, 1908.

C. A. BURR, *President;* JACOB F. HARTSIG, *Vice President;* F. J. CROMIE, *Cashier;* HERBERT A. SCHMIDT, *Assistant Cashier.*

DIRECTORS.—C. A. Burr, Wm. L. Hartsig, C. F. Peck, Michael Smith, Edgar Rinke, Louis E. Busch, Henry Halmich, F. J. Cromie, Jacob Hartsig.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$204,870 48	Surplus fund	50,000 00
Savings	236,700 00	Undivided profits, net	19,895 72
Real estate mortgages:		Dividends unpaid	120 00
Savings	417 026 49	Reserved for taxes, interest, depreciation, etc.	16,000 00
Bonds and securities:		Commercial deposits subject to check	81,489 74
Savings	155,266 50	Certified checks	2,000 00
Due from Federal Reserve bank:		Cashier's checks	886 17
Commercial	5,934 81	State moneys on deposit	2,500 00
Savings	30,000 00	Savings deposits (book acc't)	908,643 62
Due from banks in reserve cities:		Savings certificates of deposit	66,532 03
Commercial	2,357 08	Club savings deposits	751 00
Savings	50,946 43	Bills payable	30,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	32,681 25		
Total cash on hand:			
Savings	9,038 45		
Overdrafts	64 79		
Banking house	50,000 00		
Furniture and fixtures	15,262 45		
Other real estate	15,669 55		
Stock of Federal Reserve bank	3,000 00		
Total	$1,228,818 28	Total	$1,228,818 28

No. 440.

THE WASHINGTON SAVINGS BANK, WASHINGTON.

Organized May 15, 1909.

C. OMER CRISSMAN, *President;* RAY G. POTTS, *Vice President and Auditor;* JAMES H. MCCUTCHEON, *Cashier;* CORA THURSTON, *Assistant Cashier.*

DIRECTORS.—Ray G. Potts, C. Omer Crissman, James H. McCutcheon, Roy E. Helferich, William Brown, C. F. Matthews.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$76,915 11	Surplus fund	15,000 00
Savings	54,273 93	Undivided profits, net	6,114 75
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	144 00
Commercial	1,000 00	Commercial deposits subject to check	36,315 85
Savings	75,734 55	Savings deposits (book acc't)	175,163 88
Bonds and securities:		Savings certificates of deposit	18,221 24
Commercial	8,000 00	Club savings deposits	1,167 00
Savings	36,500 00	Notes and bills rediscounted	15,379 09
Due from Federal Reserve bank:		Customers' bonds left with bank for safe keeping	4,500 00
Commercial	3,596 48		
Savings	5,650 00		
Due from banks in reserve cities:			
Savings	3,939 77		
Total cash on hand:			
Commercial	1,923 41		
Savings	5,000 00		
Overdrafts	123 57		
Banking house	2,597 52		
Furniture and fixtures	1,680 78		
Other real estate	14,290 50		
Customers' bonds left with bank for safe keeping	4,500 00		
Outside checks, and other cash items	80 19		
Stock of Federal Reserve bank	1,200 00		
Total	$297,005 81	Total	$297,005 81

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No. 284.

WAYLAND STATE BANK, WAYLAND.

Organized November 25, 1903.

A. E. WEAVER, *President;* C. C. MCCLINTOCK, *Vice President;* L. P. RENO, *Cashier;* G. E. CLARK, *Assistant Cashier.*

DIRECTORS.—Warren Rankin, A. E. Weaver, C. C. McClintock, L. B. Mason, L. P. Reno.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$161,338 27	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	5,330 23
Commercial	11,340 60	Reserved for taxes, interest, depreciation, etc.	16,891 49
Savings	136,835 89	Commercial deposits subject to check	110,482 19
Bonds and securities:		Demand certificates of deposit	56,973 18
Commercial	17,392 50	Certified checks	118 80
Savings	219,212 82	Cashier's checks	2,115 71
Due from banks in reserve cities:		State moneys on deposit	2,500 00
Commercial	26,709 25	Savings deposits (book acc't)	227,687 71
Savings	7,000 00	Savings certificates of deposit	172,167 97
U. S. Bds. and Cert. of Ind. as legal reserve:		Club savings deposits	2,924 75
Savings dept. only	44,759 38	Bills payable	25,000 00
Total cash on hand:		Customers' bonds left with bank for safe keeping	3,750 00
Commercial	9,579 85		
Overdrafts	82 38		
Banking house	10,000 00		
Furniture and fixtures	10,030 80		
Other real estate	12,910 29		
Customers' bonds left with bank for safe keeping	3,750 00		
Total	$670,942 03	Total	$670,942 03

No. 586.

PEOPLES STATE BANK OF WAYNE.

Organized July 13, 1916.

W. A. BEGOLE, *President;* INA J. WOOLGER, *Vice President;* R. M. BIRD, *Vice President and Cashier;* A. C. SHERRICK, L. M. COZADD, *Assistant Cashiers.*

DIRECTORS.—W. A. BeGole, James Austin, Chas. A. Dunn, Ina J. Woolger, R. M. Bird.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$264,515 51	Surplus fund	40,000 00
Savings	15,000 00	Undivided profits, net	5,901 08
Real estate mortgages:		Dividends unpaid	33 00
Savings	381,132 08	Commercial deposits subject to check	366,083 86
Bonds and securities:		Certified checks	39 00
Commercial	17,965 00	Cashier's checks	5,692 76
Savings	424,085 64	Savings deposits (book acc't)	581,688 35
Due from banks in reserve cities:		Savings certificates of deposit	323,516 17
Commercial	61,743 21	Club savings deposits	17,597 66
Savings	67,558 21		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	46,800 00		
Exchanges for clearing house:			
Commercial	2,438 78		
Total cash on hand:			
Commercial	19,196 66		
Savings	21,456 22		
Overdrafts	688 57		
Banking house	17,000 00		
Furniture and fixtures	18,500 00		
Other real estate	3,472 00		
Due from banks other than in reserve cities	9,000 00		
Total	$1,370,551 88	Total	$1,370,551 88

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No. 105.

WAYNE SAVINGS BANK, WAYNE.

Organized October 1, 1890.

GEORGE M. STELLWAGEN, *President;* AUGUST BEWERNITZ, *Vice President;* JOHN TRUESDELL, *Cashier;* KATHERINE VARNEY, LAWRENCE STEINHAUER, *Assistant Cashiers.*
DIRECTORS.—George M. Stellwagen, John Truesdell, August Berwernitz, Peter J. Snyder, Isabelle Stellwagen, Elizabeth Stellwagen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$419,978 06	Surplus fund	100,000 00
Savings	322,959 97	Undivided profits, net	27,923 97
Real estate mortgages:		Commercial deposits subject to check	467,773 01
Commercial	15,000 00	Certified checks	91 00
Savings	616,923 93	Cashier's checks	4,504 63
Bonds and securities:		State moneys on deposit	5,000 00
Commercial	22,000 00	Savings deposits (book acc't)	1,285,283 81
Savings	350,150 00	Savings certificates of deposit	81,349 50
Due from Federal Reserve bank:		Clubs savings deposits	7,959 26
Commercial	39,723 11	Customers' bonds left with bank for safe keeping	2,750 00
Savings	42,000 00		
Due from banks in reserve cities:			
Savings	82,249 43		
Exchanges for clearing house:			
Savings	5,933 97		
Total cash on hand:			
Commercial	10,000 00		
Savings	18,149 66		
Overdrafts	1,251 19		
Banking house	35,000 00		
Furniture and fixtures	29,000 00		
Other real estate	15,065 86		
Customers' bonds left with bank for safe keeping	2,750 00		
Stock of Federal Reserve bank	4,500 00		
Total	$2,032,635 18	Total	$2,032,635 18

No. 415.

THE FARMERS STATE BANK OF WEBBERVILLE.

Organized December 23, 1908.

J. M. BRADLEY, *President;* JAMES DUNN, *Vice President;* P. A. JENNINGS, *Cashier;* GRACE M. JENNINGS, *Assistant Cashier.*
DIRECTORS.—J. M. Bradley, James Dunn, James Fraser, Leslie E. Ling, Ozias Judd, Kittie Earl, Floyd Catlin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$41,537 72	Surplus fund	12,000 00
Savings	41,364 48	Undivided profits, net	6,229 91
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	200 00
Savings	17,092 00	Commercial deposits subject to check	54,704 37
Bonds and securities:		Cashier's checks	4,004 34
Commercial	44,500 00	Savings deposits (book acc't)	48,348 00
Savings	57,700 00	Savings certificates of deposit	89,315 29
Due from banks in reserve cities:		Club savings deposits	1,066 00
Commercial	1,895 67	Customers' bonds left with bank for safe keeping	21,500 00
Savings	10,651 63		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	11,300 00		
Total cash on hand:			
Commercial	6,670 31		
Overdrafts	56 10		
Banking house	2,000 00		
Furniture and fixtures	1,100 00		
Customers' bonds left with bank for safe keeping	21,500 00		
Total	$257,367 91	Total	$257,367 91

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No. 733.

STATE SAVINGS BANK, WEST BRANCH.

Organized December 26, 1926.

W. A. CRANDELL, *President;* H. W. SCHULTY, *Vice President;* HARRISON DODDS, *Cashier;* FREEMAN COOPER, IVAH B. KNELL, *Assistant Cashiers.*
DIRECTORS.—D. E. Tolfree, H. W. Schulty, Elmer G. Steuernol, W. A. Crandell, Harrison Dodds, E. H. McGowan, E R. Chapin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$118,922 14	Surplus fund	15,000 00
Savings	11,670 00	Undivided profits, net	1,826 36
Real estate mortgages:		Commercial deposits subject to check	169,263 33
Savings	2,900 00	Cashier's checks	1,462 34
Bonds and securities:		Savings deposits (book acc't)	104,914 06
Commercial	5,000 00	Savings certificates of deposit	10,938 42
Savings	77,400 00	Club savings deposits	4,296 94
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	9,600 00
Commercial	67,332 78		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	24,000 00		
Total cash on hand:			
Commercial	4,021 75		
Savings	4,000 00		
Overdrafts	67 09		
Banking house	10,400 00		
Furniture and fixtures	1,460 00		
Customers' bonds left with bank for safe keeping	9,600 00		
Outside checks, and other cash items	527 69		
Total	$337,301 45	Total	$337,301 45

No. 382.

THE WESTPHALIA STATE BANK, WESTPHALIA.

Organized October 16, 1907.

JOHN J. FEDEWA, *President;* JOHN B. SPITZLEY, *Vice President;* MICHAEL SPITZLEY, *Cashier.*
DIRECTORS.—Stephen Fedewa, John J. Fedewa, Michael Spitzley, John B. Spitzley, Joseph R. Bohr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$74,416 09	Surplus fund	17,000 00
Savings	20,068 00	Undivided profits, net	2,118 90
Real estate mortgages:		Commercial deposits subject to check	49,452 50
Savings	67,049 78	Demand certificates of deposit	16,938 15
Bonds and securities:		Savings deposits (book acc't)	36,398 25
Commercial	11,500 00	Savings certificates of deposit	113,937 43
Savings	39,500 00	Notes and bills rediscounted	3,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	1,150 00
Commercial	11,054 39		
Savings	13,770 24		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	7,800 00		
Total cash on hand:			
Commercial	4,788 63		
Overdrafts	24 10		
Banking house	1,500 00		
Furniture and fixtures	1,825 00		
Other real estate	5,549 00		
Customers' bonds left with bank for safe keeping	1,150 00		
Total	$259,995 23	Total	$259,995 23

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No. 647.

FARMERS AND MERCHANTS STATE BANK, WHEELER.

Organized March 1, 1920.

JOHN MITCHELL, *President;* CARL W. LANSHAW, L. H. WICK, *Vice Presidents;* HENRY C. MEAD, *Cashier.*

DIRECTORS.— Henry C. Mead, L. H. Wick, Jas. B. Crawford, John Mitchell, Carl W. Lanshaw, Kenneth Mitchell, Dwight Collison.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$82,272 43	Surplus fund	4,500 00
Savings	24,055 81	Undivided profits, net	454 10
Real estate mortgages:		Commercial deposits subject to	
Savings	18,866 57	check	37,883 28
Bonds and securities:		Demand certificates of deposit	31,831 50
Savings	28,700 00	Cashier's checks	1,297 01
Due from banks in reserve cities:		Savings deposits (book acc't)	56,520 47
Commercial	16,336 62	Savings certificates of deposit	16,168 83
Savings	3,000 00	Notes and bills rediscounted	5,120 00
U. S. Bds. and Cert. of Ind. as legal reserve:		Bills payable	12,500 00
Savings dept. only	2,850 00	Customers' bonds left with bank for safe keeping	1,900 00
Total cash on hand:			
Commercial	160 67		
Savings	4,000 00		
Overdrafts	195 22		
Banking house	3,000 00		
Furniture and fixtures	2,585 00		
Customers' bonds left with bank for safe keeping	1,900 00		
Outside checks, and other cash items	252 87		
Total	$188,175 19	Total	$188,175 19

No. 455.

THE FIRST STATE BANK OF WHITE CLOUD.

Organized June 1, 1910.

A. Q. ADAMS, *President;* JAMES J. TERWILLEGAR, *Vice President;* R. W. GANNON, *Cashier;* M. A. GANNON, H. J. GUSTIN, *Assistant Cashiers.*

DIRECTORS.—A. Q. Adams, Cornelius Gerber, R. W. Gannon, James J. Terwillegar, Geo. W. Shepherd, Milo A. White, Mary A. Gannon.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$52,601 25	Surplus fund	11,500 00
Savings	38,390 83	Undivided profits, net	2,633 72
Real estate mortgages:		Reserved for taxes, interest,	
Savings	80,396 67	depreciation, etc.	1,800 00
Bonds and securities:		Commercial deposits subject to	
Commercial	32,819 27	check	73,140 14
Savings	87,355 93	Certified checks	13 00
Due from banks in reserve cities:		Savings deposits (book acc't)	175,871 67
Commercial	8,127 25	Savings certificates of deposit	60,255 86
Savings	18,076 43	Customers' bonds left with bank for safe keeping	1,000 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	14,200 00		
Total cash on hand:			
Commercial	3,905 10		
Savings	6,000 00		
Overdrafts	31 97		
Banking house	3,200 00		
Furniture and fixtures	1,800 00		
Other real estate	3,038 12		
Customers' bonds left with bank for safe keeping	1,000 00		
Outside checks, and other cash items	271 57		
Total	$351,214 39	Total	$351,214 39

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No. 250.

THE STATE BANK OF WHITEHALL.

Organized December 16, 1901.

MARK B. COVELL, *President;* GEORGE E. COVELL, *Vice President;* HARDY A. ESTERDAHL, *Cashier;* FRANCIS E. LEIGHTON, *Assistant Cashier.*
DIRECTORS.—Mark B. Covell, George E. Covell, Guy S. Covell, Joseph Ocobock, Hardy A. Esterdahl, Emiline W. Covell, M. B. Covell, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$55,529 43	Surplus fund	30,000 00
Savings	22,395 00	Undivided profits, net	4,547 91
Real estate mortgages:		Reserved for taxes, interest,	
Savings	70,735 62	depreciation, etc.	4,000 00
Bonds and securities:		Commercial deposits subject to	
Commercial	134,918 20	check	180,152 75
Savings	169,800 78	Demand certificates of deposit	34,119 44
Due from banks in reserve cities:		Certified checks	242 93
Commercial	49,180 51	Cashier's checks	1,594 19
Savings	40,000 00	U. S. government deposits	3 44
Total cash on hand:		Savings deposits (book acc't)	204,627 64
Commercial	4,904 10	Savings certificates of deposit	73,094 35
Savings	5,000 00	Customers' bonds left with	
Overdrafts	114 17	bank for safe keeping	7,100 00
Banking house	9,000 00		
Furniture and fixtures	9,000 00		
Customers' bonds left with			
bank for safe keeping	7,100 00		
Outside checks, and other cash			
items	1,804 84		
Total	$579,482 65	Total	$579,482 65

No. 294.

THE FARMERS SAVINGS BANK, WHITE PIGEON.

Organized August 8, 1904.

EDWARD RODERICK, *President;* FRANK WOLF, *Vice President;* J. M. BENJAMIN, *Cashier;* GRACE E. GILMORE, *Assistant Cashier.*
DIRECTORS.—Edward Roderick, Frank Wolf, J. M. Benjamin, John J. Davis, Grace E. Gilmore.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$95,815 51	Surplus fund	10,000 00
Real estate mortgages:		Undivided profits, net	10,609 62
Commercial	14,450 00	Commercial deposits subject to	
Savings	78,536 74	check	101,822 98
Bonds and securities:		State moneys on deposit	2,500 00
Commercial	5,500 00	Savings deposits (book acc't)	140,526 00
Savings	150,425 00	Savings certificates of deposit	122,528 55
Due from banks in reserve cities:		Customers' bonds left with	
Commercial	18,874 74	bank for safe keeping	25,200 00
Savings	28,117 42		
U. S. Bds. and Cert. of Ind. as			
legal reserve:			
Savings dept. only	3,000 00		
Total cash on hand:			
Commercial	5,170 25		
Savings	3,000 00		
Overdrafts	06		
Banking house	2,500 00		
Furniture and fixtures	2,500 00		
Customers' bonds left with			
bank for safe keeping	25,200 00		
Outside checks, and other cash			
items	97 43		
Total	$433,187 15	Total	$433,187 15

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No. 438.

THE CROSSMAN AND WILLIAMS STATE BANK, WILLIAMSTON.

Organized July 27, 1909.

J. H. RUNCIMAN, *President;* W. S. BARRETT, *Vice President;* L. D. BISSELL, *Cashier;* L. D. DUNCKEL, *Assistant Cashier.*

DIRECTORS.—J. H. Runciman, Geo. L. Bishop, W. S. Barrett, G. W. Akers, L. D. Bissell, A. E. Poll, W. Ray Gorsline, John F. Krumbeck.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$40,000 00
Commercial	$208,826 67	Surplus fund	20,000 00
Real estate mortgages:		Undivided profits, net	48,289 77
Commercial	10,098 05	Reserved for taxes, interest, depreciation, etc.	836 57
Savings	140,236 40	Commercial deposits subject to check	115,020 41
Bonds and securities:		Demand certificates of deposit	16 00
Savings	160,241 63	Certified checks	708 82
Due from Federal Reserve bank:		Cashier's checks	566 56
Commercial	15,031 49	Savings deposits (book acc't)	138,551 88
Savings	10,000 00	Savings certificates of deposit	179,943 22
Due from banks in reserve cities:		Club savings deposits	2,777 00
Commercial	11,179 11	Notes and bills rediscounted	18,015 54
Total cash on hand:		Bills payable	22,500 00
Commercial	686 97	Customers' bonds left with bank for safe keeping	20,000 00
Savings	9,000 00	Other liabilities	4,616 08
Overdrafts	108 10		
Banking house	6,500 00		
Furniture and fixtures	3,300 00		
Other real estate	14,833 43		
Customers' bonds left with bank for safe keeping	20,000 00		
Stock of Federal Reserve bank	1,800 00		
Total	$611,841 85	Total	$611,841 85

No. 35.

THE WILLIAMSTON STATE BANK, WILLIAMSTON.

Organized August 30, 1888.

WM. T. WEBB, *President;* B. A. LIVERANCE, *Vice President;* G. B. JACKSON, *Cashier;* H. R. JERVIS, *Assistant Cashier.*

DIRECTORS.—B. A. Liverance, G. B. Jackson, W. T. Webb, F. J. Barlow, H. A. Thompson, John Marshall, C. W. Headley, Geo. Kinne, C. A. Gorsline.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$249,041 73	Surplus fund	25,000 00
Savings	27,800 36	Undivided profits, net	9,230 57
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	13,768 00
Commercial	7,600 00	Commercial deposits subject to check	162,740 62
Savings	138,055 60	Demand certificates of deposit	500 00
Bonds and securities:		Cashier's checks	74 06
Savings	265,500 00	Savings deposits (book acc't)	184,334 21
Due from Federal Reserve bank:		Savings certificates of deposit	266,108 42
Commercial	6,924 50	Club savings deposits	2,398 00
Savings	15,500 00	Notes and bills rediscounted	5,531 33
Due from banks in reserve cities:		Bills payable	35,000 00
Commercial	3,058 37	Customers' bonds left with bank for safe keeping	34,300 00
Savings	14,492 38		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	2,000 00		
Exchanges for clearing house:			
Savings	230 80		
Total cash on hand:			
Commercial	3,000 00		
Savings	5,172 71		
Overdrafts	58 76		
Banking house	2,000 00		
Other real estate	12,000 00		
Customers' bonds left with bank for safe keeping	34,300 00		
Stock of Federal Reserve bank	2,250 00		
Total	$788,985 21	Total	$788,985 21

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No. 329.

THE WOLVERINE STATE SAVINGS BANK, WOLVERINE

Organized October 10, 1905.

JOHN YUILL, *President;* HARRY W. SOWTON, *Vice President;* WILBUR L. JONES, *Cashier.*
DIRECTORS.—Harry W. Sowton, John Yuill, F. J. Shipp, Ward I. Waller, A. J. Mackensen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$20,000 00
Commercial	$75,358 33	Surplus fund	5,000 00
Savings	5,955 00	Dividends unpaid	7,451 25
Real estate mortgages:		Commercial deposits subject to check	60,993 81
Commercial	10,707 64	Demand certificates of deposit	6,576 74
Savings	24,439 72	Cashier's checks	732 18
Bonds and securities:		Savings deposits (book acc't)	73,210 52
Commercial	43,000 00	Savings certificates of deposit	12,418 96
Due from banks in reserve cities:		Bills payable	2,000 00
Commercial	7,430 36	Customers' bonds left with bank for safe keeping	5,750 00
Savings	2,000 00		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	3,700 00		
Total cash on hand:			
Commercial	817 45		
Savings	3,947 32		
Overdrafts	134 44		
Banking house	3,500 00		
Furniture and fixtures	2,300 00		
Other real estate	5,093 20		
Customers' bonds left with bank for safe keeping	5,750 00		
Total	$194,133 46	Total	$194,133 46

No. 760.

WOODLAND STATE BANK, WOODLAND.

Organized May 22, 1929.

F. F. HILBERT, *President;* ALBERT REESOR, *Vice President;* KEITH BOWMAN, *Cashier.*
DIRECTORS.—F. F. Hilbert, John Dell, A. D. Miller, John Velte, Albert Reesor, Keith Bowman.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$33,426 45	Surplus fund	5,000 00
Real estate mortgages:		Undivided profits, net	1,002 53
Savings	55,100 00	Reserved for taxes, interest, depreciation, etc.	4,895 41
Bonds and securities:		Commercial deposits subject to check	42,712 52
Commercial	71,600 00	Demand certificates of deposit	4,998 38
Savings	51,500 00	Savings deposits (book acc't)	70,049 55
Due from banks in reserve cities:		Savings certificates of deposit	76,887 05
Commercial	6,404 74	Bills payable	15,000 00
Savings	18,722 04	Customers' bonds left with bank for safe keeping	6,500 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	700 00		
Overdrafts	135 21		
Banking house	3,500 00		
Furniture and fixtures	3,982 00		
Other real estate	475 00		
Customers' bonds left with bank for safe keeping	6,500 00		
Total	$252,045 44	Total	$252,045 44

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No. 685.

*AMERICAN STATE BANK, WYANDOTTE.

Organized December 16, 1921.

ROBERT M. ALLAN, *President;* GORDON FEARNLEY, ERNEST B LABADIE, *Vice Presidents;* WM. P. LITTLEWOOD, *Cashier;* A. G. BAUER, *Assistant Cashier*

DIRECTORS.—Ernest B. Labadie, Oliver San Souci, Robert M. Allan, Wm. P. Littlewood, Gordon Fearnley, S. M. Davis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$133,643 18	Surplus fund	10,000 00
Savings	46,779 60	Undivided profits, net	10,192 36
Real estate mortgages:		Dividends unpaid	22 00
Commercial	4,356 46	Reserved for taxes, interest, depreciation, etc.	5,781 49
Savings	376,699 48	Commercial deposits subject to check	98,056 59
Bonds and securities:		Certified checks	558 79
Savings	341,069 60	Cashier's checks	2,746 37
Due from banks in reserve cities:		Savings deposits (book acc't)	793,039 97
Savings	20,410 98	Savings certificates of deposit	27,415 23
Exchanges for clearing house:		Bills payable	100,000 00
Savings	511 68		
Total cash on hand:			
Commercial	15,000 00		
Savings	79,913 03		
Overdrafts	76 67		
Furniture and fixtures	30,000 00		
Other real estate	28,126 29		
Due from banks other than in reserve cities	20,350 28		
Outside checks, and other cash items	875 55		
Total	$1,097,812 80	Total	$1,097,812 80

*Sept. 4, 1930, The Ford State Bank, Wyandotte, changed its title to American State Bank, Wyandotte.

No. 166.

*PEOPLES WAYNE CO. BANK OF WYANDOTTE.

Organized April 4, 1893.

HENRY ROEHRIG, *President;* A. H. MOODY, *Vice President;* ARCHIBALD C. MILNE, *Cashier;* JOHN T. MCWHIRTER, *Assistant Cashier.*

DIRECTORS.—M. B. Davis, R. J. Lynch, Harry Eberts, Henry Roehrig, Charles Gartner, John Hart, Edward Rogers, Walter Haass, Julius Peter, Albert Green, T. W. P. Livingstone, A. H. Moody, C. W. McColl, J. R. Rodde, D. Dwight Douglas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$851,287 13	Surplus fund	100,000 00
Savings	20,000 00	Undivided profits, net	76,537 78
Real estate mortgages:		Reserved for taxes, interest, depreciation, etc.	22,613 71
Commercial	75,000 00	Commercial deposits subject to check	656,312 94
Savings	827,742 55	Certified checks	17,764 90
Bonds and securities:		Cashier's checks	7,839 72
Commercial	342,800 00	State moneys on deposit	10,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	1,236,884 64
Commercial	91,961 93	Savings certificates of deposit	107,992 29
Savings	35,000 00	Bonds sold subject to repurchase	125,000 00
U. S. Bonds and Cert. of Ind. as legal reserve:			
Savings depart. only	75,250 00		
Exchanges for clearing house:			
Commercial	3,048 74		
Total cash on hand:			
Commercial	7,666 75		
Savings	44,049 38		
Overdrafts	7 73		
Banking house	64,746 13		
Other real estate	1,267 55		
Accrued interest, receivable (net)	19,458 79		
Other assets	1,659 30		
Total	$2,460,945 98	Total	$2,460,945 98

*June 24, 1930, The Peoples State Bank, Wyandotte, changed its title to Peoples Wayne Co. Bank of Wyandotte.

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No. 64.

THE WYANDOTTE SAVINGS BANK, WYANDOTTE.

Organized November 20, 1871.

Two Branches.

FRED E. VAN ALSTYNE, *President;* SIDNEY T. MILLER, JOHN C. CAHALAN, *Vice Presidents;* FRANK W. TUCKER, *Cashier;* EARL E. STIELER, CHARLES H. BLOCK, *Assistant Cashiers.* S. S. BROUGHTON, *Trust Officer.*

DIRECTORS.—Sidney T. Miller, John C. Cahalan, George T. Hendrie, Fred E. VanAlstyne, William T. Orr, Fred S. Ford, W. Leo Cahalan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$400,000 00
Commercial	$1,618,571 57	Surplus fund	250,000 00
Savings	89,632 37	Undivided profits, net	359,772 50
Real estate mortgages:		Commercial deposits subject to check	1,200,247 15
Commercial	36,202 05	State moneys on deposit	40,000 00
Savings	3,173,240 68	Savings deposits (book acc't)	5,418,993 51
Bonds and securities:		Savings certificates of deposit	96,203 74
Commercial	106,581 13	Bills payable	250,000 00
Savings	1,657,349 21	Trust department:	
Due from banks in reserve cities:		Trust deposits—Totals	18,900 59
Commercial	324,016 21		
Savings	267,924 99		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	287,050 00		
Exchanges for clearing house:			
Commercial	12,685 73		
Total cash on hand:			
Commercial	101,808 64		
Savings	40,000 00		
Overdrafts	2,959 78		
Premium account	50 73		
Banking house	215,609 14		
Furniture and fixtures	9,300 00		
Other real estate	68,250 00		
Due from banks other than in reserve cities	2,823 23		
Outside checks, and other cash items	1,161 44		
Trust department:			
Cash and due from banks in reserve cities	18,900 59		
Total	$8,034,117 49	Total	$8,034,117 49

No. 767.

WYOMING PARK STATE BANK, WYOMING PARK (Grand Rapids P. O.)

Organized September 4, 1929.

HARRY T. EMMONS, *President;* CASPER BAARMAN, *Vice President;* C. VAN MALSEN, *Cashier.*

DIRECTORS.—Casper Baarman, Wilbur S Burns, J. Clinton Bishop, Harry T. Emmons, Eugene D. Conger, Heber W. Curtis, Paul Gezon, Eugene Richards, Samuel H. Wilson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$25,000 00
Commercial	$52,462 81	Surplus fund	12,500 00
Savings	11,971 94	Commercial deposits subject to check	80,673 72
Real estate mortgages:		Savings deposits (book acc't)	20,419 07
Savings	14,880 00	Savings certificates of deposit	14,476 74
Due from banks in reserve cities:		Club savings deposits	2,994 25
Commercial	36,725 75		
Savings	8,032 20		
Total cash on hand:			
Commercial	682 02		
Savings	3,000 00		
Expenses, interest and taxes paid exceeding earnings	3,747 74		
Banking house	17,713 36		
Furniture and fixtures	6,847 96		
Total	$156,063 78	Total	$156,063 78

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No. 227.

YALE STATE BANK, YALE.

Organized December 28, 1901.

JOHN P. LIVINGSTON, *President;* JAMES MCCOLL, *Vice President;* GUY E. BEARD, *Cashier;* B. B. MIDDLETON, VERA MULNYX, EVA HUTTON, *Assistant Cashiers.*

DIRECTORS.—William G. Wight, Elizabeth McColl, John P. Livingston, James McColl, Guy E. Beard.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$30,000 00
Commercial	$195,057 64	Surplus fund	8,200 00
Savings	3,847 50	Undivided profits, net	4,359 93
Real estate mortgages:		Commercial deposits subject to check	103,919 11
Commercial	30,252 41	Demand certificates of deposit	135,352 08
Savings	92,209 85	Cashier's checks	2,945 21
Bonds and securities:		Savings deposits (book acc't)	247,436 18
Savings	116,061 07	Bills payable	10,000 00
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	750 00
Commercial	57,470 88		
Savings	30,927 87		
Total cash on hand:			
Commercial	3,365 93		
Savings	5,000 00		
Overdrafts	219 36		
Banking house	3,500 00		
Furniture and fixtures	2,300 00		
Other real estate	2,000 00		
Customers' bonds left with bank for safe keeping	750 00		
Total	$542,962 51	Total	$542,962 51

No. 86.

YPSILANTI SAVINGS BANK, YPSILANTI.

Organized April 30, 1887.

M. M. READ, *President;* JOHN P. KIRK, S. A. WIARD, *Vice President;* WM. E. MCLEOD, *Cashier;* R. R. HALL, *Assistant Cashier.*

DIRECTORS.—Jno. P. Kirk, M. M. Read, O. A. Hankinson, Lee F. Dawson, S. A. Wiard, Mathew Sinkule, Wm. E. McLeod.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$782,849 60	Surplus fund	175,000 00
Savings	176,712 41	Undivided profits, net	56,844 90
Real estate mortgages:		Commercial deposits subject to check	517,650 00
Commercial	60,517 67	Demand certificates of deposit	94,588 52
Savings	586,095 89	Certified checks	71 74
Bonds and securities:		Savings deposits (book acc't)	1,220,297 74
Savings	338,107 56	Savings certificates of deposit	222,061 83
Due from banks in reserve cities:			
Commercial	48,977 13		
Savings	60,383 09		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	116,094 31		
Exchanges for clearing house:			
Savings	2,858 76		
Total cash on hand:			
Commercial	50,000 00		
Savings	45,389 54		
Overdrafts	168 27		
Banking house	65,000 00		
Furniture and fixtures	20,203 04		
Other real estate	31,510 50		
Outside checks, and other cash items	1,646 96		
Total	$2,386,514 73	Total	$2,386,514 73

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No. 307.

THE STATE COMMERCIAL & SAVINGS BANK, ZEELAND.

Organized February 13, 1905.

JOHN WICHERS, *President;* JOHN SMALLEGAN, *Vice President;* FRED P. KIEFT, *Cashier;* JOHN G. WALTERS, *Assistant Cashier.*

DIRECTORS.—John Wichers, John Smallegan, Herbert Van Eenenaam, John N. Haan, C. Roosenraad, Fred P. Kieft, C. E. Boone.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$50,000 00
Commercial	$289,033 08	Surplus fund	25,000 00
Savings	123,345 67	Undivided profits, net	7,541 74
Real estate mortgages:		Dividends unpaid	35 00
Commercial	40,698 00	Reserved for taxes, interest, depreciation, etc.	9,500 00
Savings	255,167 47	Commercial deposits subject to check	134,303 53
Bonds and securities:		Demand certificates of deposit	294,554 92
Commercial	70,750 00	Cashier's checks	1,479 68
Savings	166,377 26	State moneys on deposit	25,000 00
Due from banks in reserve cities:		Savings deposits (book acc't)	618,292 67
Commercial	95,782 40	Savings certificates of deposit	2,243 36
Savings	24,164 74	Customers' bonds left with bank for safe keeping	11,650 00
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	47,000 00		
Exchanges for clearing house:			
Commercial	1,333 62		
Total cash on hand:			
Commercial	18,495 19		
Savings	3,299 58		
Overdrafts	962 04		
Banking house	12,074 20		
Furniture and fixtures	7,124 29		
Other real estate	11,874 56		
Customers' bonds left with bank for safe keeping	11,650 00		
Outside checks, and other cash items	468 80		
Total	$1,179,600 90	Total	$1,179,600 90

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No. 226.

ZEELAND STATE BANK, ZEELAND.

Organized December 3, 1900.

C. J. DEN HERDER, *President;* D. F. BOONSTRA, *Vice President;* WM. D. VAN LOO, *Cashier;* H. BARON, A. C. VANDEN BOSCH, E. M. DEN HERDER, *Assistant Cashiers.*
DIRECTORS.—H. Baron, C. J. Den Herder, John H. Moeke, D. F. Boonstra, David DeBruyn, Herman Miller, A. C. Vanden Bosch.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts:		Capital stock paid in	$100,000 00
Commercial	$636,562 45	Surplus fund	100,000 00
Savings	412,538 23	Undivided profits, net	67,143 48
Real estate mortgages:		Dividends unpaid	30 00
Commercial	33,525 15	Reserved for taxes, interest, depreciation, etc.	11,151 49
Savings	757,263 33	Commercial deposits subject to check	234,883 54
Bonds and securities:		Demand certificates of deposit	877,254 50
Commercial	236,500 00	State moneys on deposit	10,000 00
Savings	514,500 00	Savings deposits (book acc't)	1,746,589 59
Due from banks in reserve cities:		Customers' bonds left with bank for safe keeping	30,100 00
Commercial	255,944 29		
U. S. Bds. and Cert. of Ind. as legal reserve:			
Savings dept. only	207,000 00		
Exchanges for clearing house:			
Commercial	1,253 73		
Total cash on hand:			
Commercial	12,996 55		
Savings	10,000 00		
Overdrafts	627 23		
Banking house	51,438 00		
Furniture and fixtures	4,735 50		
Other real estate	9,256 98		
Customers' bonds left with bank for safe keeping	30,100 00		
Outside checks, and other cash items	2,911 16		
Total	$3,177,152 60	Total	$3,177,152 60

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REPORTS

OF THE

NATIONAL BANKS

OF MICHIGAN

AS FURNISHED THE COMMISSIONER OF THE STATE BANKING DEPARTMENT

SEPTEMBER 24, 1930

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NATIONAL BANK OF COMMERCE, ADRIAN.

C. A. SHIERSON, *President;* WILLIAM H. SHIERSON, A. E. ILLENDEN, *Vice Presidents;* C. H. LEWIS, *Cashier;* L. W. PIERCE, *Assistant Cashier;* F. E. KANE, *Auditor.*
DIRECTORS.—J. W. Helme, C. H. Lewis, Charles L. Robertson, William H. Shierson, A. E. Illenden, W. E. Stewart, C. A. Shierson, F. G. Westgate.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$812,618 23	Capital stock paid in	$100,000 00
Overdrafts	259 94	Surplus	20,000 00
U. S. government securities owned	106,900 00	Undivided profits—net	19,957 94
Other bonds, stocks, and securities owned	287,729 60	Circulating notes outstanding	100,000 00
Banking house	61,100 00	Due to banks, including certified and cashiers' checks outstanding	31,870 94
Furniture and fixtures	17,800 00	Demand deposits	489,144 60
Real estate owned other than banking house	4,000 00	Time deposits	613,897 45
Reserve with Federal Reserve bank	57,862 68	Bills payable and rediscounts	152,130 05
Cash and due from banks	157,132 11	Other liabilities	1,647 71
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	18,246 13		
Total	$1,528,648 69	Total	$1,528,648 69

THE FIRST NATIONAL BANK, ALGONAC.

B. D. TOWNSEND, *President;* CHRIS. C. SMITH, *Vice President;* F. R. HEMENGER, *Cashier.*
DIRECTORS.—Chris. C. Smith, F. R. Hemenger, W. A. Blinn Bushhaw, Jack L. Kann, B. D. Townsend, Walter R Hardy, Gordon W. Kingsbury.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discouts	$273,828 41	Capital stock paid in	$30,000 00
Overdrafts	222 81	Surplus	7,500 00
U. S. government securities owned	25,550 00	Undivided profits—net	7,914 21
Other bonds, stocks, and securities owned	101,024 90	Reserves for dividends, contingencies, etc.	600 00
Banking house	33,000 00	Circulating notes outstanding	20,000 00
Furniture and fixtures	5,000 00	Due to banks, including certified and cashiers' checks outstanding	9,305 92
Reserve with Federal Reserve bank	15,693 63	Demand deposits	99,853 92
Cash and due from banks	10,508 59	Time deposits	265,647 11
Outside checks and other cash items	342 95	Bills payable and rediscounts	25,350 13
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,000 00		
Total	$466,171 29	Total	$466,171 29

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FIRST NATIONAL BANK, ALMONT.

D. W. Borland, Chairman of the Board.
R. K. Wescott, *President;* Verne B. Messer, F. W. Ring, *Vice Presidents;* Paul V. Bretz, *Cashier;* Kenneth Mosher, *Assistant Cashier.*
Directors.—Paul V. Bretz, Chas. J. Wells, Frank W. Ring, Jas. Rowan, Verne B. Messer, G. W. Paton, D. W. Borland, C. D. Ferguson, R. K. Wescott.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$101,716 60	Capital stock paid in	$25,000 00
Overdrafts	397 04	Surplus	5,000 00
U. S. government securities owned	30,617 30	Undivided profits—net	1,633 50
Other bonds, stocks, and securities owned	95,089 23	Circulating notes outstanding	20,000 00
Banking house	18,762 53	Due to banks, including certified and cashiers' checks outstanding	1,060 73
Furniture and fixtures	3,188 90	Demand deposits	52,432 61
Reserve with Federal Reserve bank	9,280 85	Time deposits	192,478 53
Cash and due from banks	37,323 26	Other liabilities	38 50
Outside checks and other cash items	268 16		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,000 00		
Total	$297,643 87	Total	$297,643 87

ALPENA NATIONAL BANK, ALPENA.

Lee Richardson, *President;* Carl R. Henry, *Vice President;* Arthur Christopherson, *Cashier;* Archie Stout, C. V. Prevost, D. H. Markham, Grace M. Divine, *Assistant Cashiers.*
Directors.—Carl R. Henry, S. J. Davison, M. H. Martinson, Arthur Christopherson, Lee Richardson, H. J. Markham.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,377,884 19	Capital stock paid in	$100,000 00
Overdrafts	207 29	Surplus	50,000 00
U. S. government securities owned	164,800 00	Undivided profits—net	29,766 39
Other bonds, stocks, and securities owned	1,427,321 77	Circulating notes outstanding	100,000 00
Banking house	52,000 00	Due to banks, including certified and cashiers' checks outstanding	48,479 58
Furniture and fixtures	13,229 66	Demand deposits	469,763 32
Reserve with Federal Reserve bank	131,553 65	Time deposits	2,738,946 87
Cash and due from banks	362,931 92		
Outside checks and other cash items	2,027 68		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$3,536,956 16	Total	$3,536,956 16

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THE FIRST NATIONAL BANK, ALPHA.

HENRY J. VESSER, *President;* FRED E. OLIN, *Vice President;* WM. H. VEESER, *Cashier.*
DIRECTORS.—Chas. E. Lawrence, Paul Andersen, Ira Odgers, Henry J. Veeser, Fred E. Olin, Chas. H. Schutz, William H. Veeser.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$94,241 52	Capital stock paid in	$25,000 00
Overdrafts	742 87	Surplus	15,000 00
U. S. government securities owned	25,000 00	Undivided profits—net	5,011 73
Other bonds, stocks, and securities owned	102,430 50	Circulating notes outstanding	25,000 00
Banking house	3,679 95	Due to banks, including certified and cashiers' checks outstanding	13,295 54
Furniture and fixtures	1,431 98	Demand deposits	58,348 36
Real estate owned other than banking house	573 85	Time deposits	73,054 63
Reserve with Federal Reserve bank	6,756 28	Bills payable and rediscounts	25,000 00
Cash and due from banks	2,184 85		
Outside checks and other cash items	1,418 46		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$239,710 26	Total	$239,710 26

FIRST NATIONAL BANK & TRUST CO., ANN ARBOR.

GEORGE E. PAUL, *President;* L. A. LUNDQUIST, *Vice President and Trust Officer;* ROBERT F. GAUSS, *Vice President and Cashier;* CHAS. F. GRUNER, HARRY M. HAWLEY, *Assistant Cashiers;* IRWIN E. STOLL, *Assistant Cashier and Auditor.*
DIRECTORS.—S. W. Clarkson, Robert F. Gauss, Walter C. Mack, Frank A. Stivers, Waldo M. Abbott, Fred E. Benz, John F. Ervin, A. C. Frustenberg, Henry E. Riggs, John E. Swisher, Harry M. Hawley, Erwin E. Schmid, C. W. Lighthall, George E. Paul.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,273,733 79	Capital stock paid in	$250,000 00
Overdrafts	577 84	Surplus	150,000 00
U. S. government securities owned	997,563 83	Undivided profits—net	130,301 88
Other bonds, stocks, and securities owned	245,956 19	Reserves for dividends, contingencies, etc.	52 00
Banking house	316,340 30	Reserves for interest, taxes, and other expenses accrued and unpaid	1,753 31
Furniture and fixtures	85,299 53	Circulating notes outstanding	250,000 00
Real estate owned other than banking house	1,450 00	Due to banks, including certified and cashiers' checks outstanding	29,419 40
Reserve with Federal Reserve bank	97,730 33	Demand deposits	1,046,387 38
Cash and due from banks	422,326 82	Time deposits	979,850 96
Redemption fund with U. S. treasurer and due from U. S. treasurer	12,500 00	Bills payable and rediscounts	620,000 00
Other assets	4,286 30		
Total	$3,457,764 93	Total	$3,457,764 93

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FIRST NATIONAL BANK, AVOCA.

FRANK A. HILL, *President;* GUY E. BEARD, *Vice President;* CHAS. V. ANDREAE, *Cashier;* R. L. JONES, *Assistant Cashier.*
DIRECTORS.—Frank A. Hill, J. G. Brown, Chas. V. Andreae, L. V. Andreae, Guy E. Beard.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$222,580 94	Capital stock paid in	$25,000 00
Overdrafts	990 35	Surplus	15,000 00
Other bonds, stocks, and securities owned	134,708 00	Undivided profits—net	1,904 14
Banking house	2,400 00	Demand deposits	36,765 40
Furniture and fixtures	1,500 00	Time deposits	312,247 91
Real estate owned other than banking house	11,000 00	Bills payable and rediscounts	14,806 64
Reserve with Federal Reserve bank	10,668 12		
Cash and due from banks	17,379 10		
Other assets	4,497 58		
Total	$405,724 09	Total	$405,724 09

CENTRAL NATIONAL BANK, BATTLE CREEK.

FRANK G. EVANS, *President;* FRANK WOLF, V. L. GRASSMAN, E. J. FISK, *Vice Presidents;* PHILIP J. ROSS, *Vice President and Cashier;* E. A. KINCH, F. G. SNYDER, O. A. ROSSMAN, E. M. BUCHANAN, *Assistant Cashiers.*
DIRECTORS.—Frank Wolf, Frank G. Evans, G. S. Turner, Thos. F. Whalen, Edward D. Strain, Leland H. Sabin, Richard R. Hicks, D. P. Ordway, Philip J. Ross, Horace J. Mulrine, Charles E. Stewart, Hugh W. Conklin, Allen H. Warner Jr., Ezra W. Clark, Bertram C. Kirkland, Richard G. Phelps, Stuart Pritchard, Walter S. Butterfield.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$5,882,795 74	Capital stock paid in	$500,000 00
Overdrafts	18,970 15	Surplus	650,000 00
U. S. government securities owned	797,100 00	Undivided profits—net	154,154 26
Other bonds, stocks, and securities owned	3,165,017 65	Reserves for dividends, contingencies, etc.	100,000 00
Banking house	1,012 23	Circulating notes outstanding	500,000 00
Furniture and fixtures	13,741 11	Due to banks, including certified and cashiers' checks outstanding	194,500 49
Real estate owned other than banking house	236,006 31	Demand deposits	1,916,930 84
Reserve with Federal Reserve bank	355,196 48	Time deposits	7,280,051 78
Cash and due from banks	645,727 45	Other liabilities	45,000 00
Outside checks and other cash items	792 86		
Redemption fund with U. S. treasurer and due from U. S. treasurer	25,000 00		
Other assets	199,277 39		
Total	$11,340,637 37	Total	$11,340,637 37

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CITY NATIONAL BANK & TRUST CO., BATTLE CREEK.

CHARLES C. GREEN, *President;* N. E. HUBBARD, E. R. MORTON, C. E. KAYE, *Vice Presidents;* G. F. ALDRICH, *Vice President and Trust Officer;* GLENN VAN DENBERGH, *Cashier;* J. P. BURGIE, EARLE J. LEE, OSCAR J. WINTER, *Assistant Cashiers;* RUFUS B. HEMENWAY, *Auditor.*
DIRECTORS.—Charles Binder, Frank K. Berry, Landon A. Dudley, Charles C. Green, Geo. J. Genebach, Nelson E. Hubbard, Geo. W. Mechem, Edwin R. Morton, David H. Frazer, Lawrence G. Fell, David H. Frazer, Jr., Almon O. Jones, Louis R. Greusel, Geo. F. Aldrich, Chas. A. Kinney, C. E. Kaye.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$4,693,366 73	Capital stock paid in	$600,000 00
Overdrafts	859 07	Surplus	700,000 00
U. S. government securities owned	600,100 06	Undivided profits—net	164,017 89
Other bonds, stocks, and securities owned	1,304,438 76	Circulating notes outstanding	600,000 00
Banking house	1,113,717 22	Due to banks, including certified and cashiers' checks outstanding	43,850 12
Furniture and fixtures	168,238 29	Demand deposits	1,678,031 80
Reserve with Federal Reserve bank	280,028 77	Time deposits	5,074,017 78
Cash and due from banks	664,770 02		
Outside checks and other cash items	4,398 67		
Redemption fund with U. S. treasurer and due from U. S. treasurer	30,000 00		
Total	$8,859,917 59	Total	$8,859,917 59

OLD MERCHANTS NATIONAL BANK & TRUST CO., BATTLE CREEK

WILLIAM J. SMITH, *Chairman of the Board.*
L. J. KARCHER, *President;* E. M. MARVIN, *Vice President and Trust Officer;* L. J. KUEHNLE, *Vice President and Cashier;* C. L. FORD, L. E. TOBIAS, *Assistant Vice Presidents;* GILES G. BOLE, *Assistant Trust Officer;* VIOLET E. REDMOND, H. F. CONKLIN, ROBERT R. TAYLOR, W. B. FUNK, E. W. GOOLD, *Assistant Cashiers;* ROY E. ADRIANSON, *Auditor;* C. L. PALMER, *Assistant Auditor;* E. B. LINCOLN, *Mngr. Bond Dept.;* E. S. LEAN, *Mngr. Industrial Branch;* N. MAX ERMISCH, *Mngr. Travel Bureau.*
DIRECTORS.—E. D. Austin, F. H. Boss, C. R. Brewer, M. S. Gordon, Charles S. Jones, L. J. Kuehnle, A. M. Minty, A. E. MacGregor, F. S. Sterling, I. K. Stone, L. M. Turner, Fred Wells, W. J. Smith, L. J. Karcher, Earl M. Marvin, George R. Burt, W. D. Baker, L. J. Montgomery, Burritt Hamilton, G. A. Cross, R. H. Holmes, W. L. Smith, R. R. Thomson, John C. Toeller, L. B. Anderson, John Heyser, Fred Sherriff, C. W. Brainard, Chas. M. Hopkins, J. A. Galloup, L. J. Brown.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$11,279,777 46	Capital stock paid in	$1,300,000 00
Overdrafts	5,503 74	Surplus	1,900,000 00
U. S. government securities owned	1,366,001 25	Undivided profits—net	163,387 05
Other bonds, stocks, and securities owned	4,289,886 16	Reserves for dividends, contingencies, etc.	50,000 00
Banking house	470,432 00	Reserves for interest, taxes, and other expenses accrued and unpaid	20,000 00
Furniture and fixtures	68,271 91	Circulating notes outstanding	1,290,395 00
Real estate owned other than banking house	48,920 67	Due to banks, including certified and cashiers' checks outstanding	658,280 53
Reserve with Federal Reserve bank	583,250 05	Demand deposits	3,528,748 03
Cash and due from banks	1,582,697 13	Time deposits	10,868,838 74
Outside checks and other cash items	13,010 33	United States deposits	14,941 25
Redemption fund with U. S. treasurer and due from U. S. treasurer	65,000 00	Bills payable and rediscounts	99,300 00
Other assets	265,241 72	Other liabilities	144,101 82
Total	$20,037,992 42	Total	$20,037,992 42

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FIRST NATIONAL BANK, BAY CITY.

WM. L. CLEMENTS, *President;* A. E. BOUSFIELD, FREDERICK T. NORRIS, O. E. SOVEREIGN, *Vice Presidents;* IRVING H. BAKER, *Vice President and Manager;* KAYE H. BUTTARS, *Cashier;* ARTHUR C. HARRISON, R. W. PHILLIPS, *Assistant Cashiers;* PAUL THOMPSON, *Trust Officer;* G. H. WILLIAMS, *Bond Manager;* E. O. LIST, *Auditor.*

DIRECTORS.—H. S. Smith, Frederick T. Norris, A. E. Bousfield, Irving H. Baker, F. W. Bradley, O. E. Sovereign, S. P. Cranage, W. E. Carter, D. L. Galbraith, Wm. L. Clements, E. S. Clark, F. B. Ward, M. W. Carroll, W. R. Wells, C. F. Hutchings, Geo. D. Jackson, F. W. Atkins, H. J. Defoe.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$3,244,629 64	Capital stock paid in	$400,000 00
Overdrafts	130 96	Surplus	400,000 00
U. S. government securities owned	406,250 00	Undivided profits—net	122,634 38
Other bonds, stocks, and securities owned	2,616,622 22	Reserves for dividends, contingencies, etc.	10,000 00
Banking house	150,235 21	Reserves for interest, taxes, and other expenses accrued and unpaid	44,889 10
Furniture and fixtures	34,826 45	Circulating notes outstanding	400,000 00
Real estate owned other than banking house	25,213 90	Due to banks, including certified and cashiers' checks outstanding	1,424,915 12
Reserve with Federal Reserve bank	257,032 16	Demand deposits	1,508,393 04
Cash and due from banks	825,060 52	Time deposits	3,409,526 44
Outside checks and other cash items	131,951 39	United States deposits	1,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	20,000 00		
Other assets	9,405 63		
Total	$7,721,358 08	Total	$7,721,358 08

AMERICAN NATIONAL BANK & TRUST CO., BENTON HARBOR.

WM. E. SHEFFIELD, *President;* GEO. R. DATER, W. H. ANDREWS, S. E. DOSTER, J. N. KLOCK, *Vice Presidents;* ARTHUR FOELTZER, *Cashier;* WILLARD J. TEFT, *Assistant Cashier,* R. L. HUBBARD, *Trust Officer.*

DIRECTORS.—J. S. Caldwell, Geo. R. Dater, Burr Bartram, Wm. Chapman, James J. Jakway, J. N. Klock, Wm. E. Sheffield, S. E. Doster, Michael Daly, M. W. Stock, J. J. Miller, Fred C. Gleason, Frank G. Prideaux, B. M. Nowlen, W. H. Andrews, W. J. Banyon.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,643,187 76	Capital stock paid in	$200,000 00
Overdrafts	411 65	Surplus	80,000 00
U. S. government securities owned	409,546 02	Undivided profits—net	50,349 89
Other bonds, stocks, and securities owned	980,319 71	Circulating notes outstanding	200,000 00
Banking house	90,559 29	Due to banks, including certified and cashiers' checks outstanding	103,038 63
Furniture and fixtures	12,183 50	Demand deposits	1,106,020 97
Real estate owned other than banking house	17,407 33	Time deposits	1,868,397 69
Reserve with Federal Reserve bank	134,806 79		
Cash and due from banks	274,653 25		
Outside checks and other cash items	34,731 88		
Redemption fund with U. S. treasurer and due from U. S. treasurer	10,000 00		
Total	$3,607,807 18	Total	$3,607,807 18

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FARMERS AND MERCHANTS NATIONAL BANK & TRUST CO., BENTON HARBOR.

C. M. NILES, *President;* GEO. B. THAYER, MILTON HINKLEY, *Vice Presidents;* VERE BECKWITH, *Cashier;* GEO. H. SELFRIDGE, GEO. D. TAYLOR, *Assistant Cashiers;* W. H. POUNDSTONE, *Auditor and Trust Officer.*
DIRECTORS.—F. S. Hopkins, T. J. Gehlert, Milton Hinkley, I. W. Riford, George B. Thayer, Roy Clark, C. O. Brown, C. M. Niles, W. R. Gilmore, V. W. Switzer, M. L. Jones, H. B. Ross, G. E. Robinson, Harry M. Hogue, Vere Beckwith.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$2,339,187 87	Capital stock paid in	$150,000 00
Overdrafts	2,817 66	Surplus	100,000 00
U. S. government securities owned	655,801 96	Undivided profits—net	14,581 89
Other bonds, stocks, and securities owned	551,524 86	Circulating notes outstanding	147,600 00
Banking house	77,172 44	Due to banks, including certified and cashiers' checks outstanding	31,414 98
Furniture and fixtures	38,670 04	Demand deposits	1,532,484 54
Real estate owned other than banking house	18,807 31	Time deposits	2,188,715 97
Reserve with Federal Reserve bank	185,721 00	Bills payable and rediscounts	63,653 78
Cash and due from banks	322,063 42	Other liabilities	30 40
Outside checks and other cash items	29,215 00		
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00		
Total	$4,228,481 56	Total	$4,228,481 56

FIRST NATIONAL BANK, BESSEMER.

WILLIAM S. BAIRD, *President;* WM. H. KNIGHT, *Vice President;* SAMUEL J. WILLIAMS, *Cashier;* WALTER R. OLSON, LEONARD C. KULASAVICZ, *Assistant Cashiers.*
DIRECTORS.—John R. Johnson, Samuel J. Williams, Arthur Lintelmann, Edward L. Cochran, Wm. S. Baird, Wm. H. Knight, Harry W. Byrne, A. E. Redner.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$451,630 91	Capital stock paid in	$100,000 00
Overdrafts	942 74	Surplus	30,000 00
Other bonds, stocks, and securities owned	766,851 06	Undivided profits—net	6,611 06
Banking house	70,000 00	Due to banks, including certified and cashiers' checks outstanding	2,511 41
Furniture and fixtures	14,052 25	Demand deposits	206,318 06
Real estate owned other than banking house	22,451 37	Time deposits	1,069,284 93
Reserve with Federal Reserve bank	53,719 46	Bills payable and rediscounts	20,000 00
Cash and due from banks	54,424 43		
Outside checks and other cash items	653 24		
Total	$1,434,725 46	Total	$1,434,725 46

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FIRST NATIONAL BANK, BIRMINGHAM.

CHANCEY NIXON, *Chairman of Board.*
ELMER C. HUSTON, *President;* CHARLES B. RANDALL, HARRY L. WALLACE, ROBERT S. PORRITT, *Vice Presidents;* M. T. JARVIS, *Cashier;* O. P. PETERSON, *Assistant Cashier;* GEO. B. BOUTWELL, *Mngr. Business Extension Dept.*
DIRECTORS.—A. T. Lowes, R. S. Porritt, M. T. Jarvis, Chas. B. Randall, Elmer C. Huston, Harry L Wallace, Robert Y. Moore, Chancey Nixon, T. W. Miner, H. Lloyd Clawson, A. C. Wermuth.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$2,519,354 19	Capital stock paid in	$200,000 00
Overdrafts	372 85	Surplus	200,000 00
U. S. government securities owned	182,950 00	Undivided profits—net	95,121 10
Other bonds, stocks, and securities owned	124,190 27	Circulating notes outstanding	98,980 00
Banking house	180,267 26	Due to banks, including certified and cashiers' checks outstanding	29,901 75
Furniture and fixtures	23,679 14	Demand deposits	747,134 20
Real estate owned other than banking house	8,365 00	Time deposits	2,013,473 14
Reserve with Federal Reserve bank	131,163 41		
Cash and due from banks	203,745 51		
Outside checks and other cash items	5,522 56		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$3,384,610 19	Total	$3,384,610 19

THE FIRST NATIONAL BANK, BLISSFIELD.

J. D. HEINRICH, *President;* OTTO TAGSOLD, *Vice President;* O. H. JOHNSON, *Cashier;* L. L. SMITH, *Assistant Cashier;* HAROLD A. MOORE, *Auditor.*
DIRECTORS.—J. D. Heinrich, O. H. Johnson, C. F. Seeger, H. H. Heiser, P. D. Crockett, Otto W. Wegner, Otto Tagsold, L. L. Smith.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$494,734 38	Capital stock paid in	$60,000 00
Overdrafts	132 54	Surplus	30,000 00
U. S. government securities owned	60,800 00	Undivided profits—net	4,653 20
Other bonds, stocks, and securities owned	260,076 23	Circulating notes outstanding	60,000 00
Banking house	29,000 00	Due to banks, including certified and cashiers' checks outstanding	7,364 32
Furniture and fixtures	13,356 64	Demand deposits	82,477 04
Reserve with Federal Reserve bank	24,727 70	Time deposits	610,301 31
Cash and due from banks	32,819 58	Bills payable and rediscounts	63,851 20
Redemption fund with U. S. treasurer and due from U. S. treasurer	3,000 00		
Total	$918,647 07	Total	$918,647 07

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FIRST NATIONAL BANK, BOYNE CITY.

FRANK KADEN, *President;* G. C. CONKLE, C. W. MOORE, *Vice Presidents;* I. C. FOX, *Cashier;* C. E. ROHR, RUTH COBLENTZ, *Assistant Cashiers;* C. H. GOODWIN, *Auditor.*
DIRECTORS.—F. J. Beals, J. M. Harris, Frank Kaden, C. W. Moore, G. C. Conkle.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$312,785 52	Capital stock paid in	$50,000 00
Overdrafts	34 41	Undivided profits—net	1,645 28
U. S. government securities owned	62,350 00	Circulating notes outstanding	50,000 00
Other bonds, stocks, and securities owned	219,374 75	Due to banks, including certified and cashiers' checks outstanding	3,683 31
Banking house	25,000 00	Demand deposits	135,457 03
Furniture and fixtures	3,900 00	Time deposits	448,516 29
Real estate owned other than banking house	4,970 92	Securities borrowed	24,350 00
Reserve with Federal Reserve bank	22,585 93	Other liabilities	27 31
Cash and due from banks	34,981 80		
Outside checks and other cash items	290 40		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Securities borrowed	24,350 00		
Other assets	555 49		
Total	$713,679 22	Total	$713,679 22

FIRST NATIONAL BANK, BRIGHTON.

MAX W. BUEK, *President;* WM. MCPHERSON, III, *Vice President;* J. C. ADAMS, *Cashier.*
DIRECTORS.—Max W. Buek, Eric Reiner, Wm. McPherson, III, M. H. Lemen, A. C. Stewart.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$87,517 72	Capital stock paid in	$35,000 00
Overdrafts	147 83	Surplus	7,000 00
U. S. government securities owned	15,000 00	Undivided profits—net	971 01
Other bonds, stocks, and securities owned	60,900 00	Due to banks, including certified and cashiers' checks outstanding	238 27
Furniture and fixtures	7,526 38	Demand deposits	85,670 83
Real estate owned other than banking house	2,835 90	Time deposits	68,640 52
Reserve with Federal Reserve bank	9,568 37		
Cash and due from banks	13,992 91		
Other assets	31 52		
Total	$197,520 63	Total	$197,520 63

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PEOPLES NATIONAL BANK, BRONSON.

MARSHALL F. SMITH, *President;* C. J. HOLMES, *Vice President;* O. W. HOLMES, *Cashier.*
DIRECTORS.—M. F. Smith, C. J. Holmes, Wm. H. Grove, Wm. H. Baxter, John M. Greenwald, D. A Ward, O. W. Holmes, C. H. Powley, C. A. Mallow.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$288,651 01	Capital stock paid in	$50,000 00
Overdrafts	188 18	Surplus	10,000 00
U. S. government securities owned	51,870 32	Undivided profits—net	1,769 19
Other bonds, stocks, and securities owned	110,550 60	Reserves for dividends, contingencies, etc.	900 00
Banking house	9,965 00	Circulating notes outstanding	50,000 00
Furniture and fixtures	7,413 50	Due to banks, including certified and cashiers' checks outstanding	10 00
Reserve with Federal Reserve bank	26,987 17	Demand deposits	179,220 86
Cash and due from banks	109,053 82	Time deposits	315,352 43
Outside checks and other cash items	72 88		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$607,252 48	Total	$607,252 48

FIRST NATIONAL BANK, BUCHANAN.

DICKSON S. SCOFFERN, *President;* CHAS. F. PEARS, *Vice President;* A. F. HOWE, *Cashier.*
DIRECTORS.—A. F. Howe, F. A. Tichenor, A. E. Houseworth, O. E. Swartz, Dickson S. Scoffern, Chas. F. Pears.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$371,380 49	Capital stock paid in	$50,000 00
Overdrafts	439 27	Surplus	25,000 00
U. S. government securities owned	90,000 00	Undivided profits—net	31,570 99
Other bonds, stocks, and securities owned	249,843 01	Circulating notes outstanding	49,460 00
Banking house	7,500 00	Due to banks, including certified and cashiers' checks outstanding	4,001 17
Furniture and fixtures	5,568 00	Demand deposits	195,107 38
Real estate owned other than banking house	1 00	Time deposits	372,613 62
Reserve with Federal Reserve bank	11,130 62	Bills payable and rediscounts	42,818 14
Cash and due from banks	32,344 14	Other liabilities	170 74
Outside checks and other cash items	35 51		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$770,742 04	Total	$770,742 04

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THE FIRST NATIONAL BANK, BURR OAK.

FRANK L. SWIHART, *President;* B. T. FRY, *Vice President;* G. D. BORDNER, *Cashier;* D. J. BORDNER, *Assistant Cashier.*
DIRECTORS.—Charles Stroud, Frank L. Swihart, B. T. Fry, Henry Ahlgrim, E. A. Start.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$135,465 01	Capital stock paid in	$35,000 00
Overdrafts	185 52	Surplus	7,000 00
U. S. government securities owned	35,050 00	Undivided profits—net	535 79
Other bonds, stocks, and securities owned	17,500 00	Reserves for dividends, contingencies, etc.	2,000 00
Banking house	6,900 00	Circulating notes outstanding	35,000 00
Furniture and fixtures	3,400 00	Due to banks, including certified and cashiers' checks outstanding	440 34
Reserve with Federal Reserve bank	8,642 99	Demand deposits	77,141 00
Cash and due from banks	19,917 40	Time deposits	60,076 86
Outside checks and other cash items	147 22	Bills payable and rediscounts	11,910 25
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,750 09		
Other assets	146 01		
Total	$229,104 24	Total	$229,104 24

FIRST NATIONAL BANK, CALUMET.

J. BRUCE PATON, *President;* EDWARD ULSETH, EDWARD F. CUDDIHY, *Vice Presidents;* PIERCE ROBERTS, *Cashier;* BAT QUELLO, GEORGE J. KEMP, *Assistant Cashiers.*
DIRECTORS.—Edward F. Cuddihy, Edward Ulseth, James F. Wiggins, Edward Keisu, Pierce Roberts, Peter Barsotti, J. Bruce Paton, John Bandettini, Wm. R. Thompson, Joseph Asselin, John G. Bennetts.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,335,209 09	Capital stock paid in	$200,000 00
Overdrafts	42 57	Surplus	250,000 00
U. S. government securities owned	244,300 00	Undivided profits—net	42,617 88
Other bonds, stocks, and securities owned	2,275,045 61	Reserves for dividends, contingencies, etc.	80,000 00
Banking house	38,000 00	Reserved for interest, taxes, and other expenses accrued and unpaid	44,706 63
Furniture and fixtures	7,061 98	Circulating notes outstanding	200,000 00
Real estate owned other than banking house	17,867 15	Due to banks, including certified and cashiers' checks outstanding	880 98
Reserve with Federal Reserve bank	149,425 38	Demand deposits	741,025 67
Cash and due from banks	539,202 90	Time deposits	3,097,664 37
Outside checks and other cash items	2,632 47	Other liabilities	5,570 38
Redemption fund with U. S. treasurer and due from U. S. treasurer	10,000 00		
Other assets	43,678 76		
Total	$4,662,465 91	Total	$4,662,465 91

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THE FIRST NATIONAL BANK, CAPAC.

A. H. MEDBURY, *President;* M. J. STOFFER, *Vice President;* A. R. NILES, *Cashier;* C. R. ADAMS, *Assistant Cashier.*

DIRECTORS.—A. H. Medbury, M. J. Stoffer, A. J. Niles, A. R. Niles, F. H. Waltz, Geo. W. Lee, John Frantz.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$434,218 21	Capital stock paid in	$25,000 00
Overdrafts	1,451 49	Surplus	5,000 00
U. S. government securities owned	10,000 00	Circulating notes outstanding	10,000 00
Other bonds, stocks, and securities owned	13,798 67	Due to banks, including certified and cashiers' checks outstanding	1,058 21
Banking house	15,000 00	Demand deposits	60,315 47
Furniture and fixtures	2,150 00	Time deposits	391,837 42
Reserve with Federal Reserve bank	8,071 59	Bills payable and rediscounts	19,694 66
Cash and due from banks	19,859 74	Securities borrowed	2,400 00
Outside checks and other cash items	2,855 33		
Redemption fund with U. S. treasurer and due from U. S. treasurer	500 00		
Securities borrowed	2,400 00		
Other assets	5,000 73		
Total	$515,305 76	Total	$515,305 76

CASPIAN NATIONAL BANK, CASPIAN.

CHAS. E. LAWRENCE, *President;* HENRY J. VEESER, *Vice President;* CARL G. NELSON, *Cashier;* CARTER W. KARKEET, *Assistant Cashier.*

DIRECTORS.—Chas. E. Lawrence, Henry J. Veeser, W. M. Berry, Carl G. Nelson, Achille Sarcletti, A. D. Marinello, S. E. Quayle.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$84,064 57	Capital stock paid in	$25,000 00
Overdrafts	1,193 24	Surplus	10,000 00
U. S. government securities owned	25,000 00	Undivided profits—net	6,941 78
Other bonds, stocks, and securities owned	224,187 36	Reserves for dividends, contingencies, etc.	16 00
Banking house	12,000 00	Circulating notes outstanding	24,700 00
Furniture and fixtures	7,856 91	Due to banks, including certified and cashiers' checks outstanding	1,982 74
Reserve with Federal Reserve bank	8,171 28	Demand deposits	125,900 19
Cash and due from banks	48,279 95	Time deposits	197,497 61
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00	Bills payable and rediscounts	20,000 00
Other assets	35 01		
Total	$412,038 32	Total	$412,038 32

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FIRST NATIONAL BANK, CASSOPOLIS.

CHAS. A. RITTER, *President;* H. D. GLEASON, *Vice President;* J. K. RITTER, *Cashier;* FRANK G. SQUIRES, RUBY A. FLETCHER, *Assistant Cashiers.*
DIRECTORS.—Chas. A. Ritter, G. S. Harrington, L. B. Des Voignes, J. G. Bonine, H. D. Gleason, H. P. Thomas, Fred Russ.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$380,067 58	Capital stock paid in	$50,000 00
Overdrafts	571 69	Surplus	50,000 00
U. S. government securities owned	73,259 64	Undivided profits—net	39,350 74
Other bonds, stocks, and securities owned	202,182 62	Circulating notes outstanding	19,997 50
Banking house	4,600 00	Due to banks, including certified and cashiers' checks outstanding	1,551 95
Reserve with Federal Reserve bank	29,296 75	Demand deposits	244,910 91
Cash and due from banks	71,887 88	Time deposits	327,173 08
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,000 00	Bills payable and rediscounts	30,000 00
Acceptances of other banks and bills of exchange or drafts sold with indorsement of this bank	2,000 00	Acceptances of other banks and bills of exchange or drafts sold with indorsement of this bank	2,000 00
Other assets	118 02		
Total	$764,984 18	Total	$764,984 18

FIRST NATIONAL BANK, CENTER LINE.

L. J. BARRY, *President;* ALEXANDER KOEHLER, *Vice President;* EDWARD GRENDZINSKI, *Cashier;* BERNARD J. JACOB, *Assistant Cashier.*
DIRECTORS.—L. J. Barry, Alexander Koehler, Irvin Keppelman, Otto M. Henkel, Edward Jacob, Frank J. Wiegand, Jacob F. Theut.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$150,898 19	Capital stock paid in	$50,000 00
Overdrafts	54 77	Surplus	10,000 00
Other bonds, stocks, and securities owned	176,282 68	Due to banks, including certified and cashiers' checks outstanding	2,946 27
Furniture and fixtures	8,928 21	Demand deposits	29,729 06
Real estate owned other than banking house	11,400 00	Time deposits	311,963 86
Reserve with Federal Reserve bank	21,396 06	Other liabilities	4,227 27
Cash and due from banks	31,791 01		
Outside checks and other cash items	381 89		
Other assets	7,733 65		
Total	$408,866 46	Total	$408,866 46

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FIRST NATIONAL BANK, CHARLOTTE.

WILSON GEDDES, *President;* C. S. BROWN, *Vice President;* R. S. PRESTON, *Vice President and Cashier;* W. J. HAUENSTEIN, C. E. RICE, *Assistant Cashiers.*
DIRECTORS.—C. S. Brown, George L. Bennett, Wilson Geddes, D. F. Munger, W. J. Hauenstein, R. S. Preston, C. A. Fulton.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$546,630 44	Capital stock paid in	$100,000 00
Overdrafts	139 91	Surplus	75,000 00
U. S. government securities owned	155,350 00	Undivided profits—net	10,641 98
Other bonds, stocks, and securities owned	187,171 75	Circulating notes outstanding	100,000 00
Banking house	24,900 00	Due to banks, including certified and cashiers' checks outstanding	7,152 66
Furniture and fixtures	9,900 00	Demand deposits	371,697 84
Reserve with Federal Reserve bank	49,753 77	Time deposits	497,529 92
Cash and due from banks	183,501 36	United States deposits	582 70
Outside checks and other cash items	257 87		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,162,605 10	Total	$1,162,605 10

COLDWATER NATIONAL BANK, COLDWATER.

J. R. THOMPSON, *President;* S. L. WING, *Vice President;* W. H. SIMONS, *Cashier;* H. L. VAN DUSEN, *Assistant Cashier;* J. N. HARDY, *Manager Bond Department.*
DIRECTORS.—F. B. Moore, C. A. Pollock, S. L. Wing, E. D. Legg, J. R. Thompson, W. G. Cowell.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$713,310 84	Capital stock paid in	$100,000 00
Overdrafts	798 83	Surplus	50,000 00
U. S. government securities owned	108,300 00	Undivided profits—net	92,709 44
Other bonds, stocks, and securities owned	381,763 45	Reserves for interest, taxes, and other expenses accrued and unpaid	4,000 00
Banking house	10,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	40,000 00	Due to banks, including certified and cashiers' checks outstanding	9,935 67
Reserve with Federal Reserve bank	69,977 90	Demand deposits	589,668 13
Cash and due from banks	249,591 97	Time deposits	648,573 12
Outside checks and other cash items	234 98	Other liabilities	857 82
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	16,766 21		
Total	$1,595,744 18	Total	$1,595,744 18

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SOUTHERN MICHIGAN NATIONAL BANK, COLDWATER.

A. S. UPSON, *Chairman of the Board.*
L. R. PALMER, *President;* R. E. CLARKE, *Vice President;* N. G. KOHL, *Cashier and Trust Officer;* HOWARD E. LEES, *Assistant Cashier.*
DIRECTORS.—R. E. Clarke, A. S. Upson, C. C. Johnson, B. R. Warner, C. C. Jones, A. B. Walker, L. R. Palmer, A. G. Holbrook, N. G. Kohl.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$723,097 53	Capital stock paid in	$165,000 00
Overdrafts	504 71	Surplus	85,000 00
U. S. government securities owned	259,753 75	Undivided profits—net	42,117 40
Other bonds, stocks, and securities owned	397,221 66	Reserves for dividends, contingencies, etc.	15,000 00
Banking house	15,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	5,000 00
Furniture and fixtures	3,500 00	Circulating notes outstanding	165,000 00
Real estate owned other than banking house	4,066 19	Due to banks, including certified and cashiers' checks outstanding	5,141 10
Reserve with Federal Reserve bank	45,961 25	Demand deposits	287,602 80
Cash and due from banks	119,478 80	Time deposits	811,562 38
Outside checks and other cash items	406 98		
Redemption fund with U. S. treasurer and due from U. S. treasurer	8,250 00		
Other assets	4,182 81		
Total	$1,581,423 68	Total	$1,581,423 68

CRYSTAL FALLS NATIONAL BANK, CRYSTAL FALLS.

W. J. REYNOLDS, *President;* JOHN W. BLACK, *Vice President;* WALTER GRANBERG, *Cashier.*
DIRECTORS.—John W. Black, Eli Miller, John R. Stolberg, Wm. J. Reynolds, R. M. Mottes, E. J. Oswald, C. D. Dwyer.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$236,001 20	Capital stock paid in	$50,000 00
Overdrafts	89 14	Surplus	12,500 00
U. S. government securities owned	63,189 91	Undivided profits—net	25,045 51
Other bonds, stocks, and securities owned	379,046 80	Reserves for dividends, contingencies, etc.	6,500 00
Banking house	32,650 00	Circulating notes outstanding	50,000 00
Furniture and fixtures	6,929 00	Due to banks, including certified and cashiers' checks outstanding	1,070 54
Real estate owned other than banking house	3,245 00	Demand deposits	183,657 38
Reserve with Federal Reserve bank	26,194 99	Time deposits	424,669 71
Cash and due from banks	35,799 54	Bills payable and rediscounts	32,177 44
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00	Dividends unpaid	25 00
Total	$785,645 58	Total	$785,645 58

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IRON COUNTY NATIONAL BANK, CRYSTAL FALLS.

JAMES F. CORCORAN, *President;* WARD J. KELLY, *Assistant to President;* HERMAN HOLMES, *Vice President;* G. A. BROTHERTON, *Cashier;* E. E. BUDIN, *Assistant Cashier.*

DIRECTORS.—James F. Corcoran, Herman Holmes, Charles Uren, William A. Holmes, Charles H. Watson.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$239,777 23	Capital stock paid in	$100,000 00
Overdrafts	466 88	Surplus	50,000 00
U. S. government securities owned	25,000 00	Undivided profits—net	41,866 90
Other bonds, stocks, and securities owned	728,514 21	Reserves for interest, taxes, and other expenses accrued and unpaid	15,000 00
Banking house	19,373 77	Circulating notes outstanding	25,000 00
Furniture and fixtures	4,181 40	Due to banks, including certified and cashiers' checks outstanding	7,555 36
Real estate owned other than banking house	26,229 10	Demand deposits	311,191 58
Reserve with Federal Reserve bank	47,844 12	Time deposits	668,012 22
Cash and due from banks	125,781 54		
Outside checks and other cash items	207 81		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$1,218,626 06	Total	$1,218,626 06

THE FIRST NATIONAL BANK, DEARBORN.

SCOTT E. LAMB, *President;* J. H. PARDEE, W. A. BEGOLE, H. A. SNOW, *Vice Presidents;* H. C. KNICKERBOCKER, *Vice President and Cashier;* H. W. AVERY, *Assistant Cashier.*

DIRECTORS.—Scott E. Lamb, W. A. BeGole, J. H. Pardee, A. W. Webber, H. A. Snow, Edward Miller, E. E. Walborn, W. R. Matthews, H. C. Knickerbocker, R. W. Ballantine, H. R. Graham.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$637,343 34	Capital stock paid in	$150,000 00
U. S. government securities owned	51,250 00	Surplus	30,000 00
Other bonds, stocks, and securities owned	330,975 49	Undivided profits—net	5,911 51
Furniture and fixtures	40,000 00	Reserves for dividends, contingencies, etc.	4,750 00
Reserve with Federal Reserve bank	37,705 58	Circulating notes outstanding	50,000 00
Cash and due from banks	40,729 04	Due to banks, including certified and cashiers' checks outstanding	5,938 99
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00	Demand deposits	164,689 73
		Time deposits	729,213 22
Total	$1,140,503 45	Total	$1,140,503 45

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FIRST NATIONAL BANK IN DETROIT, DETROIT.

JOHN BALLANTYNE, *Chairman of the Board;* WILLIAM J. GRAY, *Vice Chairman of the Board;* HERBERT L. CHITTENDEN, *Chairman of the Executive Committee.*

D. DWIGHT DOUGLAS, *President;* JOHN H. HART, CLARENCE K. BARTOW, CLARENCE D. BLESSED, HENRY J. BRIDGMAN, FRED BROWN, H. W. BULKLEY, WILLIAM T. DEGRAFF, RODERICH P. FRASER, RALPH GAINES, HAMILTON HADDEN, RAYMOND A. JACOBS, EDWARD C. MAHLER, E. J. OBENDORFER, FREDERIC J. PARKER, EDWARD H. RODGERS, F. HOWARD RUSS, JR., BENJAMIN G. VERNOR, JAMES A. WILSON, *Vice Presidents;* L. GEORGE BOTT, GEORGE F. CROOK, PAULL FITZPATRICK, CHARLES H. MCMAHON, ARTHUR E. PATTERSON, JAMES T. SHAW, LEO F. TIMMA, WALTER F. TRUETTNER, *Assistant Vice Presidents;* GEORGE S. HOPPIN, JR., *Cashier;* EDRED B. BASS, EDWARD E. DEAN, RUSSELL O. GASTON, WALTER R. JOY, MELVIN J. KATES, ELVIN G. KREBS, RUSSELL E. SMITH, O. H. STONEBURGH, *Assistant Cashiers;* GARNET W. O'NEIL *Comptroller;* GEORGE R. TAIT, *Auditor*

DIRECTORS.—John Ballantyne, William J. Gray, Herbert L. Chittenden, D. Dwight Douglas, John H. Hart, Clarence K. Bartow, Clarence D. Blessed, Henry J. Bridgman, Fred Brown, H. W. Bulkley, William T. DeGraff, Roderich P. Fraser, Ralph Gaines, Hamilton Hadden, Raymond A. Jacobs, Edward C. Mahler, E. J. Obendorfer, Frederic J. Parker, Edward H. Rodgers, F. Howard Russ, Jr., Benjamin G. Vernor, James A. Wilson, Frederick M. Alger, Lawrence D. Buhl, Leo M. Butzel, Emory W. Clark, Henry T. Cole, James E. Davidson, Clinton G. Edgar, Allen F. Edwards, John H. Emmert, D. M. Ferry, Jr., James H. Flinn, J. B. Ford, Jr., Harry Fox, Ralph Gilchrist, Julius H. Haass, Oren S. Hawes, Edward J. Hickey, Wm. P. Holliday, Edwin K. Hoover, Lewis H. Jones, W. H. Lalley, Eugene W. Lewis, Norman H. T. McLeod, Wm. J. McAneeny, James T. McMillan, Peter J. Monaghan, Thomas Neal, W. C. Rands, W. Dean Robinson, Joseph B. Schlotman, Wesson Seyburn, E. D. Stair, Frederick B. Stevens, Emil Stroh, Charles B. Van Dusen, Fred Wardell, Dubois Young.

Statement September 24, 1930

Resources.	
Loans and discounts	$109,670,478 76
Overdrafts	140,474 18
U. S. government securities owned	30,255,219 56
Other bonds, stocks, and securities owned	8,380,968 48
Customers' liability on account of acceptances executed	8,020,409 22
Banking house, Furn. and Fix.	8,813,024 42
Real estate owned other than banking house	328,773 06
Reserve with Federal Reserve bank	9,465,361 74
Cash and due from banks	24,527,040 65
Outside checks and other cash items	2,651,182 06
Redemption fund with U. S. treasurer and due from U. S. treasurer	171,600 00
Other assets	1,298,501 15
Total	$203,723,033 28

Liabilities.	
Capital stock paid in	$7,500,000 00
Surplus	9,500,000 00
Undivided profits—net	3,107,636 32
Reserves for dividends, contingencies, etc.	265,999 84
Reserves for interest, taxes, and other expenses accrued and unpaid	1,086,654 56
Circulating notes outstanding	3,431,997 50
Due to banks, including certified and cashiers' checks outstanding	22,651,767 71
Demand deposits	77,732,098 90
Time deposits	65,358,314 71
United states deposits	451,649 04
Bills payable and rediscounts	4,000,000 00
Acceptances executed by this bank for customers and to furnish dollar exchange	8,020,409 22
Other liabilities	616,505 48
Total	$203,723,033 28

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NATIONAL BANK OF COMMERCE, DETROIT.

HENRY H. SANGER, *President and Chairman of the Board*
SAMUEL R. KINGSTON, *Executive Vice President and Cashier;* HARRY S. COVINGTON, *Executive Vice President;* L. H. D. BAKER, SCOTT CARPENTER, HARRY S. FINKENSTAEDT, CHARLES A. KANTER, CHARLES A. KINNEY, CHARLES N. MAYCOCK, LEWIS C. VAN AUKEN, ROBERT C. WANDEL, *Vice Presidents;* W. P. JACOBS, ALBERT C. VOSS, *Assistant Vice Presidents;* W. E. BLAKELEY, WALTER D. BROWN, S. A. CLARK, LEO J. COLEMAN, R. V. FREE, A. D. FREYDL, NELS JOHNSON, JOHN W. JOHNSTON, S. W. LAIRD, CHARLES F. SAWYER, HARRY C. SCHAEFER, F. W. SHELTON, *Assistant Cashiers;* E. F. SCHULZ, *Auditor;* LEO E. KANGAS, *Assistant Auditor.*
DIRECTORS.—Frank W. Blair, Harry C. Bulkley, Harry S. Covington, George R. Fink, Harry S. Finkenstaedt, Burch Foraker, Edsel B. Ford, John H. French, George K. Hebb, Carlton M. Higbie, Charles H. Hodges, James Inglis, James B. Jones, Richard P. Joy, Samuel R. Kingston, Charles A. Kinney, George H. Klein, Charles F. Lambert, Dwight B. Lee, Alvan Macauley, Francis C. McMath, Charles S. Mott, Edwin H. Nelson, John R. Russel, Murray W. Sales, Henry H. Sanger, Allan Shelden, Hal H. Smith, Oscar W. Smith, John N. Stalker, Carl B. Tuttle, Charles B. Warren, L. A. Young.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$65,864,067 81	Capital stock paid in	$5,000,000 00
Overdrafts	1,302 39	Surplus	6,000,000 00
U. S. government securities owned	4,000,000 00	Undivided profits—net	1,158,644 95
Other bonds, stocks, and securities owned	3,083,244 28	Reserves for dividends, contingencies, etc.	378,417 21
Banking house	1,348,876 54	Reserves for interest, taxes, and other expenses accrued and unpaid	451,953 83
Furniture and fixtures	251,229 09	Due to banks, including certified and cashiers' checks outstanding	12,103,889 32
Real estate owned other than banking house	28,379 86	Demand deposits	40,915,040 10
Reserve with Federal Reserve bank	5,863,317 77	Time deposits	19,024,777 26
Cash and due from banks	8,893,605 87	United States deposits	127,431 48
Outside checks and other cash items	54,254 56	Bills payable and rediscounts	4,500,000 00
Other assets	443,624 69	Other liabilities	171,748 71
Total	$89,831,902 86	Total	$89,831,902 86

DOWAGIAC NATIONAL BANK, DOWAGIAC.

L. B. DESVOIGNES, *President;* CHARLES HEDDON, *Vice President;* CLARE F. PUGSLEY, *Cashier;* FAY ATWOOD, *Assistant Cashier.*
DIRECTORS.—L. B. DesVoignes, Charles Heddon, Fred L. Duny, Clare F. Pugsley, Chas. J. Biek, Richard M. Judd, E. B. Laing.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$551,267 43	Capital stock paid in	$50,000 00
Overdrafts	525 05	Surplus	20,000 00
U. S. government securities owned	81,150 00	Undivided profits—net	32,981 43
Other bonds, stocks, and securities owned	214,636 05	Circulating notes outstanding	50,000 00
Banking house	13,870 00	Demand deposits	293,201 10
Furniture and fixtures	7,199 69	Time deposits	628,858 98
Real estate owned other than banking house	3,800 00		
Reserve with Federal Reserve bank	41,118 15		
Cash and due from banks	157,387 88		
Outside checks and other cash items	837 26		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	750 00		
Total	$1,075,041 51	Total	$1,075,041 51

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FIRST NATIONAL BANK, EATON RAPIDS.

M. D. CRAWFORD, *President;* J. S. HAMLIN, M. P. STROUD, *Vice Presidents;* K. P. WILLIAMS, *Cashier;* M. M. HARRIS, E. C. PECK, *Assistant Cashiers;* E. G. FLORIAN, *Auditor.*

DIRECTORS.—M. D. Crawford, J. S. Hamlin, M. P. Stroud, Martin Hansen, John D. Birney, K. P. Williams, R. G. Toncray, George L. Pettit.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$472,101 10	Capital stock paid in	$50,000 00
Overdrafts	386 53	Surplus	15,000 00
U. S. government securities owned	30,500 00	Undivided profits—net	23,030 57
Other bonds, stocks, and securities owned	252,382 51	Circulating notes outstanding	25,000 00
Banking house	10,000 00	Due to banks, including certified and cashiers' checks outstanding	9,089 01
Real estate owned other than banking house	12,143 55	Demand deposits	200,796 72
Reserve with Federal Reserve bank	24,978 57	Time deposits	536,931 58
Cash and due from banks	55,764 58	Other liabilities	391 58
Outside checks and other cash items	732 62		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$860,239 46	Total	$860,239 46

THE ESCANABA NATIONAL BANK, ESCANABA.

M. N. SMITH, *President;* J. K. STACK, JR., *Vice President;* W. J. SCHMIT, *Cashier;* E. L. MOERSCH, WILLIAM LEIPER, *Assistant Cashiers.*

DIRECTORS.—J. K. Stack, Jr., M. N. Smith, J. O. Groos, H. M. Stack, Coleman Nee, Ed. Erickson, John S. Lindsay, H. J. Rushton, J. P. Norton.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,148,917 52	Capital stock paid in	$100,000 00
Overdrafts	1,165 44	Surplus	50,000 00
U. S. government securities owned	115,000 00	Undivided profits—net	64,111 47
Other bonds, stocks, and securities owned	623,853 00	Reserves for dividends, contingencies, etc.	15,000 00
Banking house	46,600 00	Reserves for interest, taxes, and other expenses accrued and unpaid	15,000 00
Furniture and fixtures	25,198 61	Circulating notes outstanding	99,990 00
Real estate owned other than banking house	13,000 00	Due to banks, including certified and cashier's checks outstanding	28,248 97
Reserve with Federal Reserve bank	81,919 32	Demand deposits	616,138 06
Cash and due from banks	180,939 38	Time deposits	1,237,879 77
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00	Bills payable and rediscounts	15,225 00
Total	$2,241,593 27	Total	$2,241,593 27

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FIRST NATIONAL BANK, ESCANABA.

M. K. BISSELL, *President;* C. M. THATCHER, *Vice President;* LESLIE FRENCH, *Cashier;* E. G. ROYCE, FREDERICK F. ROYCE, *Assistant Cashiers.*
DIRECTORS.—M. K. Bissell, Herman Gessner, Charles M. Thatcher, Leslie French, George N. Harder.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$2,073,820 16	Capital stock paid in	$100,000 00
Overdrafts	1,951 70	Surplus	100,000 00
U. S. government securities owned	103,971 00	Undivided profits—net	93,848 90
Other bonds, stocks, and securities owned	901,807 11	Reserves for interest, taxes, and other expenses accrued and unpaid	97,676 89
Banking house	25,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	2,396 32	Due to banks, including certified and cashiers' checks outstanding	33,377 05
Real estate owned other than banking house	1,432 61	Demand deposits	665,772 44
Reserve with Federal Reserve bank	138,622 25	Time deposits	2,629,387 19
Cash and due from banks	564,046 57		
Outside checks and other cash items	2,014 75		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$3,820,062 47	Total	$3,820,062 47

FIRST NATIONAL BANK, EVART.

GEO. BILBROUGH, *President;* E. BROMLEY, H. A. MCLACHLAN, *Vice Presidents;* LUDWIG BOHLS, *Cashier;* E. PEARL WRIGHT, *Assistant Cashier.*
DIRECTORS.—E. Bromley, H. A. McLachlan, Geo. A. Wright, J. W. McLachlan, Geo. F. Fairman, Geo. Bilbrough, W. F. Henry, John Hinkley, Robert A. Oren.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$200,926 00	Capital stock paid in	$35,000 00
Overdrafts	4 83	Surplus	7,000 00
Other bonds, stocks, and securities owned	85,880 75	Undivided profits—net	7,751 69
Banking house	17,500 00	Demand deposits	115,423 63
Furniture and fixtures	3,000 00	Time deposits	192,137 80
Reserve with Federal Reserve bank	19,239 44		
Cash and due from banks	30,762 10		
Total	$357,313 12	Total	$357,313 12

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FIRST NATIONAL BANK, FLINT.

A. G. BISHOP, *President;* JAMES MARTIN, *Vice President;* C. F. SPAETH, *Executive Vice President and Cashier;* L. L. SIMONS, J. E. MAYFIELD, *Assistant Cashiers;* GEO. MILLDLEMIS, *Assistant Cashier and Auditor;* L. A. CAMBREY, *Vice President and Trust Officer;* GLEN R. MCGUIRE, MILES F. VINCENT, T. GERALD RANDALL, *Assistant Trust Officers;* A. M. WELLS, *Assistant Auditor.*

DIRECTORS.—A. G. Bishop, James Martin, John J. Carton, E. W. Atwood, Walter O. Smith, John L. Pierce, C. F. Spaeth, F. A. Aldrich, H. H. Curtice, W. S. Ballenger, Geo. A. Barnes, R. S. Bishop, F. A. Bower, C. B. Burr, C. W. Churchill, J. H. Crawford, W. C. Durant, F. G. Eddy, Harry G. Gault, J. M. Hammond, W. R. Hubbard, George C. Willson, Benjamin Rowen.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$5,853,550 55	Capital stock paid in	$400,000 00
Overdrafts	3,960 47	Surplus	700,000 00
U. S. government securities owned	168,265 37	Undivided profits—net	157,125 41
Other bonds, stocks, and securities owned	2,985,616 59	Reserves for interest, taxes, and other expenses accrued and unpaid	30,000 00
Banking house	740,229 71	Circulating notes outstanding	100,000 00
Furniture and fixtures	108,202 32	Due to banks, including certified and cashiers' checks outstanding	63,651 73
Real estate owned other than banking house	27,916 79	Demand deposits	2,235,689 17
Reserve with Federal Reserve bank	264,921 96	Time deposits	7,202,488 01
Cash and due from banks	591,837 05	Other liabilities	310 59
Outside checks and other cash items	103,560 35		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	36,203 75		
Total	$10,889,264 91	Total	$10,889,264 91

THE FIRST NATIONAL BANK, GLADSTONE.

ELOF HANSON, *President;* FERRIS SUMMERBELL, *Vice President;* E. J. NOREUS, *Cashier;* A. M. ANDERSON, *Assistant Cashier.*

DIRECTORS.—Elof Hanson, E. J. Noreus. N. J. LaPine, D. N. Kee, Ferris Summerbell.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$243,705 27	Capital stock paid in	$50,000 00
Overdrafts	109 12	Surplus	10,000 00
U. S. government securities owned	107,950 00	Undivided profits—net	13,138 36
Other bonds, stocks, and securities owned	253,995 97	Reserves for dividends, contingencies, etc.	4,250 00
Banking house	24,500 00	Circulating notes outstanding	50,000 00
Furniture and fixtures	9,900 00	Due to banks, including certified and cashiers' checks outstanding	40,342 56
Reserve with Federal Reserve bank	21,399 77	Demand deposits	120,603 24
Cash and due from banks	83,365 58	Time deposits	459,483 03
Outside checks and other cash items	391 48		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$747,817 19	Total	$747,817 19

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AMERICAN NATIONAL BANK, GRAND RAPIDS.

JOHN H. SCHOUTEN, *President;* CYRUS B. NEWCOMB, BRINTON F. HALL, *Vice Presidents;* NED B. ALSOVER, *Vice President and Cashier;* FRED H. TRAVIS, *Assistant Cashier.*

DIRECTORS.—John H. Schouten, Emerson W. Bliss, George S. Clarke, Martin H. Carmody, Ben Dean, Charles H. Gallmeyer, Brinton F. Hall, John F. Horton, Guy C. Lillie, John D. MacNaughton, Cyrus B. Newcomb, Alexander Robertson, Clarence Thomas, Oscar E. Waer, J. Arthur Whitworth, Ned B. Alsover.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$1,302,433 75	Capital stock paid in	$500,000 00
Overdrafts	144 02	Surplus	250,000 00
U. S. government securities owned	871,750 00	Undivided profits—net	2,598 11
Other bonds, stocks, and securities owned	367,299 26	Circulating notes outstanding	500,000 00
Furniture and fixtures	26,071 49	Due to banks, including certified and cashiers' checks outstanding	5,966 37
Reserve with Federal Reserve bank	84,439 34	Demand deposits	534,682 28
Cash and due from banks	126,968 16	Time deposits	812,777 83
Outside checks and other cash items	59 57	United States deposits	200,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	25,000 00		
Other assets	1,859 00		
Total	$2,806,024 59	Total	$2,806,024 59

GRAND RAPIDS NATIONAL BANK, GRAND RAPIDS.

DUDLEY E. WATERS, *Chairman of the Board.*

JOSEPH H. BREWER, *President;* CHARLES H. BENDER, *Vice President and Chairman of Executive Committee;* ALVAH D. CRIMMINS, *Vice President and Cashier;* BENJAMIN DEGRAAF, J. D. FARR, *Assistant Vice Presidents;* MAHLON A. SMITH, B. VANDER MUELEN, JOHN LARSON, HARRY LUNDBERG, A. K. GIBSON, *Assistant Cashiers;* F. I. CARD, *Auditor;* JOHN R. SCHERMER, *Manager Bond Department.*

DIRECTORS.—Dudley E. Waters, D. M. Amberg, Chas. H. Bender, Lee M. Hutchins, Earle S. Irwin, S. A. Morman, Grover C. Good, Martin J. Dregge, John K. Burch, Alvah D. Crimmins, David H. Brown, Norman McClave, H. C. Wilmarth, Dudley H. Waters, D. C. Steketee, Joseph H. Brewer, Hollis S. Baker, Laurence Cornelius.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$11,688,175 94	Capital stock paid in	$1,000,000 00
Overdrafts	3,278 51	Surplus	500,000 00
U. S. government securities owned	1,794,702 27	Undivided profits—net	221,134 89
Other bonds, stocks, and securities owned	2,241,390 33	Reserves for dividends, contingencies, etc.	74,876 43
Banking house	2,222,502 02	Reserves for interest, taxes, and other expenses accrued and unpaid	112,411 33
Furniture and fixtures	1 00	Circulating notes outstanding	900,000 00
Real estate owned other than banking house	62,215 30	Due to banks, including certified and cashiers' checks outstanding	2,003,148 50
Reserve with Federal Reserve bank	1,606,347 66	Demand deposits	10,769,153 54
Cash and due from banks	3,249,328 87	Time deposits	7,047,239 12
Outside checks and other cash items	2,411 11	United States deposits	113,766 28
Redemption fund with U. S. treasurer and due from U. S. treasurer	45,000 00	Other liabilities	200,000 00
Other assets	26,377 08		
Total	$22,941,730 09	Total	$22,941,730 09

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SECURITY NATIONAL BANK, GRAND RAPIDS.

CHARLES N. REMINGTON, *President;* LEON T. CLOSTERHOUSE, *Vice President;* EARLE D. ALBERTSON, *Vice President and Cashier;* WILLIAM T. HAKKEN, *Assistant Cashier.*
DIRECTORS.—Earle D. Albertson, C. Harley Bertsch, Don A. Cawthra, Harvey E. Clay, Leon T. Closterhouse, C. C. Follmer, A. E. Gregory, George B. Kingston, Thomas C. Mason, Meyer S. May, J. Harper Moore, Charles N. Remington, Edward M. Schopps, Victor M. Tuthill, H. S. Greenawalt, Curtis M. Wylie, John D. Hibberd.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$636,574 29	Capital stock paid in	$500,000 00
Other bonds, stocks, and securities owned	607,778 96	Surplus	250,000 00
Customers' liability on account of letters of credit executed	5,000 00	Due to banks, including certified and cashiers' checks outstanding	13,268 25
Furniture and fixtures	5,777 40	Demand deposits	261,361 72
Reserve with Federal Reserve bank	36,518 44	Time deposits	464,558 42
Cash and due from banks	198,080 66	Other liabilities	3,195 61
Outside checks and other cash items	2,275 00		
Other assets	379 25		
Total	$1,492,384 00	Total	$1,492,384 00

GREENVILLE NATIONAL BANK, GREENVILLE.

F. A. JOHNSON, *President;* S. M. DINSMORE, *Vice President;* W. C. CHAPPLE, *Cashier;* CARL HIRLEMAN, MABEL HANSEN, *Assistant Cashiers.*
DIRECTORS.—W. C. Chapple, A. G. Faver, F. A. Johnson, A. F. Johnson, S. M. Dinsmore, W. E. Arbogast, Nels Jensen.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$184,504 30	Capital stock paid in	$50,000 00
U. S. government securities owned	50,000 00	Surplus	10,000 00
Other bonds, stocks, and securities owned	146,137 02	Undivided profits—net	432 84
Furniture and fixtures	8,000 00	Circulating notes outstanding	50,000 00
Real estate owned other than banking house	12,288 27	Demand deposits	56,067 18
Reserve with Federal Reserve bank	15,908 26	Time deposits	263,775 63
Cash and due from banks	11,628 64	Other liabilities	5,425 84
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	4,735 00		
Total	$435,701 49	Total	$435,701 49

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FIRST NATIONAL BANK, HANCOCK.

W. R. THOMPSON, *President;* GEORGE H. NICHOLS, *Vice President;* M. M. SHEA, *Cashier;* JOSEPH M. TURK, A. W. MCASKILL, *Assistant Cashiers.*
DIRECTORS.—George H. Nichols, Ben E. Wieder, Ray J. Kerredge, Edw. M. Lieblein, W. R. Thompson.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$874,316 44	Capital stock paid in	$100,000 00
Overdrafts	1,543 48	Surplus	100,000 00
U. S. government securities owned	50,000 00	Undivided profits—net	59,288 39
Other bonds, stocks, and securities owned	1,926,517 00	Reserves for interest, taxes, and other expenses accrued and unpaid	41,405 60
Banking house	50,000 00	Circulating notes outstanding	50,000 00
Real estate owned other than banking house	2,451 78	Due to banks, including certified and cashiers' checks outstanding	14,356 58
Reserve with Federal Reserve bank	119,094 89	Demand deposits	489,971 61
Cash and due from banks	382,575 66	Time deposits	2,593,542 01
Outside checks and other cash items	655 82		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	38,909 12		
Total	$3,448,564 19	Total	$3,448,564 19

THE SUPERIOR NATIONAL BANK, HANCOCK.

CHARLES L. LAWTON, *President;* JOSEPH RUPPE, GORDON R. CAMPBELL, *Vice Presidents;* J. C. JEFFERY, *Cashier;* W. S. HENDRICKSEN, JOHN LEES, *Assistant Cashiers.*
DIRECTORS.—Gordon R. Campbell, Chas. L. Lawton, Joseph Bosch, Joseph Ruppe, J. C. Jeffery, Ferdinand Wieber, Ray W. Armstrong.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$618,950 72	Capital stock paid in	$100,000 00
Overdrafts	131 46	Surplus	75,000 00
U. S. government securities owned	51,000 00	Undivided profits—net	30,076 14
Other bonds, stocks, and securities owned	882,153 47	Reserves for interest, taxes, and other expenses accrued and unpaid	13,122 67
Banking house	45,000 00	Circulating notes outstanding	46,580 00
Furniture and fixtures	5,078 90	Due to banks, including certified and cashiers' checks outstanding	36,378 12
Real estate owned other than banking house	3,000 00	Demand deposits	355,240 05
Reserve with Federal Reserve bank	67,670 33	Time deposits	1,115,992 72
Cash and due from banks	93,502 38		
Outside checks and other cash items	3,402 44		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$1,772,389 70	Total	$1,772,389 70

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THE FIRST NATIONAL BANK, HART.

R. J. RANKIN, *President;* J. H. NICHOLSON, W. R. ROACH, *Vice Presidents;* M. E. BENNETT, *Cashier;* J. C. WILLIAMS, *Assistant Cashier.*
DIRECTORS.—W. R. Roach, J. H. Nicholson, O. G. Wood, R. J. Rankin, G. W. Reynolds, D. B. Hutchins, A. J. Rankin.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$228,439 75	Capital stock paid in	$75,000 00
Overdrafts	266 17	Surplus	40,000 00
U. S. government securities owned	87,681 25	Undivided profits—net	22,214 20
Other bonds, stocks, and securities owned	428,941 55	Reserves for dividends, contingencies, etc.	1,500 00
Banking house	55,000 00	Circulating notes outstanding	75,000 00
Furniture and fixtures	25,025 48	Due to banks, including certified and cashiers' checks outstanding	7,958 70
Reserve with Federal Reserve bank	42,180 48	Demand deposits	180,561 97
Cash and due from banks	100,711 01	Time deposits	570,584 19
Outside checks and other cash items	761 48		
Redemption fund with U. S. treasurer and due from U. S. treasurer	3,750 00		
Other assets	61 89		
Total	$972,819 06	Total	$972,819 06

THE OLNEY NATIONAL BANK, HARTFORD.

EDGAR R. SMITH, *President;* F. L. EAGAN, *Vice President;* JAMES INGALLS, *Cashier;* M. C. MORTIMER, *Assistant Cashier.*
DIRECTORS.—Edgar R. Smith, F. L. Eagan, C. H. Myers, G. T. Chamberlin, James Ingalls.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$293,478 99	Capital stock paid in	$25,000 00
Overdrafts	388 77	Surplus	20,000 00
U. S. government securities owned	25,135 00	Undivided profits—net	1,705 53
Other bonds, stocks, and securities owned	289,846 27	Circulating notes outstanding	24,760 00
Banking house	14,700 00	Due to banks, including certified and cashier's checks outstanding	8,204 70
Furniture and fixtures	9,515 60	Demand deposits	188,704 66
Real estate owned other than banking house	4,850 78	Time deposits	520,856 14
Reserve with Federal Reserve bank	29,519 99		
Cash and due from banks	120,265 24		
Outside checks and other cash items	18 89		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Other assets	261 50		
Total	$789,231 03	Total	$789,231 03

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HASTINGS NATIONAL BANK, HASTINGS.

JNO. F. GOODYEAR, *President;* H. G. HAYES, *Vice President and Cashier;* L. G. TOLHURST, O. A. SAYLES, *Assistant Cashiers.*
DIRECTORS.—F. D. Pratt, H. G. Hayes, Jno. F. Goodyear, A. N. Williams, D. S. Goodyear, Jr., J. J. Dawson, Chas. S. Potts.

Statement September 24, 1930

Resources.		Liabilities.	
Loans and discounts	$522,869 22	Capital stock paid in	$50,000 00
Overdrafts	274 08	Surplus	75,000 00
U. S. government securities owned	100,850 00	Undivided profits—net	62,448 86
Other bonds, stocks, and securities owned	334,768 09	Circulating notes outstanding	50,000 00
Banking house	61,469 18	Due to banks, including certified and cashiers' checks outstanding	8,472 49
Furniture and fixtures	11,223 71	Demand deposits	432,240 87
Real estate owned other than banking house	9,200 00	Time deposits	524,114 45
Reserve with Federal Reserve bank	44,268 28		
Cash and due from banks	114,384 77		
Outside checks and other cash items	469 34		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$1,202,276 67	Total	$1,202,276 67

FIRST NATIONAL BANK, HERMANSVILLE.

STEWART E. EARLE, *President;* G. HAROLD EARLE, *Vice President;* CHRIS. H. GRIBBLE, *Cashier;* GEORGE H. CURRAN, *Assistant Cashier.*
DIRECTORS.—G. Harold Earle, Stewart E. Earle, David Downey, August Wendt, E. E. Allen, Chris. H. Gribble.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$59,078 10	Capital stock paid in	$25,000 00
Overdrafts	29 05	Surplus	25,000 00
U. S. government securities owned	10,150 00	Undivided profits—net	3,644 51
Other bonds, stocks, and securities owned	372,922 26	Reserves for interest, taxes, and other expenses accrued and unpaid	5,000 00
Banking house	6,000 00	Circulating notes outstanding	9,760 00
Furniture and fixtures	5,500 00	Due to banks, including certified and cashiers' checks outstanding	2,394 92
Reserve with Federal Reserve bank	16,221 59	Demand deposits	84,552 48
Cash and due from banks	29,961 02	Time deposits	345,404 91
Outside checks and other cash items	190 19		
Redemption fund with U. S. treasurer and due from U. S. treasurer	500 00		
Other assets	204 61		
Total	$500,756 82	Total	$500,756 82

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FIRST NATIONAL BANK, HILLSDALE.

E. T. PRIDEAUX, *President;* B. F. GREEN, *Vice President;* O. F. FREED, *Cashier;* H. S. HARWOOD, *Assistant Cashier.*

DIRECTORS.—E. T. Prideaux, F. O. Pinkham, Ford Foote, B. F. Green, James E. Davidson, O. F. Freed.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$960,623 65	Capital stock paid in	$55,000 00
Overdrafts	1,842 51	Surplus	30,000 00
U. S. government securities owned	88,000 00	Undivided profits—net	6,391 95
Other bonds, stocks, and securities owned	140,958 28	Reserves for dividends, contingencies, etc.	8,000 00
Banking house	24,000 00	Reserves for interest, taxes and other expenses accrued and unpaid	5,500 00
Furniture and fixtures	14,060 00	Circulating notes outstanding	55,000 00
Real estate owned other than banking house	14,400 00	Due to banks, including certified and cashiers' checks outstanding	8,171 80
Reserve with Federal Reserve bank	41,539 48	Demand deposits	330,801 02
Cash and due from banks	84,594 92	Time deposits	727,751 49
Outside checks and other cash items	1,399 17	Bills payable and rediscounts	150,551 75
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,750 00		
Other assets	3,000 00		
Total	$1,377,168 01	Total	$1,377,168 01

CITIZENS NATIONAL BANK, HOUGHTON.

JAMES R. DEE, *President;* A. M. SCHULTE, A. F. HEIDKAMP, *Vice Presidents;* JOHN C. CONDON, *Cashier;* JNO H. PAULL, JOSEPH M. LENZ, *Assistant Cashiers.*

DIRECTORS.—James R. Dee, C. V. Seeber, A. M. Schulte, A. F. Heidkamp, F. Wieber, Jr., Wm. R. Thompson, A. H. Wohlrab, Herman Gundlach.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$599,913 19	Capital stock paid in	$100,000 00
Overdrafts	347 40	Surplus	50,000 00
U. S. government securities owned	118,800 00	Undivided profits—net	15,683 29
Other bonds, stocks, and securities owned	528,847 85	Reserves for dividends, contingencies, etc.	10,637 50
Furniture and fixtures	4,123 40	Reserves for interest, taxes, and other expenses accrued and unpaid	401 76
Real estate owned other than banking house	5,001 00	Circulating notes outstanding	100,000 00
Reserve with Federal Reserve bank	52,728 03	Due to banks, including certified and cashiers' checks outstanding	2,436 05
Cash and due from banks	73,184 09	Demand deposits	350,764 26
Outside checks and other cash items	1,908 94	Time deposits	759,931 04
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,389,853 90	Total	$1,389,853 90

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THE HOUGHTON NATIONAL BANK, HOUGHTON.

J. H. RICE, *President;* W. D. CALVERLEY, A. N. BAUDIN, *Vice Presidents;* R. T. BENNALLACK, *Cashier;* EDWARD ROMPF, FRED C. STOYLE, *Assistant Cashiers.*
DIRECTORS.—J. H. Rice, W. D. Calverley, A. F. Rees, W. H. Schacht, W. C. Douglass, A. N. Baudin, Theodore Dengler, P. D. Swift, Lessing Karger.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$2,020,508 37	Capital stock paid in	$200,000 00
Overdrafts	951 20	Surplus	200,000 00
U. S. government securities owned	503,148 80	Undivided profits—net	247,020 20
Other bonds, stocks, and securities owned	1,448,213 80	Reserves for interest, taxes, and other expenses accrued and unpaid	103,477 52
Banking house	50,000 00	Circulating notes outstanding	198,560 00
Real estate owned other than banking house	12,312 29	Due to banks, including certified and cashiers' checks outstanding	69,024 61
Reserve with Federal Reserve bank	191,116 22	Demand deposits	1,964,805 04
Cash and due from banks	1,307,396 95	Time deposits	2,591,506 88
Outside checks and other cash items	350 21	United States deposits	1,396 14
Redemption fund with U. S. treasurer and due from U. S. treasurer	10,000 00	Other liabilities	1,694 64
Other assets	33,487 19		
Total	$5,577,485 03	Total	$5,577,485 03

FIRST NATIONAL BANK, HOWELL.

C. S. LINE, *Chairman of the Board.*
W. B. READER, *President;* R. E. BARRON, TRACY F. CRANDALL, *Vice Presidents;* EUGENE A. FAY, *Cashier;* S. W. ITSELL, *Assistant Cashier.*
DIRECTORS.—R. E. Barron, C. S. Line, Chas. Itsell, Tracy F. Crandall, W. B. Reader, Chas. W. Purdy, Willis L. Lyons, Thurber Cornell, Olbin Pfau.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$426,732 08	Capital stock paid in	$100,000 00
Overdrafts	533 82	Surplus	24,000 00
U. S. government securities owned	105,093 95	Undivided profits—net	11,240 99
Other bonds, stocks, and securities owned	286,292 51	Reserves for dividends, contingencies, etc.	2,060 00
Banking house	53,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	11,000 00
Furniture and fixtures	4,500 00	Circulating notes outstanding	100,000 00
Real estate owned other than banking house	6,091 24	Due to banks, including certified and cashiers' checks outstanding	4,674 74
Reserve with Federal Reserve bank	40,154 67	Demand deposits	298,788 25
Cash and due from banks	214,857 00	Time deposits	594,904 24
Outside checks and other cash items	1,912 95		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	2,500 00		
Total	$1,146,668 22	Total	$1,146,668 22

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THE FIRST NATIONAL BANK, HUBBELL.

A. L. BURGAN, *President;* R. E. ODGERS, *Vice President and Cashier;* G. J. ST. GERMAIN, HARVEY WATERS, *Assistant Cashiers.*

DIRECTORS.—A. L. Burgan, Louis Thurmes, Samuel Eddy, R. E. Odgers, Exavier Gillet, Ralph Hayden, John B. Hodges.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$187,396 80	Capital stock paid in	$50,000 00
U. S. government securities owned	54,050 00	Surplus	50,000 00
Other bonds, stocks and securities owned	637,800 22	Undivided profits—net	47,359 07
Banking house	5,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	8,764 95
Real estate owned other than banking house	2 00	Circulating notes outstanding	49,520 00
Reserve with Federal Reserve bank	29,622 65	Due to banks, including certified and cashiers' checks outstanding	1,458 33
Cash and due from banks	33,861 59	Demand deposits	128,566 12
Outside checks and other cash items	99 21	Time deposits	623,476 63
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	8,812 63		
Total	$959,145 10	Total	$959,145 10

THE INKSTER NATIONAL BANK, INKSTER.

HOWARD C. WADE, *President;* ROLLO W. REISER, RICHARD HOLLAND, *Vice Presidents;* J. J. MCGRATH, *Cashier;* C. B. WINGARD, *Assistant Cashier.*

DIRECTORS.—Howard C. Wade, John S. Haggerty, Richard Holland, Herman Hildebrandt, Gustav Templin, R. W. Reiser, H. P. Clark, J. A. Lucking, William Jorgensen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$179,398 18	Capital stock paid in	$25,000 00
Overdrafts	67 93	Surplus	1,304 73
Other bonds, stocks, and securities owned	218,590 89	Undivided profits—net	2,110 93
Furniture and fixtures	8,212 71	Due to banks, including certified and cashiers' checks outstanding	1,916 59
Real estate owned other than banking house	273 00	Demand deposits	111,728 71
Reserve with Federal Reserve bank	21,388 67	Time deposits	371,074 74
Cash and due from banks	84,882 32		
Outside checks and other cash items	322 00		
Total	$513,135 70	Total	$513,135 70

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THE NATIONAL BANK OF IONIA.

FRED W. GREEN, *President;* ALEX ROBERTSON, HERBERT E. POWELL, *Vice Presidents;* J. H. SMITH, *Cashier;* H. J. CALLOW, W. G. HAWLEY, *Assistant Cashiers;* D. W. LIND, *Assistant Cashier and Trust Officer.*

DIRECTORS.—Herbert E. Powell, B. F. Hall, Fred W. Green, Alex Robertson, E. S. Yeomans, Fred A. Chapman, Montgomery Webster, L. H. Hale, Levi Marshall, Howard C. Lawrence.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,392,991 32	Capital stock paid in	$150,000 00
Overdrafts	1,530 64	Surplus	150,000 00
U. S. government securities owned	154,350 00	Undivided profits—net	37,526 15
Other bonds, stocks, and securities owned	202,184 75	Circulating notes outstanding	146,640 00
Banking house	91,257 99	Due to banks, including certified and cashiers' checks outstanding	59,657 00
Furniture and fixtures	19,725 96	Demand deposits	666,066 25
Real estate owned other than banking house	18,307 68	Time deposits	1,060,458 12
Reserve with Federal Reserve bank	87,839 70	Bills payable and rediscounts	25,000 00
Cash and due from banks	318,581 53		
Outside checks and other cash items	1,077 95		
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00		
Total	$2,295,347 52	Total	$2,295,347 52

FIRST NATIONAL BANK, IRON MOUNTAIN.

E. F. BROWN, *President;* W. J. CUDLIP, *Vice President;* LEO H. MORTENSEN, *Cashier;* J. W. FRANSON, J. F. WHITE, *Assistant Cashiers.*

DIRECTORS.—E. F. Brown, W. J. Cudlip, G. P. Fugere, W. E. Hallenbeck, F. A Flodin, Roy A. Laing, Leo H. Mortensen, R. T. Miller, F. E. Sensenbrenner, C. D. Symonds, A. M. Fox.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$756,912 66	Capital stock paid in	$100,000 00
Overdrafts	276 34	Surplus	100,000 00
U. S. government securities owned	50,000 00	Undivided profits—net	63,187 72
Other bonds, stocks, and securities owned	1,648,838 83	Reserves for dividends, contingencies, etc.	75,628 43
Banking house	75,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	34,709 01
Furniture and fixtures	15,000 00	Circulating notes outstanding	50,000 00
Real estate owned other than banking house	13,100 47	Due to banks, including certified and cashiers' checks outstanding	9,458 20
Reserve with Federal Reserve bank	99,007 96	Demand deposits	495,108 43
Cash and due from banks	147,489 44	Time deposits	1,880,823 85
Outside checks and other cash items	789 94		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$2,808,915 64	Total	$2,808,915 64

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UNITED STATES NATIONAL BANK, IRON MOUNTAIN.

CHARLES PARENT, *President;* C. H. MILLIMAN, *Vice President;* R. J. BATH, *Cashier;* R. J. RIHL, J. G. POLGLASE, *Assistant Cashiers.*

DIRECTORS.—C. H. Milliman, Charles Parent, Felix Valenti, G. A. Gustafson, Otto Arnold, Anton Miench, R. J. Bath.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$396,696 11	Capital stock paid in	$100,000 00
Overdrafts	14 06	Surplus	50,000 00
U. S. government securities owned	100,000 00	Undivided profits—net	2,551 85
Other bonds, stocks, and securities owned	267,249 77	Reserves for dividends, contingencies, etc.	56,500 00
Banking house	147,250 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	16,050 00	Due to banks, including certified and cashiers' checks outstanding	2,062 02
Real estate owned other than banking house	21,905 68	Demand deposits	393,005 24
Reserve with Federal Reserve bank	49,452 83	Time deposits	413,210 09
Cash and due from banks	113,718 06	Other liabilities	7 31
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,117,336 51	Total	$1,117,336 51

THE FIRST NATIONAL BANK, IRON RIVER.

FRANK J. SMITH, *President;* CHARLES E. LAWRENCE, *Vice President;* HENRY J. VEESER, *Cashier;* GEO. ZAMBON, *Assistant Cashier.*

DIRECTORS.—E. M. D. Libby, J. E. Lindwall, F. J. Smith, Chas. E. Lawrence, C. A. Robinson, Leslie P. Fisher, Henry J. Veeser, E. J. Van Ornum, Ira Odgers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$583,448 88	Capital stock paid in	$100,000 00
Overdrafts	427 49	Surplus	25,000 00
U. S. government securities owned	127,550 00	Undivided profits—net	32,471 44
Other bonds, stocks, and securities owned	511,682 78	Reserves for dividends, contingencies, etc.	6,000 00
Banking house	35,693 14	Circulating notes outstanding	98,080 00
Furniture and fixtures	17,306 19	Due to banks, including certified and cashiers' checks outstanding	6,521 87
Real estate owned other than banking house	13,993 70	Demand deposits	326,474 87
Reserve with Federal Reserve bank	60,283 85	Time deposits	764,647 05
Cash and due from banks	56,166 99	United States deposits	17,500 00
Outside checks and other cash items	142 21	Bills payable and rediscounts	35,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,411,695 23	Total	$1,411,695 23

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THE GOGEBIC NATIONAL BANK, IRONWOOD.

D. E. SUTHERLAND, *President;* R. A. DOUGLAS, O. C. DAVIDSON, L. M. HARDENBURGH, *Vice President;* R. M. SKINNER, *Cashier;* F. A. JACQUART, *Assistant Cashier.*
DIRECTORS.—D. E. Sutherland, J. H. McLean, E. H. Madajesky, O. C. Davidson, J. J. Gorrilla, L. M. Hardenburgh, J. W. Best, R. A. Douglas, E. W. Hopkins, H. B. Hooper, R. M. Skinner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$916,157 98	Capital stock paid in	$100,000 00
Overdrafts	19 22	Surplus	50,000 00
U. S. government securities owned	220,800 00	Undivided profits—net	48,760 47
Other bonds, stocks, and securities owned	591,252 86	Reserves for interest, taxes, and other expenses accrued and unpaid	15,886 23
Banking house	61,740 00	Circulating notes outstanding	25,000 00
Furniture and fixtures	9,000 00	Due to banks, including certified and cashiers' checks outstanding	121,021 03
Real estate owned other than banking house	10,126 00	Demand deposits	421,021 69
Reserve with Federal Reserve bank	94,155 38	Time deposits	1,441,213 57
Cash and due from banks	308,840 82	United States deposits	530 89
Outside checks and other cash items	9,301 00		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Other assets	790 62		
Total	$2,223,433 88	Total	$2,223,433 88

IRON NATIONAL BANK, IRONWOOD.

B. A. MORGAN, *President;* JOHN W. BLACK, G. N. OLSON, *Vice Presidents;* F. R. BURRELL, *Cashier;* F. J. MANNING, *Assistant Cashier.*
DIRECTORS.—Joseph Kerkes, G. N. Olson, B. A. Morgan, John W. Black, F. R. Burrell, S. F. Carpenter, B. E. Jussen, Alex Rosemurgy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$361,482 90	Capital stock paid in	$100,000 00
U. S. government securities owned	130,500 00	Surplus	30,000 00
Other bonds, stocks, and securities owned	176,922 17	Undivided profits—net	8,225 72
Banking house	46,000 00	Reserves for dividends, contingencies, etc.	1,374 83
Furniture and fixtures	8,126 80	Circulating notes outstanding	98,860 00
Reserve with Federal Reserve bank	32,968 45	Due to banks, including certified and cashiers' checks outstanding	6,641 76
Cash and due from banks	51,560 71	Demand deposits	268,439 21
Outside checks and other cash items	18,913 00	Time deposits	317,932 51
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$831,474 03	Total	$831,474 03

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MERCHANTS AND MINERS NATIONAL BANK, IRONWOOD.

A. D. CHISHOLM, *President;* R. P. ZINN, *Vice President;* F. J. JEPPESEN, *Cashier;* E. A. MANTHEY, *Assistant Cashier;* JOS. H. KANGERY, *Branch Manager.*
DIRECTORS.—R. P. Zinn, A. D. Chisholm, W. C. Conley, D. C. Pierpont, F. J. Jeppesen, Pat Kelly, W. P. Chinn, L. I. Noyes.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$658,080 89	Capital stock paid in	$100,000 00
Overdrafts	294 16	Surplus	20,000 00
U. S. government securities owned	129,989 06	Undivided profits—net	19,610 79
Other bonds, stocks, and securities owned	288,243 85	Reserves for interest, taxes, and other expenses accrued and unpaid	7,582 86
Banking house	77,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	9,000 00	Due to banks, including certified and cashiers' checks outstanding	3,427 61
Reserve with Federal Reserve bank	50,137 08	Demand deposits	390,820 45
Cash and due from banks	102,646 07	Time deposits	680,817 00
Outside checks and other cash items	1,867 60		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,322,258 71	Total	$1,322,258 71

THE MINERS NATIONAL BANK, ISHPEMING.

F. E. KEESE, *President;* THOMAS CLANCEY, *Vice President;* C. H. MOSS, *Cashier;* O. G. AAS, H. M. LALLY, M. E. MATTSON, *Assistant Cashiers.*
DIRECTORS.—Thomas Clancey, F. E. Keese, J. M. Bush, Matt Lofberg, C. H. Moss, L. N. Toutloff, F. A. Bell, G. R. Jackson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$815,331 99	Capital stock paid in	$100,000 00
Overdrafts	493 60	Surplus	100,000 00
U. S. government securities owned	115,520 00	Undivided profits—net	133,990 09
Other bonds, stocks, and securities owned	1,709,723 57	Reserves for dividends, contingencies, etc.	41,217 00
Banking house	27,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	16,296 09
Furniture and fixtures	5,000 00	Circulating notes outstanding	100,000 00
Real estate owned other than banking house	2 00	Due to banks, including certified and cashiers' checks outstanding	40,859 84
Reserve with Federal Reserve bank	101,648 07	Demand deposits	595,839 96
Cash and due from banks	207,831 87	Time deposits	1,859,202 58
Outside checks and other cash items	69 70	United States deposits	215 24
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$2,987,620 80	Total	$2,987,620 80

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COMMERCIAL NATIONAL BANK, ITHACA.

JOHN C. HICKS, *President;* J. B. CRAWFORD, *Vice President;* LYNN T. MILLER, *Cashier;* L. W. WOLFE, RUSSELL C. ALLEN, *Assistant Cashiers.*

DIRECTORS.—John C. Hicks, J. B. Crawford, Lynn T. Miller, H. E. Lewis, C. P. Yost, Romaine McCall, Norton E. Gibbs, J. Carl Ranger, I. N. Monfort, Jas. P. Gibbs.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$287,796 87	Capital stock paid in	$35,000 00
Overdrafts	71 75	Surplus	17,500 00
U. S. government securities owned	35,000 00	Undivided profits—net	17,160 29
Other bonds, stocks, and securities owned	9,595 00	Circulating notes outstanding	35,000 00
Reserve with Federal Reserve bank	41,996 53	Due to banks, including certified and cashiers' checks outstanding	9,584 67
Cash and due from banks	72,747 39	Demand deposits	335,441 81
Outside checks and other cash items	729 23		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,750 00		
Total	$449,686 77	Total	$449,686 77

ITHACA NATIONAL BANK, ITHACA.

ISAAC S. SEAVER, *President;* HENRY MCCORMACK, O. G. TUTTLE, *Vice Presidents;* W. A. STAHL, *Cashier;* M. B. WILTSE, M. J. HALEY, R. A. SNIDER, *Assistant Cashiers.*

DIRECTORS.—Isaac S. Seaver, Samuel Lewis, O. G. Tuttle, J. L. Barden, W. A. Stahl, F. L. Convis, Henry McCormack, Miles A. Nelson, R. A. Snider.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$498,131 37	Capital stock paid in	$25,000 00
Overdrafts	350 11	Surplus	35,000 00
U. S. government securities owned	27,650 00	Undivided profits—net	4,658 33
Other bonds, stocks, and securities owned	196,034 21	Reserves for dividends, contingencies, etc.	1,455 42
Banking house	10,000 00	Circulating notes outstanding	24,280 00
Furniture and fixtures	1,000 00	Due to banks, including certified and cashiers' checks outstanding	33 57
Real estate owned other than banking house	1 00	Demand deposits	164,052 65
Reserve with Federal Reserve bank	35,534 80	Time deposits	607,107 25
Cash and due from banks	91,446 40		
Outside checks and other cash items	189 33		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$861,587 22	Total	$861,587 22

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UNION & PEOPLES NATIONAL BANK, JACKSON.

ARTHUR C. BLOOMFIELD, *Chairman.*

HERBERT S. REYNOLDS, *President;* ROLLIN O. BISBEE, HIRAM C. BLACKMAN, C. M. SPINNING, *Vice Presidents;* JAY F. CLARK, *Vice President and Cashier;* CLYDE H. EDGAR, EDMUND J. TOBIN, JR., ARTHUR J. WHITNEY, ALBERT R. JOHNSON, EMORY A. KOCH, RUSH W. MCCUTCHEON, *Assistant Cashiers;* S. CLARK BEISE, *Vice President and Trust Officer;* ALBERT C. BROWN, DAN C. HAEFNER, *Assistant Trust Officers.*

DIRECTORS.—Frank T. Bennett, Rollin O. Bisbee, Hiram C. Blackman, Arthur C. Bloomfield, Jay F. Clark, Edward B. Clarkson, Bernard C. Cobb, Lambert B. Cowley, Murray Dalziel, Clarence M. Day, Bradley M. DeLamater, Leonard H. Field, Jr., Harry S. Finkenstaedt, Clarence B. Hayes, Frederick F. Ingram, Rudolph L. Kantlehner, Richard H. Loveland, Howard R. Marsh, Mark Merriman, Henry H. Neesley, Harry B. Parker, Herbert S. Reynolds, Wiley R. Reynolds, Stuart M. Schram, Roger W. Smith, Clifford M. Sparks, Harry G. Sparks, William Sparks, William R. Spencer, Charles M. Spinning, William W. Tefft, Justin R. Whiting, Harvey T. Woodfield.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$9,687,349 18	Capital stock paid in	$700,000 00
Overdrafts	3,067 01	Surplus	500,000 00
U. S. government securities owned	1,188,388 51	Undivided profits—net	389,682 31
Other bonds, stocks, and securities owned	3,545,239 96	Reserves for dividends, contingencies, etc.	58,081 43
Banking house	26,492 45	Reserves for interest, taxes, and other expenses accrued and unpaid	63,605 41
Furniture and fixtures	53,340 48	Circulating notes outstanding	600,000 00
Real estate owned other than banking house	134,914 23	Due to banks, including certified and cashiers' checks outstanding	485,180 10
Reserve with Federal Reserve bank	1,004,492 67	Demand deposits	9,136,512 13
Cash and due from banks	974,677 45	Time deposits	4,555,714 04
Outside checks and other cash items	14,773 43	United States deposits	7,254 50
Redemption fund with U. S. treasurer and due from U. S. treasurer	30,000 00	Bills payable and rediscounts	300,000 00
Other assets	133,622 44	Other liabilities	327 89
Total	$16,796,357 81	Total	$16,796,357 81

FIRST NATIONAL BANK AND TRUST CO., KALAMAZOO.

C. S. CAMPBELL, *President;* E. H. SHEPHERD, H. B. ALLEN, C. H. STEARNS, *Vice Presidents;* S. A. PRATT, *Assistant Vice President;* R. G. RYE, *Cashier;* J. H. TOLHUIZEN, C. C. BOERS, *Assistant Cashiers.*

DIRECTORS.—G. W. Ritchie, Edward Ames, F. M. Hodge, Felix Pagenstecher, Clare H. Stearns, B. C. Dickinson, A. E. Kettle, C. S. Campbell, D. S. Gilmore, E. M. Sergeant, A. L. Blakeslee, Wm. Kersjes, A. B. Read, E. H. Shepherd, L. W. Sutherland, H. B. Allen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$5,803,161 48	Capital stock paid in	$600,000 00
Overdrafts	428 43	Surplus	200,000 00
U. S. government securities owned	705,741 66	Undivided profits—net	525,337 19
Other bonds, stocks, and securities owned	1,141,022 45	Circulating notes outstanding	50,000 00
Banking house	330,000 00	Due to banks, including certified and cashiers' checks outstanding	80,780 67
Furniture and fixtures	31,000 00	Demand deposits	3,500,346 37
Real estate owned other than banking house	8,992 81	Time deposits	4,607,601 85
Reserve with Federal Reserve bank	294,674 69		
Cash and due from banks	1,236,137 10		
Outside checks and other cash items	10,407 46		
Redemption fund with U. S. treasurer and due from U. S. Treasurer	2,500 00		
Total	$9,564,066 08	Total	$9,564,066 08

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FIRST NATIONAL BANK, LAKE LINDEN.

JOSEPH BOSCH, *President;* J. H. WILSON, *Vice President;* ARCHIE J. MACKERROLL, *Cashier;* JOSEPH H. WERNER, *Assistant Cashier.*
DIRECTORS.—Joseph Bosch, J. H. Wilson, Jas. Hoar, Ray W. Armstrong, Allan MacIntyre, John Peiffer, A. J. MacKerroll.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$353,519 56	Capital stock paid in	$100,000 00
Overdrafts	107 52	Surplus	100,000 00
U. S. government securities owned	100,000 00	Undivided profits—net	24,116 03
Other bonds, stocks, and securities owned	579,898 90	Reserves for dividends, contingencies, etc.	14,000 00
Banking house	5,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	3,209 86	Due to banks, including certified and cashiers' checks outstanding	11,126 59
Real estate owned other than banking house	1 00	Demand deposits	171,181 70
Reserve with Federal Reserve bank	29,478 79	Time deposits	537,113 22
Cash and due from banks	30,851 74	Bills payable and rediscounts	50,000 00
Outside checks and other cash items	470 17		
Redemption fund with U. S. treasurer and due from U. S. U. S. treasurer	5,000 00		
Total	$1,107,537 54	Total	$1,107,537 54

THE BARAGA COUNTY NATIONAL BANK, L'ANSE.

THOS. D. TRACY, *President;* W. W. THOMPSON, *Vice President;* E. S. LEDUC, *Cashier;* A. G. OHMAN, *Assistant Cashier.*
DIRECTORS.—August Paulson, W. J. Maxey, W. W. Thompson, John Beck, Thomas D. Tracy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$343,059 75	Capital stock paid in	$50,000 00
Overdrafts	845 95	Surplus	25,000 00
U. S. government securities owned	7,750 00	Reserves for dividends, contingencies, etc.	741 72
Other bonds, stocks, and securities owned	291,799 11	Reserves for interest, taxes, and other expenses accrued and unpaid	4,198 40
Banking house	31,883 14	Circulating notes outstanding	6,250 00
Furniture and fixtures	10,000 00	Due to banks, including certified and cashiers' checks outstanding	6,136 39
Reserve with Federal Reserve bank	48,000 42	Demand deposits	326,505 91
Cash and due from banks	61,497 65	Time deposits	354,776 55
Outside checks and other cash items	269 63	Bills payable and rediscounts	22,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	312 50		
Other assets	190 82		
Total	$795,608 97	Total	$795,608 97

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CAPITAL NATIONAL BANK, LANSING.

RANSOM E. OLDS, *President;* ARTHUR C. STEBBINS, BRUCE E. ANDERSON, A. A. ELSESSER, *Vice Presidents;* FRANK E. GORMAN, *Vice President and Cashier;* MARSHALL A. WESTFALL, M. D. GRANT, *Assistant Cashiers;* FRED A. KRAATZ, *Auditor.*

DIRECTORS.—Ransom E. Olds, Arthur C. Stebbins, C. J. Rouser, N. P. Hull, Ray Potter, F. N. Arbaugh, Frank E. Gorman, A. A. Elsesser, S. G. Young, A. B. C. Hardy, Bruce E. Anderson, D. S. Eddins, E. L. Cooley, I. J. Reuter, R. W. Ballantine, E. I. Dail, D. L. Porter.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$6,329,577 00	Capital stock paid in	$600,000 00
Overdrafts	5,232 03	Surplus	600,000 00
U. S. government securities owned	604,013 78	Undivided profits—net	480,398 33
Other bonds, stocks, and securities owned	3,965,873 35	Reserves for dividends, contingencies, etc.	129,451 49
Banking house	545,154 70	Reserves for interest, taxes, and other expenses accrued and unpaid	91,053 94
Furniture and fixtures	30,074 02	Circulating notes outstanding	553,200 00
Real estate owned other than banking house	20,388 27	Due to banks, including certified and cashiers' checks outstanding	373,237 73
Reserve with Federal Reserve bank	547,896 69	Demand deposits	4,095,905 13
Cash and due from banks	449,781 81	Time deposits	5,682,795 13
Outside checks and other cash items	77,644 33		
Redemption fund with U. S. treasurer and due from U. S. treasurer	30,000 00		
Other assets	405 77		
Total	$12,606,041 75	Total	$12,606,041 75

CITY NATIONAL BANK, LANSING.

B. F. DAVIS, *Chairman of the Board.*

R. H. SCOTT, *President;* H. E. MOORE, *Vice Chairman of the Board;* J. W. HAARER, H. J. DIETZ, *Executive Vice Presidents;* J. W. KNAPP, *Vice President;* F. L. SCHRAY, *Cashier;* H. S. TERWILLIGER, C. E. DYGERT, *Assistant Cashiers.*

DIRECTORS.—B. F. Davis, H. C. Klocksiem, H. E. Moore, James H. Seager, J. W. Haarer, Joseph Gerson, J. W. Knapp, J. T. Watkins, C. C. Carlton, L. W. Carr, J. W. Wilford, R. H. Scott, H. J. Dietz, A. E. Lyons, F. L. Schray.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$6,596,744 58	Capital stock paid in	$500,000 00
Overdrafts	243 99	Surplus	500,000 00
U. S. government securities owned	637,342 20	Undivided profits—net	335,016 29
Other bonds, stocks, and securities owned	2,358,938 97	Reserves for interest, taxes, and other expenses accrued and unpaid	22,000 00
Banking house	167,000 00	Circulating notes outstanding	500,000 00
Furniture and fixtures	7,985 00	Due to banks, including certified and cashiers' checks outstanding	472,479 57
Real estate owned other than banking house	49,105 28	Demand deposits	3,508,519 35
Reserve with Federal Reserve bank	402,279 34	Time deposits	4,905,306 41
Cash and due from banks	972,328 63	United States deposits	400,000 00
Outside checks and other cash items	100 00	Other liabilities	73,746 37
Redemption fund with U. S. treasurer and due from U. S. treasurer	25,000 00		
Total	$11,217,067 99	Total	$11,217,067 99

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FIRST NATIONAL BANK, LAPEER.

FRANK THOMPSON, *President;* CHAS. H. ROOD, ENOCH T. WHITE, *Vice Presidents;* C. A. LAESCH, *Cashier;* R. D. RHEAD, A. T. DAVID, *Assistant Cashiers;* HARRY LARSEN, *Trust Officer.*
DIRECTORS.—Ripley White, Chas. H. Rood, Geo. H. Churchill, Frank Thompson, Chas. A. Laesch, George W. Des Jardins, E. T. White, R. T. Carpenter, Frank R. Cutting, Harry M. Myers, C. W. Smith.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,218,036 52	Capital stock paid in	$120,000 00
Overdrafts	297 99	Surplus	120,000 00
U. S. government securities owned	266,500 00	Undivided profits—net	41,272 81
Other bonds, stocks, and securities owned	592,150 55	Reserves for dividends, contingencies, etc.	13,348 71
Banking house	29,250 00	Circulating notes outstanding	121,800 00
Real estate owned other than banking house	13,225 05	Due to banks, including certified and cashiers' checks outstanding	107,166 15
Reserve with Federal Reserve bank	72,407 36	Demand deposits	357,523 97
Cash and due from banks	156,064 83	Time deposits	1,477,164 41
Redemption fund with U. S. treasurer and due from U. S. treasurer	6,000 00		
Other assets	4,343 75		
Total	$2,358 276 05	Total	$2,358 276 05

FIRST NATIONAL BANK, LAURIUM.

J. B. PATON, *President;* FRANK H. HALLER, *Vice President;* J. E. SMITH, *Cashier;* JOHN G. KILPELA, LOUIS N. TINETTI, JOHN L. MAIERLE, *Assistant Cashiers.*
DIRECTORS.—Roscoe L. Blight, Peter J. McClelland, J. B. Paton, Paul Tinetti, O. F. Niemela, James Vignetto, A. W. Sibilsky, Henry Jova, F. H. Haller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$884,079 58	Capital stock paid in	$100,000 00
Overdrafts	85 40	Surplus	50,000 00
U. S. government securities owned	110,800 00	Undivided profits—net	42,462 03
Other bonds, stocks, and securities owned	618,228 47	Reserves for dividends, contingencies, etc.	5,000 00
Banking house	33,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	28,988 04
Reserve with Federal Reserve bank	64,047 93	Circulating notes outstanding	100,000 00
Cash and due from banks	254,261 89	Due to banks, including certified and cashiers' checks outstanding	21,517 21
Outside checks and other cash items	5,077 25	Demand deposits	262,703 22
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00	Time deposits	1,383,421 05
Other assets	19,524 03	Other liabilities	13 00
Total	$1,994,104 55	Total	$1,994,104 55

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FIRST NATIONAL BANK, LAWTON.

FRED H. GIDDINGS, *President;* SHELDON COLEMAN, CHAS. I. STAINTON, *Vice Presidents;* T. WAYNE WINN, *Cashier.*

DIRECTORS.—C. H. Showers, Sheldon Coleman, Fred H. Giddings, C. C. Giddings, Chas. I. Stainton, Geo. Turner, Carl Bartlett.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$66,212 51	Capital stock paid in	$25,000 00
Overdrafts	23 23	Surplus	2,500 00
U. S. government securities owned	13,485 62	Circulating notes outstanding	11,120 00
Other bonds, stocks, and securities owned	31,955 05	Due to banks, including certified and cashiers' checks outstanding	884 95
Banking house	19,707 26	Demand deposits	46,864 37
Furniture and fixtures	5,764 82	Time deposits	74,350 21
Real estate owned other than banking house	805 56		
Reserve with Federal Reserve bank	5,915 03		
Cash and due from banks	14,603 36		
Outside checks and other cash items	15 00		
Redemption fund with U. S. treasurer and due from U. S. treasurer	625 00		
Other assets	1,607 09		
Total	$160,719 53	Total	$160,719 53

THE LINCOLN PARK NATIONAL BANK, LINCOLN PARK.

F. L. LOWRIE, *Chairman of the Board.*

F. LEON ROBERTS, *President;* FLOYD W. HARRISON, F. J. KNIGHT, E. F. LANG, *Vice Presidents;* NEIL G. GREENSIDES, *Cashier.*

DIRECTORS.—Winfred L. Crowley, Floyd W. Harrison, Louis J. Keppen, Frank J. Knight, Charles W. Kurth, E. F. Lang, F. L. Lowrie, William Raupp, F. L. Roberts, E. H. Shedd, Walter E. Lentz, Neil G. Greensides.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$348,423 60	Capital stock paid in	$100,000 00
Overdrafts	970 08	Surplus	10,000 00
U. S. government securities owned	112,434 50	Undivided profits—net	3,071 44
Other bonds, stocks, and securities owned	275,346 92	Reserves for dividends, contingencies, etc.	5,000 00
Banking house	82,283 82	Circulating notes outstanding	100,000 00
Furniture and fixtures	7,054 28	Due to banks, including certified and cashiers' checks outstanding	18,767 73
Reserve with Federal Reserve bank	34,874 95	Demand deposits	226,081 39
Cash and due from banks	137,575 93	Time deposits	544,672 91
Outside checks and other cash items	3,109 82	Other liabilities	8 70
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	528 27		
Total	$1,007,602 17	Total	$1,007,602 17

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FIRST NATIONAL BANK AND TRUST COMPANY, LUDINGTON.

J. S. Stearns, *President;* Jerome Harmon, S. M. Snow, F. J. Hermann, *Vice Presidents;* A. R. Vestling, *Cashier;* H. T. Stolberg, *Assistant Cashier.*
Directors.—J. S. Stearns, Jerome Harmon, A. R. Vestling, S. M. Snow, K. L. Ashbacker, George R. Baltzer, Fred J. Hermann, E. C. Hardy, L. G. Jebavy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$730,655 12	Capital stock paid in	$100,000 00
Overdrafts	69 59	Surplus	50,000 00
U. S. government securities owned	100,799 43	Undivided profits—net	14,780 69
Other bonds, stocks, and securities owned	634,323 18	Reserves for dividends, contingencies, etc.	7,500 00
Banking house	133,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	15,800 00	Due to banks, including certified and cashiers' checks outstanding	69 00
Real estate owned other than banking house	32,973 79	Demand deposits	417,033 51
Reserve with Federal Reserve bank	69,431 29	Time deposits	1,220,794 85
Cash and due from banks	187,552 94		
Outside checks and other cash items	572 71		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,910,178 05	Total	$1,910,178 05

FIRST NATIONAL BANK, MANISTEE.

Geo. A. Dunham, *Chairman of the Board.*
P. P. Schnorbach, *President;* Howard L. Campbell, *Vice President;* Walter E. Shoop, *Cashier;* Edward J. Richwalski, *Assistant Cashier.*
Directors.—Geo. A. Dunham, Howard L. Campbell, Wm. A. Olson, P. P. Schnorbach, John M. Petersen, Wm. Lloyd, Frank W. White.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$351,421 24	Capital stock paid in	$100,000 00
Overdrafts	654 87	Surplus	18,000 00
U. S. government securities owned	190,000 00	Undivided profits—net	7,818 48
Other bonds, stocks, and securities owned	775,198 61	Reserves for dividends, contingencies, etc.	13,000 00
Banking house	36,000 00	Circulating notes outstanding	100,000 00
Furniture and fixtures	11,697 21	Due to banks, including certified and cashiers' checks outstanding	2,493 28
Real estate owned other than banking house	5,000 00	Demand deposits	350,209 11
Reserve with Federal Reserve bank	74,757 05	Time deposits	1,017,184 80
Cash and due from banks	159,072 58	United States deposits	652 41
Outside checks and other cash items	603 56	Other liabilities	47 04
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,609,405 12	Total	$1,609,405 12

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FIRST NATIONAL BANK, MANISTIQUE.

V. I. HIXSON, *President;* WM. S. CROWE, *Vice President;* W. C. DREVDAHL, *Cashier;* MAURITZ CARLSON, *Assistant Cashier.*
DIRECTORS.—Wm. S. Crowe, V. I. Hixson, L. Rosenthal, Stanley O. Crowe, W. C. Drevdahl,

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$298,461 94	Capital stock paid in	$100,000 00
Overdrafts	409 97	Surplus	10,000 00
U. S. government securities owned	63,549 67	Reserves for dividends, contingencies, etc.	659 77
Other bonds, stocks, and securities owned	86,860 29	Circulating notes outstanding	60,000 00
Banking house	46,831 76	Due to banks, including certified and cashiers' checks outstanding	3,037 28
Furniture and fixtures	7,504 45	Demand deposits	118,868 81
Real estate owned other than banking house	32,893 22	Time deposits	280,816 52
Reserve with Federal Reserve bank	16,822 23	Bills payable and rediscounts	18,000 00
Cash and due from banks	29,142 56		
Redemption fund with U. S. treasurer and due from U. S. treasurer	3,000 00		
Other assets	5,906 29		
Total	$591,382 38	Total	$591,382 38

LIBERTY NATIONAL BANK, MARINE CITY.

BEN ARMSBURY, *President;* L. A. BUSHAW, *Vice President;* W. A. BLINN BUSHAW, *Cashier;* HENRY G. BELL, *Assistant Cashier.*
DIRECTORS.—Gordon W. Kingsbury, Arthur J. Scott, John H. McDonald, L. A. Bushaw, Andrew Frederichs, W. A. Blinn Bushaw, Ben Armsbury, Pierce McLouth.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$411,240 58	Capital stock paid in	$50,000 00
Overdrafts	200 81	Surplus	12,500 00
U. S. government securities owned	86,560 00	Undivided profits—net	35,768 53
Other bonds, stocks, and securities owned	343,762 81	Reserves for dividends, contingencies, etc.	8,000 00
Furniture and fixtures	500 00	Reserves for interest, taxes, and other expenses accrued and unpaid	1,500 00
Real estate owned other than banking house	8,807 20	Circulating notes outstanding	35,000 00
Reserve with Federal Reserve bank	30,614 57	Due to banks, including certified and cashiers' checks outstanding	2,477 16
Cash and due from banks	62,016 32	Demand deposits	140,894 53
Outside checks and other cash items	589 83	Time deposits	659,901 90
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,750 00		
Total	$946,042 12	Total	$946,042 12

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FIRST NATIONAL BANK AND TRUST COMPANY, MARQUETTE.

LOUIS G. KAUFMAN, *President;* EDW. S. BICE, E. J. HUDSON, *Vice Presidents;* C. L. BRAINERD, *Cashier;* W. O. JOHNASON, D. C. MCCALL, H. E. OLSON, G. D. BIBBLE, *Assistant Cashiers.*
DIRECTORS.—Louis G. Kaufman, James E. Jopling, Edw. S. Bice, C. L. Brainerd, Edw. J. Hudson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,884,450 72	Capital stock paid in	$150,000 00
Overdrafts	617 45	Surplus	150,000 00
U. S. government securities owned	1,044,280 00	Undivided profits—net	144,444 25
Other bonds, stocks, and securities owned	2,156,299 81	Reserves for interest, taxes, and other expenses accrued and unpaid	21,742 06
Banking house	150,000 00	Circulating notes outstanding	150,000 00
Real estate owned other than banking house	3,000 00	Due to banks, including certified and cashiers' checks outstanding	93,990 58
Reserve with Federal Reserve bank	172,057 64	Demand deposits	1,026,446 39
Cash and due from banks	184,289 26	Time deposits	3,554,115 57
Outside checks and other cash items	1,481 19	United States deposits	301,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00	Other liabilities	12,237 22
Total	$5,603,976 07	Total	$5,603,976 07

UNION NATIONAL BANK, MARQUETTE.

C. H. SCHAFFER, *President;* ERNEST L. PEARCE, H. R. HARRIS, *Vice Presidents;* E. A. BROWN, *Cashier.*
DIRECTORS.—C. H. Schaffer, Ernest L. Pearce, H. R. Harris, O. H. Koch, M. J. Sherwood, J. P. Werner, Harlow A. Clark, A. F. Jacques, M. K. Reynolds.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,449,707 24	Capital stock paid in	$150,000 00
Overdrafts	1,554 57	Surplus	150,000 00
U. S. government securities owned	670,000 00	Undivided profits—net	44,653 31
Other bonds, stocks, and securities owned	669,667 44	Reserves for interest, taxes, and other expenses accrued and unpaid	20,097 88
Banking house	10,000 00	Circulating notes outstanding	150,000 00
Reserve with Federal Reserve bank	116,277 78	Due to banks, including certified and cashiers' checks outstanding	123,827 42
Cash and due from banks	619,888 23	Demand deposits	767,495 87
Outside checks and other cash items	21,513 75	Time deposits	2,040,034 53
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00	United States deposits	120,000 00
Total	$3,566,109 01	Total	$3,566,109 01

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FIRST NATIONAL BANK, MARSHALL.

C. H. BILLINGS, *Chairman of the Board*
E. ROBT. ROBINSON, *President;* F. A. STUART, *Vice President;* PAUL NONEMAN, *Cashier;* J. D. WRIGHT, *Assistant Cashier.*
DIRECTORS.—F. A. Stuart, C. H. Billings, C. E. Gauss, E. Robt. Robinson, L. E. Brooks, Chas. T. Voorhees, W. J. Clayborne, Wendel L. Smith, H. G. Kelser.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$584,931 96	Capital stock paid in	$100,000 00
Overdrafts	1,678 94	Surplus	25,000 00
U. S. government securities owned	107,995 93	Undivided profits—net	37,011 74
Other bonds, stocks, and securities owned	369,176 44	Reserves for dividends, contingencies, etc.	10,000 00
Banking house	58,881 27	Reserves for interest, taxes, and other expenses accrued and unpaid	8,200 00
Furniture and fixtures	30,997 56	Circulating notes outstanding	100,000 00
Real estate owned other than banking house	15,685 05	Due to banks, including certified and cashiers' checks outstanding	198 77
Reserve with Federal Reserve bank	70,665 26	Demand deposits	767,514,23
Cash and due from banks	394,211 22	Time deposits	602,759 60
Outside checks and other cash items	763 85		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	10,696 86		
Total	$1,650,684 34	Total	$1,650,684 34

DART NATIONAL BANK, MASON.

R. C. DART, *President;* O. H. FREELAND, *Vice President;* D. C. DART, *Cashier.*
DIRECTORS.—R. C. Dart, O. H. Freeland, D. G. Barr, W. S. Rhodes, W. G. Grow, E. A. Densmore, Claude Edgar, E. R. Edgar, C. L. Bashford, D. C. Dart.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$337,809 98	Capital stock paid in	$25,000 00
Overdrafts	393 91	Surplus	25,000 00
U. S. government securities owned	25,000 00	Undivided profits—net	6,435 08
Other bonds, stocks, and securities owned	1,500 00	Circulating notes outstanding	25,000 00
Furniture and fixtures	5,000 00	Due to banks, including certified and cashiers' checks outstanding	1,204 31
Reserve with Federal Reserve bank	15,881 97	Demand deposits	74,047 67
Cash and due from banks	50,607 18	Time deposits	280,755 98
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$437,443 04	Total	$437,443 04

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FIRST NATIONAL BANK, MENOMINEE.

G. A. BLESCH, *President;* EDWARD DANIELL, *Vice President;* CLINTON W. GRAM, *Cashier;* ALFRED J. KLUMB, *Assistant Cashier.*

DIRECTORS.—G. A. Blesh, John E. Henes, C. I. Cook, Edward Daniell, Clinton W. Gram, R. W. S. Hoskin, A. W. Blom, Curray S. Prescott.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$469,950 27	Capital stock paid in	$200,000 00
Overdrafts	48 84	Surplus	100,000 00
U. S. government securities owned	449,824 51	Undivided profits—net	35,726 56
Other bonds, stocks, and securities owned	1,088,174 54	Reserves for dividends, contingencies, etc.	12,804 09
Banking house	14,928 12	Reserves for interest, taxes, and other expenses accrued and unpaid	11,668 31
Furniture and fixtures	789 58	Circulating notes outstanding	182,600 00
Reserve with Federal Reserve bank	79,860 35	Due to banks, including certified and cashiers' checks outstanding	64,059 99
Cash and due from banks	356,762 09	Demand deposits	531,601 12
Outside checks and other cash items	2,497 17	Time deposits	1,332,539 09
Redemption fund with U. S. treasurer and due from U. S. treasurer	10,000 00	United States deposits	1,836 31
Total	$2,472,835 47	Total	$2,472,835 47

LUMBERMENS NATIONAL BANK, MENOMINEE.

E. P. SMITH, *President;* HENRY T. SETHNEY, *Vice President;* HENRY MARIN, *Cashier;* A. R. NICHOLSON, *Assistant Cashier.*

DIRECTORS.—E. P. Smith, H. J. Gram, J. J. O'Hara, Henry Marin, W. W. Hinnenthal, C. J. Scanlan, Lewis Larsen, H. T. Sethney.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$390,589 11	Capital stock paid in	$100,000 00
Overdrafts	701 02	Surplus	65,000 00
U. S. government securities owned	100,248 00	Undivided profits—net	10,676 96
Other bonds, stocks, and securities owned	483,593 50	Reserves for interest, taxes, and other expenses accrued and unpaid	2,000 00
Banking house and furniture and fixtures	69,850 00	Circulating notes outstanding	100,000 00
Real estate owned other than banking house	3,975 00	Demand deposits	433,750 83
Reserve with Federal Reserve bank	29,225 33	Time deposits	507,548 54
Cash and due from banks	133,021 46		
Outside checks and other cash items	2,772 91		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$1,218,976 33	Total	$1,218,976 33

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MILLINGTON NATIONAL BANK, MILLLINGTON.

ALBERT HOLMES, *President;* R. E. WILLS, *Vice President;* LEE A. DAVISON, *Cashier;* H. C. WINKLER, *Assistant Cashier.*
DIRECTORS.—W. J. Spears, R. E. Wills, Albert Holmes, R. C. Henderson, C. E. Bishop, Henry Forsyth, Sr., Geo. Keinath, John L. Meacham.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$125,127 63	Capital stock paid in	$25,000 00
U. S. government securities owned	6,800 00	Surplus	4,000 00
Other bonds, stocks, and securities owned	1,900 00	Circulating notes outstanding	6,250 00
Banking house	5,200 00	Due to banks, including certified and cashiers' checks outstanding	200 00
Furniture and fixtures	500 00	Demand deposits	58,409 88
Real estate owned other than banking house	16,318 11	Time deposits	97,083 81
Reserve with Federal Reserve bank	7,266 04	Bills payable and rediscounts	1,350 00
Cash and due from banks	27,618 21		
Redemption fund with U. S. treasurer and due from U. S. treasurer	312 50		
Other assets	1,251 20		
Total	$192,293 69	Total	$192,293 69

FIRST NATIONAL BANK, MONROE.

E. C. RAUCH, *President;* WM. G. GUTMANN, *Vice President and Cashier;* SOPHA WARNER, ROY C. MEYERS, A. J. WEIER, EDMUND W. REISIG, *Assistant Cashiers.*
DIRECTORS.—Wm. G. Gutmann, E. C. Rauch, C. S. McIntyre, F. S. Schrauder, W. C. Tullis, A. J. Weier, O. J. Golden, Ed. G. J. Lauer, H. D. Hoffman, Thornton Dixon, W. C. Sterling, L. C. Knapp, H. L. Rauch, F. E. Boudinet, H. C. Orvis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,842,974 97	Capital stock paid in	$200,000 00
Overdrafts	227 67	Surplus	100,000 00
U. S. government securities owned	272,050 00	Undivided profits—net	103,263 70
Other bonds, stocks, and securities owned	781,500 00	Circulating notes outstanding	50,000 00
Banking house	41,000 00	Due to banks, including certified and cashiers' checks outstanding	1,972 95
Furniture and fixtures	11,000 00	Demand deposits	891,546 19
Reserve with Federal Reserve bank	109,308 76	Time deposits	1,616,892 65
Cash and due from banks	90,917 76	Bills payable and rediscounts	190,000 00
Outside checks and other cash items	2,196 33		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$3,153,675 49	Total	$3,153,675 49

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FIRST NATIONAL BANK, MT. CLEMENS.

A. P. GRIM, *President;* HENRY B. AMEEL, *Vice President;* C. R. WALTERS, *Cashier and Vice President;* M. V. ROSSO, RAY M. MCINTYRE, *Assistant Cashiers.*
DIRECTORS.—Henry Stephens, Henry B. Ameel, Henry Bannow, Jacob Hoffmann, Crawford S. Reilley, C. R. Walters, A. P. Grim, John A. Weeks, Hugh C. Whiting, Jos. M. Croman, Jr.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$697,523 31	Capital stock paid in	$200,000 00
Overdrafts	2,234 92	Surplus	50,000 00
U. S. government securities owned	102,765 63	Undivided profits—net	7,439 87
Other bonds, stocks, and securities owned	500,752 85	Reserves for dividends, contingencies, etc.	8,000 00
Furniture and fixtures	13,955 00	Circulating notes outstanding	50,000 00
Real estate owned other than banking house	6,872 08	Due to banks, including certified and cashiers' checks outstanding	7,958 31
Reserve with Federal Reserve bank	66,901 34	Demand deposits	386,707 79
Cash and due from banks	63,261 26	Time deposits	748,575 33
Outside checks and other cash items	314 91		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	1,600 00		
Total	$1,458,681 30	Total	$1,458,681 30

FIRST NATIONAL BANK OF ALGER COUNTY, MUNISING.

WM. G. MATHER, *President;* H. R. HARRIS, *Vice President;* O. E. BROWN, *Cashier;* JOHN N. KORPELA, *Assistant Cashier.*
DIRECTORS.—Wm. G. Mather, H. R. Harris, O. E. Brown, John M. Bush, D. W. McDougall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$487,223 36	Capital stock paid in	$100,000 00
U. S. government securities owned	82,000 00	Surplus	100,000 00
Other bonds, stocks, and securities owned	446,214 48	Undivided profits—net	22,720 48
Banking house	42,200 00	Reserves for dividends, contingencies, etc.	17,015 10
Furniture and fixtures	7,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	22,631 91
Real estate owned other than banking house	25,906 61	Circulating notes outstanding	60,000 00
Reserve with Federal Reserve bank	39,896 96	Due to banks, including certified and cashiers' checks outstanding	11,417 74
Cash and due from banks	84,230 31	Demand deposits	235,360 29
Outside checks and other cash items	494 94	Time deposits	656,309 92
Redemption fund with U. S. treasurer and due from U. S. treasurer	3,000 00	Other liabilities	3,929 86
Other assets	11,218 64		
Total	$1,229,385 30	Total	$1,229,385 30

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THE HACKLEY-UNION NATIONAL BANK OF MUSKEGON.

GEORGE L. LEFEVRE, *Chairman of the Board.*
WILLIAM MUNROE, *President;* HERMAN C. WAGNER, *Executive Vice President;* L. C. WALKER, OTTO G. MEESKE, WILLIAM J. BRINEN, JOHN VANDERWERP, *Vice Presidents;* OSCAR C. OLSEN, *Cashier;* ALBERT BUSH, MERRITT W. KIMBALL, EDGAR W. THAYER, HARVEY J. FOHLBROOK, *Assistant Cashiers;* R. F. LINGELBACH, *Trust Officer.*
DIRECTORS.—William R. Angell, Henry A. Bauknecht, Richard H. Browne, Wm. J. Brinen, George W. Cannon, Lowell B. Dana, Wallace Foote, Frank Holt, W. E. Jeannot, Louis Kanitz, Charles H. Latimer, George L. LaFevre, Oscar C. Olsen, C. W. Marsh, Otto G. Meeske, C. C. Moulton, William Munroe, Ole Peterson, Horace E. Rice, W. W. Richards, E. H. Sheldon, Otto A. Seyferth, John Vanderlaan, John Vanderwerp, L. C. Walker, Herman C. Wagner, Ira A. Wyant.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$5,166,738 62	Capital stock paid in	$600,000 00
Overdrafts	313 87	Surplus	600,000 00
U. S. government securities owned	1,122,700 00	Undivided profits—net	844,845 41
Other bonds, stocks, and securities owned	2,284,481 40	Reserves for dividends, contingencies, etc.	72,000 00
Banking house	683,634 37	Reserves for interest, taxes, and other expenses accrued and unpaid	56,000 00
Furniture and fixtures	93,541 62	Circulating notes outstanding	600,000 00
Real estate owned other than banking house	257,415 60	Due to banks, including certified and cashiers' checks outstanding	131,350 53
Reserve with Federal Reserve bank	438,096 84	Demand deposits	2,762,259 93
Cash and due from banks	327,029 71	Time deposits	4,340,737 74
Outside checks and other cash items	3,241 58	Bills payable and rediscounts	400,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	30,000 00		
Total	$10,407,193 61	Total	$10,407,193 61

NATIONAL LUMBERMANS BANK, MUSKEGON.

J. G. EMERY, JR., *President;* E. A. LARSEN, *Executive Vice President;* HENRY E. LANGELAND, GEO. B. M. TOWNER, PAUL R. BEARDSLEY, *Vice Presidents;* GUS H. DIETRICH, *Cashier;* E. W. BOYER, J. N. DYKEMA, *Assistant Cashiers.*
DIRECTORS.—J. G. Emery, Jr., Thomas H. Hume, J. Arthur Dratz, P. R. Beardsley, H. E. Langeland, G. B. M. Towner, G. C. Chaddock, Wm. H. Smith, E. C. Farmer, J. A. Billinghurst, F. W. Garber, E. A. Larsen.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$3,530,847 94	Capital stock paid in	$300,000 00
Overdrafts	896 51	Surplus	200,000 00
U. S. government securities owned	506,591 25	Undivided profits—net	229,819 51
Other bonds, stocks, and securities owned	950,180 63	Reserves for interest, taxes, and other expenses accrued and unpaid	27,000 00
Banking house	342,552 25	Circulating notes outstanding	100,000 00
Furniture and fixtures	44,867 27	Due to banks, including certified and cashiers' checks outstanding	79,536 13
Real estate owned other than banking house	7,736 53	Demand deposits	1,518,433 30
Reserve with Federal Reserve bank	210,130 22	Time deposits	3,468,083 22
Cash and due from banks	333,171 86	Other liabilities	14,506 69
Outside checks and other cash items	5,404 39		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$5,937,378 85	Total	$5,937,378 85

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FIRST NATIONAL BANK, NEGAUNEE.

JOS. H. WINTER, *President;* A. F. MAITLAND, *Vice President;* G. SHERMAN COLLINS, *Cashier;* JOHN J. BELDO, M. G. DEGABRIELE, *Assistant Cashiers.*
DIRECTORS.—A. F. Maitland, Jos. H. Winter, A. P. Johnson, G. Sherman Collins, Stuart R. Elliott.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$904,191 48	Capital stock paid in	$100,000 00
Overdrafts	334 32	Surplus	100,000 00
U. S. government securities owned	206,623 25	Undivided profits—net	106,211 54
Other bonds, stocks, and securities owned	1,050,023 85	Reserves for dividends, contingencies, etc.	63,626 24
Banking house	25,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	57,687 91
Reserve with Federal Reserve bank	110,626 09	Circulating notes outstanding	97,900 00
Cash and due from banks	631,570 14	Due to banks, including certified and cashiers' checks outstanding	3,927 90
Redemption fund with U. S. treasurer and due from U. S. treasurer	4,997 50	Demand deposits	927,840 63
		Time deposits	1,475,644 39
		United States deposits	528 02
Total	$2,933,366 63	Total	$2,933,366 63

NEGAUNEE NATIONAL BANK, NEGAUNEE.

PHILIP LEVINE, *President;* THOMAS L. COLLINS, *Vice President;* CLARENCE E. KEARNS, *Cashier;* J. H. ANDERSON, PETER DIGHERA, *Assistant Cashiers.*
DIRECTORS.—Philip Levine, Thos. L. Collins, Nelson J. Robbins, Clarence E. Kearns, Albert J. Sawbridge, John B. Williamson, Thomas J. Nicholas.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$301,812 58	Capital stock paid in	$100,000 00
Overdrafts	5,656 16	Surplus	25,000 00
U. S. government securities owned	100,000 00	Undivided profits—net	12,339 53
Other bonds, stocks, and securities owned	358,050 96	Circulating notes outstanding	100,000 00
Banking house	40,000 00	Due to banks, including certified and cashiers' checks outstanding	14,538 23
Furniture and fixtures	7,209 66	Demand deposits	157,052 83
Reserve with Federal Reserve bank	25,062 88	Time deposits	441,791 97
Outside checks and other cash items	37,930 32	Bills payable and rediscounts	30,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00	Securities borrowed	6,700 00
Securities borrowed	6,700 00		
Total	$887,422 56	Total	$887,422 56

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CITY NATIONAL BANK & TRUST CO., NILES.

DICKSON S. SCOFFERN, *Chairman of the Board.*
FRANK M. BRANDON, *President;* MATTHEW STOLL, CHARLES E. WHITE, *Vice Presidents;* THOMAS C. HANCE, *Cashier and Trust Officer;* A. E. ZORDEL, *Assistant Cashier and Assistant Trust Officer;* FRED E. POWELL, *Auditor.*
DIRECTORS.—Dickson S. Scoffern, Matthew Stoll, Thomas C. Hance, Charles F. Pears, Charles E. Moon, Frank M. Brandon, Charles E. White,, Rudolph F. Kompass, Stuart B. White, Charles M. Montague.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,117,242 40	Capital stock paid in	$150,000 00
Overdrafts	427 65	Surplus	100,000 00
U. S. government securities owned	169,172 88	Undivided profits—net	36,819 69
Other bonds, stocks, and securities owned	594,664 25	Reserves for dividends, contingencies, etc.	32,099 46
Customers' liability on account of acceptances executed	20,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	19,103 39
Banking house and furniture and fixtures	75,218 34	Circulating notes outstanding	150,000 00
Reserve with Federal Reserve bank	93,072 89	Due to banks, including certified and cashiers' checks outstanding	13,048 76
Cash and due from banks	233,214 60	Demand deposits	721,601 50
Outside checks and other cash items	3,950 63	Time deposits	1,079,996 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00	Acceptances executed by other banks for account of this bank	20,000 00
Other assets	8,205 16		
Total	$2,322,668 80	Total	$2,322,668 80

FIRST NATIONAL BANK, NORWAY.

A. E. ASP, *President;* D. B. CAVAN, *Vice President;* D. A. STEWART, *Cashier;* V. S. NYSTROM, *Assistant Cashier.*
DIRECTORS.—E. A. Hellberg, G. A. Blesch, D. A. Stewart, John Eva, A. E. Asp, U. F. Asselin, John E. Anderson, D. B. Cavan.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$575,042 95	Capital stock paid in	$75,000 00
Overdrafts	431 46	Surplus	50,000 00
U. S. government securities owned	75,000 00	Undivided profits—net	8,998 12
Other bonds, stocks, and securities owned	883,096 51	Reserves for dividends, contingencies, etc.	31,233 46
Banking house	34,092 33	Reserves for interest, taxes, and other expenses accrued and unpaid	4,000 00
Furniture and fixtures	10,784 99	Circulating notes outstanding.	75,000 00
Real estate owned other than banking house	2,849 32	Due to banks, including certified and cashiers' checks outstanding	597 50
Reserve with Federal Reserve bank	57,830 21	Demand deposits	264,918 37
Cash and due from banks	135,087 95	Time deposits	1,268,581 99
Outside checks and other cash items	363 72		
Redemption fund with U. S. treasurer and due from U. S. treasurer	3,750 00		
Total	$1,778,329 44	Total	$1,778,329 44

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FIRST NATIONAL BANK, ONTONAGON.

JAMES F. SICKMAN, *President;* C. F. EICHEN, C. D. RILEY, *Vice Presidents;* LAURENCE E. CHABOT, *Cashier.*

DIRECTORS.—James F. Sickman, C. J. Crooker, C. F. Eichen, Edward Rousseau, Margaret Haviland, C. D. Riley, E. J. Evans.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$177,892 62	Capital stock paid in	$50,000 00
Overdrafts	114 41	Surplus	10,000 00
U. S. government securities owned	32,700 00	Undivided profits—net	3,128 78
Other bonds, stocks, and securities owned	188,636 66	Circulating notes outstanding.	25,000 00
Banking house	40,000 00	Due to banks, including certified and cashiers' checks outstanding	1,055 05
Furniture and fixtures	16,000 00	Demand deposits	106,990 14
Reserve with Federal Reserve bank	19,075 82	Time deposits	348,583 45
Cash and due from banks	48,360 76		
Outside checks and other cash items	116 02		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Other assets	20,611 13		
Total	$544,757 42	Total	$544,757 42

FIRST NATIONAL BANK, PAW PAW.

ROBERT H. CAVANAUGH, *President;* M. H. YOUNG, *Vice President;* HOWARD PARKS, *Cashier;* G. F. WARNER, *Assistant Cashier.*

DIRECTORS.—Howard Parks, M. H. Young, Robert H. Cavanaugh, E. H. Davis, J. E. O'Grady.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$342,410 08	Capital stock paid in	$75,000 00
U. S. government securities owned	65,711 53	Surplus	50,000 00
Other bonds, stocks, and securities owned	398,293 88	Undivided profits—net	5,244 38
Banking house	10,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	800 00
Furniture and fixtures	2,000 00	Circulating notes outstanding.	25,000 00
Real estate owned other than banking house	1 00	Due to banks, including certified and cashiers' checks outstanding	418 37
Reserve with Federal Reserve bank	50,593 35	Demand deposits	134,279 98
Cash and due from banks	34,076 07	Time deposits	614,189 21
Outside checks and other cash items	213 67		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Other assets	382 36		
Total	$904,931 94	Total	$904,931 94

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FIRST NATIONAL BANK, PETOSKEY.

CHALMERS CURTIS, *President;* MORGAN CURTIS, *Vice President;* T. CHALMERS CURTIS, *Cashier;* W. B. LAWTON, JEAN A. MURPHY, *Assistant Cashiers.*
DIRECTORS.—Guy R. Hankey, Morgan Curtis, Chalmers Curtis, Heber W. Curtis, T. Chalmers Curtis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$892,674 33	Capital stock paid in	$100,000 00
Overdrafts	378 71	Surplus	100,000 00
U. S. government securities owned	339,126 57	Undivided profits—net	19,820 40
Other bonds, stocks, and securites owned	636,737 75	Circulating notes outstanding.	100,000 00
Banking house	10,000 00	Due to banks, including certified and cashiers' checks outstanding	27,243 16
Furniture and fixtures	2,869 49	Demand deposits	479,668 91
Reserve with Federal Reserve bank	65,507 60	Time deposits	1,246,973 85
Cash and due from banks	116,535 41		
Outside checks and other cash items	4,876 46		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Total	$2,073,706 32	Total	$2,073,706 32

FIRST NATIONAL BANK, PLYMOUTH.

JOHN B. HUBERT, *President;* J. L. JOHNSON, FRANK RAMBO, *Vice Presidents;* FLOYD A. KEHRL, *Cashier;* JACK E. TAYLOR, *Assistant Cashier.*
DIRECTORS.—John B. Hubert, J. L. Johnson, Frank Rambo, John M. Larkins, Geo. H. Robinson, A. E. Blunk, C. L. Finlan, J. L. Olsaver, John H. Patterson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$442,756 65	Capital stock paid in	$50,000 00
Overdrafts	93 31	Surplus	32,000 00
U. S. government securities owned	54,500 00	Undivided profits—net	5,033 55
Other bonds, stocks, and securities owned	287,590 10	Circulating notes outstanding.	50,000 00
Banking house	19,926 11	Due to banks, including certified and cashiers' checks outstanding	110 00
Furniture and fixtures	6,000 00	Demand deposits	174,284 20
Real estate owned other than banking house	18,476 27	Time deposits	611,626 15
Reserve with Federal Reserve bank	30,697 56	Other liabilities	2,512 00
Cash and due from banks	62,704 13		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	321 77		
Total	$925,565 90	Total	$925,565 90

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FIRST NATIONAL BANK AND TRUST CO., PONTIAC.

H. M. ZIMMERMAN, *President;* D. R. WILSON, JOSEPH E. HORAK, *Vice Presidents;* R. R. ANGLEMIER, *Vice President and Trust Officer;* R. A. STRAUSSER, *Assistant Trust Officer;* ARTHUR W. LADD, *Cashier;* J. BRADFORD SMITH, LEO P. ATKINS, R. E. COX, *Assistant Cashiers;* G. Y. REED, *Auditor.*

DIRECTORS.—H. M. Zimmerman, Joseph E. Horak, Luther D. Allen, Harry M. Crawford, Harry M. Pryale, Geo. A. Rice, E. H. Farmer, C. B. Wilson, Harley D. Warner, D. R. Wilson, C. H. Pelton, Clinton McGee, C. J. Nephler, Geo. H. Gardner, L. H. Cole, Paul W. Seiler.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$5,608,561 23	Capital stock paid in	$600,000 00
Overdrafts	2,215 51	Surplus	400,000 00
U. S. government securities owned	418,776 40	Undivided profits—net	78,173 19
Other bonds, stocks, and securities owned	3,333,995 55	Reserves for dividends, contingencies, etc.	25,000 00
Banking house	381,750 19	Reserves for interest, taxes, and other expenses accrued and unpaid	37,800 00
Furniture and fixtures	76,409 57	Circulating notes outstanding	400,000 00
Real estate owned other than banking house	53,967 19	Due to banks, including certified and cashiers' checks outstanding	342,326 97
Reserve with Federal Reserve bank	372,441 42	Demand deposits	2,484,409 06
Cash and due from banks	1,117,986 40	Time deposits	7,057,049 68
Outside checks and other cash items	10,619 43		
Redemption fund with U. S. treasurer and due from U. S. treasurer	20,000 00		
Other assets	28,036 01		
Total	$11,424,758 90	Total	$11,424,758 90

FIRST NATIONAL BANK AND TRUST CO., PORT HURON.

D. D. BROWN, *President;* F. E. BEARD, DAVID MACTAGGART, *Vice Presidents;* A. C. LASSEN, *Cashier;* A. D. ADAMS, G. F. COLLINS, *Assistant Cashiers;* IRA BRICKER, *Trust Officer.*

DIRECTORS.—W. L. Jenks, F. J. Dixon, F. E. Beard, David MacTaggart, H. L. Stevens, D. D. Brown, Wm. J. Willson, E. A. Haynes, LeRoy S. Wilson, Jas. M. MacTaggart, Frank W. Andreae.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$2,456,077 17	Capital stock paid in	$300,000 00
Overdrafts	1,445 45	Surplus	200,000 00
U. S. government securities owned	450,700 00	Undivided profits—net	133,889 75
Other bonds, stocks, and securities owned	2,140,839 37	Reserves for interest, taxes, and other expenses accrued and unpaid	21,199 48
Banking house	140,000 00	Circulating notes outstanding	149,995 00
Real estate owned other than banking house	39,650 00	Due to banks, including certified and cashiers' checks outstanding	116,559 57
Reserve with Federal Reserve bank	221,994 04	Demand deposits	1,544,167 52
Cash and due from banks	529,546 15	Time deposits	3,402,433 48
Outside checks and other cash items	14,147 07	United States deposits	14,173 36
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00	Bills payable and rediscounts	120,000 00
Other assets	518 91		
Total	$6,002,418 16	Total	$6,002,418 16

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FIRST NATIONAL BANK, QUINCY.

WILLIAM H. LOCKERBY, *President;* C. D. MCKENZIE, *Vice President;* R. S. ANDRUS, *Cashier;* L. D. BAKER, DALE JOSEPH, *Assistant Cashiers.*
DIRECTORS.—William H. Lockerby, F. E. Marsh, R. S. Andrus, J. H. Kaiser, L. A. Barron, G. B. Houghtaling, C. D. McKenzie, W. J. Otis.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$259,424 54	Capital stock paid in	$50,000 00
Overdrafts	114 10	Surplus	20,000 00
U. S. government securities owned	35,000 00	Undivided profits—net	29,146 95
Other bonds, stocks, and securities owned	368,950 61	Circulating notes outstanding	35,000 00
Banking house	2,000 00	Due to banks, including certified and cashiers' checks outstanding	2,729 69
Furniture and fixtures	3,792 42	Demand deposits	142,991 45
Real estate owned other than banking house	7,155 00	Time deposits	424,974 69
Reserve with Federal Reserve bank	23,645 65	Bills payable and rediscounts	36,000 00
Cash and due from banks	38,586 93		
Outside checks and other cash items	423 53		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,750 00		
Total	$740,842 78	Total	$740,842 78

FIRST NATIONAL BANK, REED CITY.

J. W. PARKHURST, *President;* J. REED PARKHURST, *Vice President;* L. G. HAMMOND, *Cashier;* L. M. PARKHURST, *Assistant Cashier.*
DIRECTORS.—J. W. Parkhurst, L. G. Hammond, J. L. Rayfuse, A. J. Auer, John Schmidt, J. Reed Parkhurst, A. A. Strong, L. M. Parkhurst, Paul P. Mason, Arthur Adamy.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,243,501 32	Capital stock paid in	$100,000 00
Overdrafts	2,071 64	Surplus	35,000 00
U. S. government securities owned	51,000 00	Undivided profits—net	28,097 14
Other bonds, stocks, and securities owned	621,415 31	Circulating notes outstanding	50,000 00
Banking house	10,000 00	Due to banks, including certified and cashiers' checks outstanding	221 70
Real estate owned other than banking house	18,236 59	Demand deposits	291,514 70
Reserve with Federal Reserve bank	69,541 89	Time deposits	1,588,177 85
Cash and due from banks	107,724 61	Other liabilities	34,801 97
Outside checks and other cash items	1,386 28		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	435 72		
Total	$2,127,813 36	Total	$2,127,813 36

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FIRST NATIONAL BANK, RICHMOND.

C. E. GREENE, *President;* WARREN S. STONE, CHAS. B. LUTES, *Vice Presidents;* ALBERT F. LINDKE, *Cashier;* W. L. EVANS, *Assistant Cashier.*
DIRECTORS.—C. E. Greene, Albert F. Lindke, Warren S. Stone, A. T. Donaldson, H. A. Adams, Chas. B. Lutes, M. E. Fitzgerald.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$464,298 61	Capital stock paid in	$50,000 00
Overdrafts	69 64	Surplus	35,000 00
U. S. government securities owned	39,400 00	Undivided profits—net	22,140 71
Other bonds, stocks, and securities owned	456,927 00	Reserves for interest, taxes, and other expenses accrued and unpaid	10,000 00
Banking house	41,000 00	Circulating notes outstanding	24,460 00
Furniture and fixtures	10,000 00	Due to banks, including certified and cashiers' checks outstanding	8,264 59
Reserve with Federal Reserve bank	39,199 55	Demand deposits	98,722 98
Cash and due from banks	80,539 59	Time deposits	884,031 86
Outside checks and other cash items	735 75	Securities borrowed	13,550 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00	Other liabilities	800 00
Securities borrowed	13,550 00		
Total	$1,146,970 14	Total	$1,146,970 14

FIRST NATIONAL BANK, ROCHESTER.

M. H. HASELSWERDT, *President;* GEORGE BURR, A. R. DILLMAN, *Vice Presidents;* L. E. BECKER, *Cashier;* C. W. SHEPARD, H. R. GEORGE, *Assistant Cashiers.*
DIRECTORS.—M. H. Haselswerdt, L. E. Becker, Geo. Burr, B. E. Norton, L. S. Shueller, F. M. Shinnick, A. R. Dillman, P. F. Cutting.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,385,677 93	Capital stock paid in	$100,000 00
Overdrafts	486 30	Surplus	100,000 00
U. S. government securities owned	50,150 00	Undivided profits—net	122,442 79
Other bonds, stocks, and securities owned	547,600 00	Reserves for interest, taxes, and other expenses accrued and unpaid	15,000 00
Banking house	123,000 00	Circulating notes outstanding	50,000 00
Furniture and fixtures	13,000 00	Due to banks, including certified and cashiers' checks outstanding	3,789 97
Real estate owned other than banking house	23,638 03	Demand deposits	296,560 60
Reserve with Federal Reserve bank	71,217 60	Time deposits	1,638,518 96
Cash and due from banks	109,042 46		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$2,326,312 32	Total	$2,326,312 32

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FIRST NATIONAL BANK, ROCKLAND.

G. W. STANNARD, *President;* C. J. SCHMIDLIN, *Vice President;* C. A. MUELLER, *Cashier.*
DIRECTORS.—G. W. Stannard, Asa F. Stannard, C. A. Mueller, C. J. Schmidlin, E. J. Evans.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$78,507 66	Capital stock paid in	$25,000 00
Overdrafts	19 73	Surplus	12,500 00
U. S. government securities owned	36,085 51	Undivided profits—net	8,312 67
Other bonds, stocks, and securities owned	108,480 00	Circulating notes outstanding	25,000 00
Banking house	5,500 00	Due to banks, including certified and cashiers' checks outstanding	2,560 00
Furniture and fixtures	1,000 00	Demand deposits	82,745 45
Reserve with Federal Reserve bank	10,078 97	Time deposits	134,171 64
Cash and due from banks	48,190 13		
Outside checks and other cash items	1,177 76		
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,250 00		
Total	$290,289 76	Total	$290,289 76

CITIZENS NATIONAL BANK, ROMEO.

R. S. READE, *President;* M. B. SMITH, H. D. RUMSEY, *Vice Presidents;* H. J. MCKAY, *Cashier;* H. J. STRANAHAN, *Assistant Cashier.*
DIRECTORS.—H. D. Rumsey, S. Leon Ewell, E. H. Eckley, Abram N. Brewer, A. J. Crissman, W. J. Bailey, M. B. Smith, H. J. McKay, R. S. Reade.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$698,051 85	Capital stock paid in	$50,000 00
Overdrafts	1,125 67	Surplus	50,000 00
U. S. government securities owned	50,000 00	Undivided profits—net	9,692 34
Other bonds, stocks, and securities owned	80,000 40	Circulating notes outstanding	49,400 00
Banking house	100,000 00	Due to banks, including certified and cashiers' checks outstanding	3,606 96
Furniture and fixtures	7,500 00	Demand deposits	205,525 07
Real estate owned other than banking house	14,485 00	Time deposits	702,363 54
Reserve with Federal Reserve bank	32,029 88		
Cash and due from banks	83,928 39		
Outside checks and other cash items	966 72		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$1,070,587 91	Total	$1,070,587 91

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FIRST NATIONAL BANK, ROYAL OAK.

WILLIAM B. SCHAD, *President;* FRED A. MCCAUL, E. H. JEWELL, *Vice Presidents;* OTTO B. SOEHNER, *Cashier;* OLIVER A. GREEN, *Assistant Cashier.*

DIRECTORS.—Lewis G. Erb, Fred A. McCaul, Frank A. Wilkinson, Geo. V. Lux, Fred Erb, Otto A. Meitzner, Edward A. Tucker, Wm. B. Schad, Edward H. Jewel, Gordon Fearnley.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$882,771 57	Capital stock paid in	$150,000 00
Overdrafts	59 87	Surplus	50,000 00
U. S. government securities owned	101,550 00	Undivided profits—net	24,163 90
Other bonds, stocks, and securities owned	287,500 00	Reserves for dividends, contingencies, etc.	8,173 38
Banking house	183,624 53	Circulating notes outstanding.	50,000 00
Furniture and fixtures	13,217 65	Due to banks, including certified and cashiers' checks outstanding	28,880 02
Real estate owned other than banking house	26,770 31	Demand deposits	274,479 63
Reserve with Federal Reserve bank	53,790 47	Time deposits	1,056,515 44
Cash and due from banks	90,379 20		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	48 77		
Total	$1,642,212 37	Total	$1,642,212 37

SECOND NATIONAL BANK, SAGINAW.

GEORGE B. MORLEY, *Chairman of the Board.*

R. PERRY SHORTS, *President;* W. H. WALLACE, ALBERT H. MORLEY, ALFRED H. PERRIN, *Vice Presidents;* RAY T. MAYNARD, *Vice President and Cashier;* MERVYN E. CURRAN, THOMAS M. MORLEY, JOHN J. SPENCER, JOHN A. STEWART, *Assistant Cashiers;* EMIL A. TESSIN, *Vice President and Trust Officer.*

DIRECTORS.—George B. Morley, James B. Peter, William H. Wallace, Frederick Carlisle, Charles A. Bigelow, Fred Buck, Geo. L. Burrows, Will A. Brewer, Wm. W. Crapo, Albert S. Harvey, Arnold Lenz, Esbern Hanson, James T. Wylie, Elmer J. Cornwell, R. Perry Shorts, George H. Boyd, John W. Symons, Jr., Jos. W. Fordney, R. T. Maynard, G. A. Alderton, R. C. Morley, Max P. Heavenrich, George L. Humphrey, Edward Jenkins, A. H. Morley, Emil A. Tessin.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$8,703,683 54	Capital stock paid in	$1,250,000 00
Overdrafts	1,007 36	Surplus	1,250,000 00
U. S. government securities owned	2,416,624 80	Undivided profits—net	789,005 46
Other bonds, stocks, and securities owned	2,557,794 15	Reserves for dividends, contingencies, etc.	75,000 00
Banking house	1,435,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	23,000 00
Real estate owned other than banking house	39,552 36	Circulating notes outstanding.	350,000 00
Reserve with Federal Reserve bank	671,891 55	Due to banks, including certified and cashiers' checks outstanding	689,597 85
Cash and due from banks	872,139 25	Demand deposits	7,436,761 89
Outside checks and other cash items	8,278 08	Time deposits	4,845,126 09
Redemption fund with U. S. treasurer and due from U. S. treasurer	17,500 00	United States deposits	14,979 80
Total	$16,723,471 09	Total	$16,723,471 09

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FIRST NATIONAL BANK, ST. CLAIR SHORES.

D. N. DAVIS, *Chairman of the Board.*
H. J. MCGILL, *President;* G. E. RUEHLE, W. F. NANK, *Vice Presidents;* W. B. DETWEILER, *Cashier;* W. J. POTTS, J. L. TESCH, *Assistant Cashiers.*
DIRECTORS.—Jos. Couchez, D. N. Davis, R. J. Francis, J. G. Holland, H. J. McGill, W. F. Nank, G. E. Ruehle, R. F. Schneider, J. S. Paganetti, Paul P. Barker.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$583,895 89	Capital stock paid in	$50,000 00
Overdrafts	11 13	Surplus	11,000 00
U. S. government securities owned	40,550 00	Undivided profits—net	3,533 13
Other bonds, stocks, and securities owned	207,475 99	Reserves for dividends, contingencies, etc.	1,750 00
Banking house	40,000 00	Circulating notes outstanding	30,000 00
Furniture and fixtures	9,945 66	Due to banks, including certified and cashiers' checks outstanding	4,235 12
Real estate owned other than banking house	400 00	Demand deposits	162,285 61
Reserve with Federal Reserve bank	31,794 34	Time deposits	684,908 03
Cash and due from banks	30,729 28	Other liabilities	40 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	1,500 00		
Other assets	1,449 60		
Total	$947,751 89	Total	$947,751 89

FIRST NATIONAL BANK, ST. IGNACE.

PETER W. MURRAY, *President;* E. H. HOTCHKISS, *Vice President and Cashier;* H. A. POWERS, *Assistant Cashier.*
DIRECTORS.—E. H. Hotchkiss, Peter W. Murray, C. J. Mulcrone, Charles F. Murray, P. M. Brown, Joseph P. Fenlon, Peter Goudreau, H. P. Hossack, Jas. W. Murray.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$399,529 70	Capital stock paid in	$50,000 00
Overdrafts	223 99	Surplus	35,000 00
U. S. government securities owned	50,000 00	Undivided profits—net	11,289 53
Other bonds, stocks, and securities owned	475,743 62	Reserves for dividends, contingencies, etc.	12,000 00
Banking house	12,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	8,000 00
Furniture and fixtures	4,000 00	Circulating notes outstanding	50,000 00
Real estate owned other than banking house	3,250 00	Due to banks, including certified and cashiers' checks outstanding	1,049 90
Reserve with Federal Reserve bank	55,264 10	Demand deposits	421,163 42
Cash and due from banks	256,465 82	Time deposits	687,718 32
Outside checks and other cash items	17,243 94		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$1,276,221 17	Total	$1,276,221 17

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ST. JOHNS NATIONAL BANK, ST. JOHNS.

JOHN C. HICKS, *President;* COLEMAN C. VAUGHAN, *Vice President;* R. C. DEXTER, *Cashier;* THOS. E. CORKIN, REX C. SIRRINE, *Assistant Cashiers.*

DIRECTORS.—Coleman C. Vaughan, O. P. DeWitt, R. C. Dexter, Wm. M. Smith, John C. Hicks, S. L. Marshall.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$333,879 84	Capital stock paid in	$50,000 00
Overdrafts	245 31	Surplus	50,000 00
U. S. government securities owned	55,250 00	Undivided profits—net	19,303 19
Other bonds, stocks, and securities owned	51,834 44	Reserves for dividends, contingencies, etc.	1,661 22
Banking house	40,000 00	Reserves for interest, taxes, and other expenses accrued and unpaid	636 79
Furniture and fixtures	7,000 00	Circulating notes outstanding	15,000 00
Real estate owned other than banking house	2,000 00	Due to banks, including certified and cashiers' checks outstanding	2,921 06
Reserve with Federal Reserve bank	28,192 09	Demand deposits	412,223 12
Cash and due from banks	52,938 47	United States deposits	1,788 94
Outside checks and other cash items	799 74	Bills payable and rediscounts	20,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	750 00		
Other assets	644 43		
Total	$573,534 32	Total	$573,534 32

COMMERCIAL NATIONAL BANK & TRUST CO., ST. JOSEPH.

J. J. THEISEN, *President;* KIRK E. SUTHERLAND, *Vice President and Cashier;* W. E. HATCH, A. G. PRESTON, *Vice Presidents;* C. L. GRUNER, H. N. BRIGGS, *Assistant Cashiers;* H. W. BANKS, *Assistant Cashier and Trust Officer.*

DIRECTORS.—O. A. D. Baldwin, R. E. Barr, Willard Brewer, Jos. Shirley, J. J. Theisen, W. E. Hatch, A. C. Melchart, Kirk E. Sutherland, A. G. Preston, S. A. Stock, J. W. Tiscornia.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$2,568,440 68	Capital stock paid in	$150,000 00
Overdrafts	5,620 00	Surplus	150,000 00
U. S. government securities owned	155,900 00	Undivided profits—net	39,119 58
Other bonds, stocks, and securities owned	1,342,971 73	Circulating notes outstanding	150,000 00
Banking house	121,128 00	Due to banks, including certified and cashiers' checks outstanding	146,123 38
Furniture and fixtures	34,376 68	Demand deposits	1,689,735 06
Real estate owned other than banking house	10,996 46	Time deposits	2,704,672 52
Reserve with Federal Reserve bank	307,288 42	Bills payable and rediscounts	86,008 71
Cash and due from banks	553,431 42	Other liabilities	1,415 31
Outside checks and other cash items	9,421 17		
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00		
Total	$5,117,074 56	Total	$5,117,074 56

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FIRST NATIONAL BANK, SAULT STE. MARIE.

ROBT. G. FERGUSON, *President;* FRED S. CASE, *Vice President and Cashier;* OTTO B. MCNAUGHTON, DONALD FINLAYSON, *Assistant Cashiers.*

DIRECTORS.—John H. Hickler, Francis T. McDonald, Joseph MacLachlan, J. L. Lipsett, Jr., R. G. Ferguson, Fred S. Case, Hope S. Frederick, Hugh M. Moran, W. E. Davidson.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$1,221,244 84	Capital stock paid in	$100,000 00
Overdrafts	391 01	Surplus	50,000 00
U. S. government securities owned	166,596 75	Undivided profits—net	66,054 96
Other bonds, stocks, and securities owned	1,031,837 20	Reserves for interest, taxes, and other expenses accrued and unpaid	17,692 29
Banking house	35,600 00	Circulating notes outstanding	100,000 00
Real estate owned other than banking house	1,801 21	Due to banks, including certified and cashiers' checks outstanding	33,712 30
Reserve with Federal Reserve bank	119,071 89	Demand deposits	627,407 35
Cash and due from banks	340,822 11	Time deposits	1,920,913 53
Outside checks and other cash items	160 37	United States deposits	6,816 52
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	71 57		
Total	$2,922,596 95	Total	$2,922,596 95

STURGIS NATIONAL BANK, STURGIS.

C. A. FREELAND, *President;* J. C. FETTER, *Vice President;* WILSON ROOSE, *Cashier;* EARL HAGADORN, D. M. FRANK, *Assistant Cashiers.*

DIRECTORS.—J. H. Whitmer, J. C. Fetter, M. D. Teller, Charles Stroud, Wilson Roose, C. A. Freeland, Chas. A. Miller.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$635,039 58	Capital stock paid in	$100,000 00
Overdrafts	823 10	Surplus	40,000 00
U. S. government securities owned	171,600 00	Undivided profits—net	4,958 68
Other bonds, stocks, and securities owned	33,000 00	Circulating notes outstanding	97,950 00
Banking house	30,505 45	Due to banks, including certified and cashiers' checks outstanding	7,938 68
Furniture and fixtures	5,709 50	Demand deposits	301,275 25
Real estate owned other than banking house	4,500 00	Time deposits	581,210 56
Reserve with Federal Reserve bank	40,417 41		
Cash and due from banks	188,520 73		
Outside checks and other cash items	3,167 01		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	15,050 39		
Total	$1,133,333 17	Total	$1,133,333 17

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FIRST NATIONAL BANK, THREE RIVERS.

R. B. LINSLEY, *President;* GEO. T. AVERY, R. J. WADE, *Vice Presidents;* R. A. SEARER, K. B. WEINBERG, *Assistant Cashiers.*

DIRECTORS.—Oliver T. Avery, J. M. Pauli, Sam Franklin, L. D. Goff, B. R. Wheeler, Fred Van Norsdall, N. W. Garrison, R. J. Wade, Geo. T. Avery.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$531,722 03	Capital stock paid in	$50,000 00
Overdrafts	43 72	Surplus	5,000 00
U. S. government securities owned	50,000 00	Reserves for dividends, contingencies, etc.	3,660 60
Other bonds, stocks, and securities owned	194,571 14	Circulating notes outstanding	50,000 00
Banking house, furniture and fixtures	25,449 20	Due to banks, including certified and cashiers' checks outstanding	6,780 93
Real estate owned other than banking house	7,153 55	Demand deposits	154,722 19
Reserve with Federal Reserve bank	11,690 18	Time deposits	590,179 72
Cash and due from banks	41,632 23	Bills payable and rediscounts	5,485 50
Outside checks and other cash items	233 78		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	833 11		
Total	$865,828 94	Total	$865,828 94

FIRST NATIONAL BANK, TRAVERSE CITY.

RALPH CASE, *President;* FRANK HAMILTON, A. W. RICKERD, *Vice Presidents;* A. L. LA FRANIER, *Cashier;* W. REED CHAPIN, *Assistant Cashier;* CHAS. G. ALLEY, *Auditor.*

DIRECTORS.—Frank Hamilton, A. L. La Franier, Ralph Case, A. W. Rickerd, W. P. Crotser, G. W. Powers.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$954,182 82	Capital stock paid in	$100,000 00
Overdrafts	274 05	Surplus	35,000 00
U. S. government securities owned	133,000 00	Undivided profits—net	7,326 67
Other bonds, stocks, and securities owned	637,203 27	Circulating notes outstanding	99,990 00
Banking house	56,949 45	Due to banks, including certified and cashiers' checks outstanding	21,744 23
Furniture and fixtures	20,416 23	Demand deposits	753,088 10
Real estate owned other than banking house	36,963 33	Time deposits	1,052,394 86
Reserve with Federal Reserve bank	90,383 29		
Cash and due from banks	131,034 85		
Outside checks and other cash items	2,810 50		
Redemption fund with U. S. treasurer and due from U. S. treasurer	5,000 00		
Other assets	1,322 07		
Total	$2,069,543 86	Total	$2,069,543 86

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UNION CITY NATIONAL BANK, UNION CITY.

J. W. McCausey, *President;* Leo S. Parsons, *Vice President;* J. S. Nesbitt, *Cashier;* P W. Johnson, *Assistant Cashier.*

Directors.—J. W. McCausey, J. S. Nesbitt, C. W. Bater, M. P. Wemple, Leo S. Parsons, J. L. Moore, Guy R. Jones.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$342,929 91	Capital stock paid in	$50,000 00
Overdrafts	56 47	Surplus	25,000 00
U. S. government securities owned	54,950 00	Undivided profits—net	8,262 84
Other bonds, stocks, and securities owned	384,217 75	Reserves for dividends, contingencies, etc.	25,050 00
Banking house	36,500 00	Circulating notes outstanding.	50,000 00
Furniture and fixtures	3,685 00	Due to banks, including certified and cashiers' checks outstanding	2,652 76
Real estate owned other than banking house	14,922 56	Demand deposits	96,448 58
Reserve with Federal Reserve bank	26,616 08	Time deposits	656,982 58
Cash and due from banks	48,007 55	United States deposits	3 56
Outside checks and other cash items	15 00		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Total	$914,400 32	Total	$914,400 32

FIRST NATIONAL BANK, UTICA.

John Bliss, *President;* A. R. Hahn, Edw. Schneider, *Vice Presidents;* E. F. Schulz, *Cashier;* D. C. Weatherston, Wm. E. Kiekbusch, *Assistant Cashiers.*

Directors.—A. R. Hahn, John Bliss, Chas. Landerschier, Edw. Schneider, E. F. Schulz, Eugene Smith, A. W. McCredie.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$405,520 64	Capital stock paid in	$50,000 00
Overdrafts	51 97	Surplus	25,000 00
U. S. government securities owned	75,000 00	Undivided profits—net	5,914 45
Other bonds, stocks, and securities owned	362,164 89	Reserves for dividends, contingencies, etc.	5,500 00
Banking house	31,126 40	Reserves for interest, taxes, and other expenses accrued and unpaid	12,778 82
Furniture and fixtures	14,921 75	Circulating notes outstanding.	50,000 00
Real estate owned other than banking house	7,382 35	Due to banks, including certified and cashiers' checks outstanding	7,063 00
Reserve with Federal Reserve bank	27,530 24	Demand deposits	75,682 12
Cash and due from banks	54,389 62	Time deposits	752,274 76
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00		
Other assets	3,625 29		
Total	$984,213 15	Total	$984,213 15

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FIRST NATIONAL BANK, WAKEFIELD.

ANTON RINGSMUTH, *President;* WM. S. PETERS, *Vice President;* VICTOR LEPISTO, *Cashier;* A. LORIMER STANNARD, *Assistant Cashier.*

DIRECTORS.—Anton Ringsmuth, William S. Peters, Henry Olson, Victor Lepisto, Abe Mathews.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$319,363 13	Capital stock paid in	$50,000 00
Overdrafts	357 63	Surplus	25,000 00
U. S. government securities owned	43,228 75	Undivided profits—net	11,342 66
Other bonds, stocks, and securities owned	413,084 42	Due to banks, including certified and cashiers' checks outstanding	313 74
Banking house	33,000 00	Demand deposits	197,873 34
Real estate owned other than banking house	498 87	Time deposits	590,328 43
Reserve with Federal Reserve bank	29,357 66	Bills payable and rediscounts	15,000 00
Cash and due from banks	50,937 71		
Outside checks and other cash items	30 00		
Total	$889,858 17	Total	$889,858 17

FIRST NATIONAL BANK, WATERVLIET.

CHESTER I. MONROE, *President;* F. W. BROWN, *Vice President;* UYLEAU SHIMER, *Cashier.*

DIRECTORS.—F. W. Brown, L. D. Case, F. W. Emerson, Chester I. Monroe, J. P. Geisler, Geo. K. Ferguson, Frank C. Smith, A. W. Woodruff, Uyleau Shimer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$355,868 78	Capital stock paid in	$30,000 00
Overdrafts	80 46	Surplus	20,000 00
U. S. government securities owned	15,390 00	Undivided profits—net	2,872 31
Other bonds, stocks, and securities owned	141,093 52	Circulating notes outstanding	15,000 00
Banking house	9,000 00	Demand deposits	173,614 19
Furniture and fixtures	5,000 00	Time deposits	380,619 82
Real estate owned other than banking house	2,000 00	Other liabilities	14 55
Reserve with Federal Reserve bank	28,714 10		
Cash and due from banks	63,589 16		
Outside checks and other cash items	634 85		
Redemption fund with U. S. treasurer and due from U. S. treasurer	750 00		
Total	$622,120 87	Total	$622,120 87

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FIRST NATIONAL BANK, WYANDOTTE.

A. I. BURDENO, *President;* JAS. C. HEADMAN, *Vice President;* C. W. COLLINS, *Cashier;* F. W. PLUSKAT, *Assistant Cashier.*

DIRECTORS.—A. I. Burdeno, Jas. C. Headman, August Loeffler, Chas. Gartner, C. W. Collins, O. C. Hull, Arthur W. Edwards, John M. Griffith, E. L. Schafer.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$452,199 08	Capital stock paid in	$150,000 00
Overdrafts	64 43	Surplus	33,000 00
U. S. government securities owned	97,774 87	Undivided profits—net	13,527 29
Other bonds, stocks, and securities owned	574,007 68	Reserves for dividends, contingencies, etc.	1,152 68
Banking house	87,195 46	Reserves for interest, taxes, and other expenses accrued and unpaid	6,000 00
Furniture and fixtures	14,144 58	Circulating notes outstanding.	49,980 00
Real estate owned other than banking house	13,289 32	Due to banks, including certified and cashiers' checks outstanding	4,713 04
Reserve with Federal Reserve bank	37,776 30	Demand deposits	157,111 78
Cash and due from banks	64,313 55	Time deposits	877,706 10
Outside checks and other cash items	959 56	Bills payable and rediscounts.	50,000 00
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,500 00	Other liabilities	1,078 94
Other assets	45 00		
Total	$1,344,269 83	Total	$1,344,269 83

FIRST NATIONAL BANK, YALE.

A. E. SLEEPER, *President;* W. F. RUH, *Vice President;* LLOYD V. ANDREAE, *Cashier;* D. A. MCKEITH, *Assistant Cashier.*

DIRECTORS.—A. E. Sleeper, T. U. Wharton, Lincoln Avery, W. F. Ruh, Lloyd V. Andreae, Chas. V. Andreae.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$270,539 84	Capital stock paid in	$40,000 00
Overdrafts	1,054 21	Undivided profits—net	3,225 23
U. S. government securities owned	40,000 00	Circulating notes outstanding.	40,000 00
Other bonds, stocks, and securities owned	179,471 00	Due to banks, including certified and cashiers' checks outstanding	499 30
Banking house	1,000 00	Demand deposits	69,375 02
Furniture and fixtures	2,000 00	Time deposits	362,137 31
Reserve with Federal Reserve bank	15,070 76	Bills payable and rediscounts.	5,133 79
Cash and due from banks	8,589 77		
Outside checks and other cash items	645 07		
Redemption fund with U. S. treasurer and due from U. S. treasurer	2,000 00		
Total	$520,370 65	Total	$520,370 65

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FIRST NATIONAL BANK, YPSILANTI.

DANIEL L. QUIRK, JR., *President;* H. F. SHAEFER, *Vice President;* GUY A. SPENCER, *Cashier;* A. BUEL QUIRK, DEON C. GREENE, WALTER C. STRUM, *Assistant Cashiers.*

DIRECTORS.—C. E. Deake, R. C. Ford, A. E. Lewis, E. D. Matthews, T. W. McAndrew, H. F. Shaefer, J. B. Shepherd, D. L. Quirk, Jr., B. D. Thompson, W. F. Waidner.

Statement September 24, 1930.

Resources.		Liabilities.	
Loans and discounts	$2,096,426 77	Capital stock paid in	$150,000 00
Overdrafts	690 15	Surplus	200,000 00
U. S. government securities owned	152,425 00	Undivided profits—net	54,038 98
Other bonds, stocks, and securities owned	1,291,918 45	Reserves for dividends, contingencies, etc.	16,100 00
Banking house	90,700 00	Circulating notes outstanding.	150,000 00
Furniture and fixtures	11,763 00	Due to banks, including certified and cashiers' checks outstanding	1,822 60
Real estate owned other than banking house	119,836 28	Demand deposits	596,313 78
Reserve with Federal Reserve bank	138,937 32	Time deposits	2,944,530 48
Cash and due from banks	228,369 57	Other liabilities	30,472 81
Outside checks and other cash items	406 61		
Redemption fund with U. S. treasurer and due from U. S. treasurer	7,500 00		
Other assets	4,305 50		
Total	$4,143,278 65	Total	$4,143,278 65

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