Abstract of the affairs and condition of the several banking institutions of the State of Michigan.

MISCELLANEOUS.

Date of examination.	Name of bank.	Location: County.	Location: Place.	Capital stock.	Date of commencement.	Issues previous to January 10, 1839.	Issues subsequent to January 10, 1838.	Number of depositors.	Amount of deposites.
	Chartered banks.								
Jan. 7, 1839	Bank of St. Clair	St. Clair.							
Dec. 28, 1838	Bank of River Raisin	Monroe	Monroe	$150,000					
Dec. 20, 1838	Erie and Kalamazoo Railroad Bank	Lenawee	Adrian	100,000	Aug. 22, 1836			60	$17,056 86
Dec. 19, 1838	Bank of Tecumseh	Lenawee	Tecumseh	100,000	Nov., 1836			23	16,753 58
Dec. 12, 1838	Bank of Ypsilanti	Washtenaw	Ypsilanti	250,000	Oct. 12, 1836			44	3,413 62
Dec. 1, 1838	Bank of Constantine	St. Joseph	Constantine	100,000	May 3, 1837			41	13,000 86
Dec. 10, 1838	Branch Bank of Michigan	Kalamazoo	Kalamazoo	50,000	March, 1835			23	3,631 84
Dec. 22, 1838	Calhoun County Bank	Calhoun	Marshall	100,000	Mar. 20, 1837			84	11,377 20
	Under general law.								
Jan. 16, 1839	Detroit City Bank	Wayne	Detroit	200,000	Dec. 26, 1837	$29,800 00	$9,400 00	240	87,119 42
Dec. 25, 1838	Genesee County Bank	Genesee	Flint River	50,000	Dec. 27, 1837	10,500 00		23	8,631 11
	Merch'ts & Mechanics' B'k of Monroe	Monroe	Monroe	150,000	Nov. 16, 1837	25,000 00		70	26,385 34
Dec. 13, 1838	Huron River Bank	Washtenaw	Ypsilanti	100,000	Jan. 8, 1838	21,000 00		25	10,955 83
Dec. 15, 1838	Merchants' Bank of Jackson County	Jackson	Brooklyn	165,000	Jan. 4, 1838	1,441 00	5,203 00	4	3,738 36
Dec. 19, 1838	Bank of Manchester	Washtenaw	Manchester	100,000	Nov. 22, 1837			26	11,881 35
Dec. 17, 1838	Detroit and St. Joseph Railroad Bank	Jackson	Jackson	100,000	Jan. 9, 1838		4,010 00	15	3,853 00
Dec. 20, 1838	Bank of Adrian	Lenawee	Adrian	80,000			1,667 00	7	6,969 80
Nov. 21, 1838	Commercial Bank of Michigan	Berrien	St. Joseph	50,000	Jan. 1, 1838		20,900 00	38	5,513 84
Nov. 24, 1838	Bank of Niles	Berrien	Niles	100,000	Dec. 30, 1837	20,900 00	18,634 00	68	11,302 83
Dec. 7, 1838	Grand River Bank	Kent	Grand Rapids	50,000	Sept. 15, 1837	31,852 00	3,665 00	27	8,859 87
Dec. 12, 1838	Farmers' Bank of Homer	Calhoun	Homer	100,000	Aug. 8, 1837	70,500 00		30	5,976 40
Dec. 22, 1838	Bank of Marshall	Calhoun	Marshall	100,000	Oct. 23, 1837	79,694 00		103	16,659 26
Dec. 15, 1838	Bank of Battle Creek	Calhoun	Battle Creek	100,000	Jan. 18, 1838		23,600 00	7	985 00

ABSTRACT—Continued.

MISCELLANEOUS.

Name of bank.	Amount of overdrafts on checks or otherwise.	Amount of bills in hands of agents for exchange purposes.	Amount of bills on deposite from other banks.	Amount of bills received from endorsers.	Amount of bills discounted since bank commenced operations.	Amount of office furniture on hand in bank.	Amount of disputed paper under protest.	Amount of loans in manner made by bank or its agents.	Amount of specie on deposite with banks, corporations or individuals.	Amount of specie on deposite in bank from other banks, corporations, or individuals.

Dec. 15, 1838	Merchants' Bank of Jackson County	Jackson	Brooklyn	[illegible]	Jan. 4, 1838	[illegible]	[illegible]	[illegible]	[illegible]
Dec. 19, 1838	Bank of Manchester	Washtenaw	Manchester	100,000	Nov. 22, 1837	–	–	26	11,881 35
Dec. 17, 1838	Detroit and St. Joseph Railroad Bank	Jackson	Jackson	100,000	Jan. 9, 1838	–	4,010 00	15	3,853 00
Dec. 20, 1838	Bank of Adrian	Lenawee	Adrian	80,000	–	–	1,667 00	7	6,969 80
Nov. 21, 1838	Commercial Bank of Michigan	Berrien	St. Joseph	50,000	Jan. 1, 1838	–	20,900 00	38	5,513 84
Nov. 24, 1838	Bank of Niles	Berrien	Niles	100,000	Dec. 30, 1837	20,900 00	18,634 00	68	11,302 83
Dec. 7, 1838	Grand River Bank	Kent	Grand Rapids	50,000	Sept. 15, 1837	31,852 00	3,665 00	27	8,859 87
Dec. 12, 1838	Farmers' Bank of Homer	Calhoun	Homer	100,000	Aug. 8, 1837	70,500 00	–	30	5,976 40
Dec. 22, 1838	Bank of Marshall	Calhoun	Marshall	100,000	Oct. 23, 1837	79,694 00	–	103	16,659 26
Dec. 15, 1838	Bank of Battle Creek	Calhoun	Battle Creek	100,000	Jan. 18, 1838	–	23,600 00	7	985 00

ABSTRACT—Continued.

MISCELLANEOUS.

Name of bank.	Amount of overdrafts by checks or otherwise.	Amount of bills in hands of agents for exchange purposes.	Amount of bills on loan or deposite from other banks.	Total amount of bills received from engravers.	Total amount of bills executed since bank com'nced operations.	Total am'nt of office notes on hand in bank.	Total amount of discounted paper under protest.	Total am't of loans in any manner made by the b'nk or its agents.	Amount of specie on loan or deposite with other banks, corporations, or individuals.	Amount of specie on loan or deposite in the bank from other banks, corporations, or individuals.
Chartered banks.										
Bank of St. Clair										
Bank of River Raisin	–	–	–	–	$307,100					
Erie and Kalamazoo Railroad Bank	$32,694 00	–	–	$370,000	139,600	$99,332 00	$95,498 89	$109,538 89		
Bank of Tecumseh	2,072 98	–	–	325,000	82,510	58,923 00	4,556 70	125,770 50	–	$654 46
Bank of Ypsilanti	–	–	–	–	135,700	–	10,973 95	148,518 87		
Bank of Constantine	682 54	–	–	111,500	73,496	32,373 00	8,939 82	53,180 35		
Branch Bank of Michigan	141 96	–	–	–	41,400	10,365 00	–	126,095 07		
Calhoun County Bank	7,099 72	–	–	300,000	104,800	49,639 00	21,716 00	112,506 94	–	408 00
Under general law.										
Detroit City Bank	–	–	–	202,000	39,200	24,681 00	5,154 00	75,214 69		
Genesee County Bank	3,526 56	$577 80	–	41,000	10,500	7,149 00	11,866 69	18,607 65		
Merch'ts & Mechanics' B'k of Monroe	–	626 50	–	–	30,100	17,070 00	3,467 60	60,250 19		
Huron River Bank	486 86	5,200 00	$3,589 84	42,000	23,100	15,069 00	300 00	37,591 15		
Merchants' Bank of Jackson County	–	–	–	142,000	11,130	5,689 00	–	24,256 76	$6,241 15	
Bank of Manchester	824 00	–	–	180,000	118,600	154,486 00	38,963 09			
Detroit and St. Joseph Railroad Bank	–	–	–	60,000	4,010	872 00	161 17	30,834 00		
Bank of Adrian	2,196 12	–	–	84,000	6,000	4,333 00				
Commercial Bank of Michigan	451 66	–	–	55,000	20,900	14,368 00	11,824 19	17,717 20		
Bank of Niles	594 50	–	–	66,000	39,534	30,951 00	45,647 93	50,714 97		
Grand River Bank	3,930 12	–	–	92,000	49,564	32,615 00	27,750 83	29,979 43		
Farmers' Bank of Homer	14,933 03	–	–	186,000	70,500	52,810 00	4,857 00	153,420 09		
Bank of Marshall	1,045 20	–	–	160,994	79,694	73,145 00	6,736 48	36,885 69		
Bank of Battle Creek	1,720 55	–	–	162,000	24,000	11,472 00	8,885 00	46,894 10		

ABSTRACT—Continued.

LIABILITIES.

Name of bank.	Capital stock paid in.	Circulation.	Amount of specie certificates to other banks,—corporations, or individuals.	Amount of indebtedness to other corporat'ns exclusive of specie certificates.	Individual deposites not bearing interest.	Cash deposited bearing interest.	Specie on loan or deposite.	Net profits on hand.	Total amount due from bank.
Chartered banks.									
Bank of St. Clair	$50,000 00	$114,591 00	–	–	$1,057 09	–	–	$4,391 07	$170,039 16
Bank of River Raisin	150,000 00	83,977 00	–	$26,298 60	42,369 55	–	–	23,182 95	325,828 10
Erie and Kalamazoo Railroad Bank	66,000 00	40,268 00	–	1 28	17,078 61	$400 00	–	2,793 59	126,541 48
Bank of Tecumseh	82,300 00	23,587 00	$654 46	33,376 22	6,406 92	9,692 20	–	–	156,016 80
Bank of Ypsilanti	100,000 00	61,648 00	114 71	21,075 06	3,298 91	–	–	1,768 68	187,905 36
Bank of Constantine	27,525 00	41,123 00	–	888 06	13,000 86	–	–	2,146 66	84,683 58
Branch Bank of Michigan	50,000 00	31,035 00	–	37,574 28	3,631 84	–	–	9,407 10	131,648 22
Calhoun County Bank	45,000 00	55,161 00	–	36,893 20	11,377 20	–	$408 00	5,349 47	154,188 87
	570,825 00	451,390 00	769 17	156,106 70	98,220 98	10,092 20	408 00	49,039 52	1,336,851 57
Under general law.									
Detroit City Bank	60,000 00	14,519 00	–	49,857 82	87,119 42	–	–	4,995 26	216,491 50
Genesee County Bank	15,000 00	3,351 00	–	–	5,104 55	–	–	1,024 60	24,480 15
Merch'ts & Mechanics' B'k of Monroe	45,000 00	13,030 00	–	2,887 51	26,385 34	–	–	25 54	87,328 39
Huron River Bank	30,000 00	3,028 00	–	3,589 84	10,955 83	–	–	2,562 71	50,136 38
Merchants' Bank of Jackson County	20,714 87	5,441 00	–	–	3,899 36	–	–	777 36	30,832 59
Bank of Manchester	30,000 00	25,514 00	–	7,908 28	3,973 07	–	–	647 09	68,042 44
Detroit and St. Joseph Railroad Bank	30,000 00	3,138 00	–	–	3,853 00	–	–	–	36,991 00
Bank of Adrian	24,000 00	1,667 00	–	–	6,969 80	–	–	971 06	33,607 86
Commercial Bank of Michigan	15,000 00	6,532 00	–	101 62	5,513 84	–	–	–	27,147 46
Bank of Niles	30,000 00	8,583 00	–	17,194 92	11,302 83	–	–	60 20	67,140 95
Grand River Bank	15,149 00	16,949 00	–	2,688 18	4,929 75	–	–	–	39,715 93
Farmers' Bank of Homer	39,785 00	17,660 00	–	34,900 05	4,804 90	1,171 50	–	351 76	98,673 21
Bank of Marshall	30,000 00	6,549 00	–	7,817 82	16,659 26	–	–	629 78	61,655 86
Bank of Battle Creek	30,000 00	12,528 00	–	6,617 00	985 00	–	–	–	50,130 00
	414,648 87	138,489 00	–	133,563 04	192,455 95	1,171 50	–	12,045 36	892,373 72

ABSTRACT—Continued.

RESOURCES.

Name of bank.	Specie in bank.	Bills of other banks of this State.	Bills of other banks out of this State.	Due from directors.	Due from stockholders exclusive of directors.	Due from all other persons.	Stock in companies.	Value of real and personal estate and other property not otherwise specified.	Deposites in other banks and agencies.	Total amount of resources.
Chartered banks.										
Bank of St. Clair	$21,931 59	$31,294 34	$4,138 00	$5,190 00	$5,650 00	[illegible]		[illegible]	[illegible]	[illegible]

Genesee County Bank - - -	15,000 00	3,351 00	–	–	–	–	–	–	25 54		87,328 39
Merch'ts & Mechanics' B'k of Monroe	45,000 00	13,030 00	–	–	2,887 51	26,385 34	–	–	2,562 71		50,136 38
Huron River Bank - - -	30,000 00	3,028 00	–	–	3,589 84	10,955 83	–	–	777 36		30,832 59
Merchants' Bank of Jackson County -	20,714 87	5,441 00	–	–	–	3,199 36	–	–	647 09		68,042 44
Bank of Manchester - - -	30,000 00	25,514 00	–	–	7,908 28	3,973 07	–	–	–		36,991 00
Detroit and St. Joseph Railroad Bank	30,000 00	3,138 00	–	–	–	3,853 00	–	–	971 00		33,607 86
Bank of Adrian - - -	24,000 00	1,667 00	–	–	–	6,969 80	–	–	–		27,147 46
Commercial Bank of Michigan -	15,000 00	6,532 00	–	–	101 62	5,513 84	–	–	60 20		67,140 95
Bank of Niles - - - -	30,000 00	8,583 00	–	–	17,194 92	11,302 83	–	–	–		39,715 93
Grand River Bank - - -	15,149 00	16,949 00	–	–	2,688 18	4,929 75	–	–	351 76		98,673 21
Farmers' Bank of Homer - -	39,785 00	17,660 00	–	–	34,900 05	4,804 90	1,171 50	–	629 78		61,655 86
Bank of Marshall - - -	30,000 00	6,549 00	–	–	7,817 82	16,659 26	–	–	–		50,130 00
Bank of Battle Creek - - -	30,000 00	12,528 00	–	–	6,617 00	985 00	–	–	–		
	414,648 87	138,489 00	–	–	133,563 04	192,455 95	1,171 50	–	12,045 36		892,373 72

ABSTRACT—Continued.

RESOURCES.

Name of bank.	Specie in bank.	Bills of other banks of this State.	Bills of other banks out of this State.	Due from directors.	Due from stockholders exclusive of directors.	Due from all other persons.	Stock in companies.	Value of real and personal estate and other property not otherwise specified.	Deposites in other banks and agencies.	Total amount of resources.
Chartered banks.										
Bank of St. Clair - - -	$21,931 59	$31,294 34	$4,138 00	$5,190 00	$5,650 00	$85,262 23	–	$2,053 69	$24,519 31	$170,039 16
Bank of River Raisin - - -	12,516 52	11,476 25	9,530 00	30,656 82	12,574 92	219,861 00	–	11,988 07	17,223 72	325,828 50
Erie and Kalamazoo Railroad Bank -	4,175 41	5,348 00	2,188 00	30,867 00	42,952 00	35,719 69	–	512 48	4,778 70	126,541 48
Bank of Tecumseh - - -	6,442 85	2,127 50	410 00	17,103 56	91,432 67	17,247 77	–	1,137 29	20,115 16	156,016 80
Bank of Ypsilanti - - -	3,400 12	3,506 00	483 00	625 00	7,400 00	138,391 99	–	7,741 63	26,357 61	187,905 36
Bank of Constantine - - -	6,188 65	4,755 75	11,475 75	3,857 96	16,621 91	33,883 67	–	3,285 33	4,614 58	84,683 58
Branch Bank of Michigan - -	2,018 81	1,141 00	–	–	–	126,237 03	–	2,177 00	74 38	131,648 22
Calhoun County Bank - - -	10,345 85	7,976 25	1,527 00	20,644 20	3,970 00	87,892 74	–	3,000 00	18,832 83	154,188 87
	67,019 80	57,625 09	29,751 73	108,944 54	180,601 50	744,496 32	–	31,896 29	116,516 29	1,336,851 57
Under general law.										
Detroit City Bank - - -	8,474 00	88,057 00	3,384 00	49,556 31	17,547 04	18,356 93	–	19,731 45	11,384 77	216,491 50
Genesee County Bank - - -	3,057 15	126 00	962 00	3,342 65	7,119 92	8,181 08	–	1,465 35	226 00	24,480 15
Merch'ts & Mechanics' B'k of Monroe	2,458 54	13,390 21	443 00	28,947 25	22,924 59	8,840 85	–	164 00	10,159 95	87,328 39
Huron River Bank - - -	3,728 07	4,800 42	1,968 30	14,046 32	21,186 77	2,358 06	–	2,048 44	–	50,136 38
Merchants' Bank of Jackson County -	3,008 24	374 00	636 00	5,458 34	13,905 89	4,892 53	–	2,557 59	–	30,832 59
Bank of Manchester - - -	1,202 95	–	–	700 00	–	65,787 39	–	–	352 10	68,042 44
Detroit and St. Joseph Railroad Bank	5,253 00	87 00	–	8,110 00	22,200 00	524 00	–	201 00	616 00	36,991 00
Bank of Adrian - - -	4,456 62	1,160 00	92 00	7,254 13	5,981 36	8,075 59	–	1,455 55	5,132 57	33,607 86
Commercial Bank of Michigan -	2,239 25	1,730 40	222 00	3,635 00	6,716 41	7,365 85	–	4,527 55	211 00	27,147 46
Bank of Niles - - - -	1,251 28	4,114 25	786 00	7,451 85	4,058 40	39,204 64	$6,765	3,509 53	–	67,140 95
Grand River Bank - - -	4,402 80	252 00	3,769 00	6,313 03	10,707 44	12,958 96	–	1,312 70	–	39,715 93
Farmers' Bank of Homer - -	405 18	518 00	61 00	7,001 37	12,138 21	55,046 01	21,620	1,883 44	–	98,673 21
Bank of Marshall - - -	6,730 98	3,529 00	1,392 00	3,000 00	14,128 46	19,757 23	2,070	859 85	10,188 34	61,655 86
Bank of Battle Creek - - -	–	960 00	–	21,464 00	17,647 00	7,783 00	–	2,276 00	–	50,130 00
	46,868 06	119,098 28	13,715 30	166,280 29	176,261 49	259,132 12	30,455	42,292 45	38,270 73	892,373 72

Doc. No. 172. 1153

RECAPITULATION.

Chartered, (not including Detroit banks.)

Capital paid in	$570,825 00	Specie on hand	$67,019 80
Bills in circulation	451,390 00	Bills of other banks of this State	57,625 09
Due other banks	156,875 87	Bills of other banks elsewhere	29,751 73
Due depositors	108,721 18	Bills discounted	1,034,042 37
Net profits on hand	49,039 52	Real and personal estate	31,896 29
		Deposites in other banks	116,576 29
	1,336,851 57		1,336,851 57

Safety fund.

Capital paid in	$414,648 87	Specie on hand	$46,868 06
Bills in circulation	138,489 00	Bills of other banks of this State	119,098 28
Due other banks	133,563 04	Bills of other banks elsewhere	13,715 30
Due depositors	193,627 45	Bills discounted	601,673 90
Net profits on hand	12,045 36	Real and personal estate	42,299 45
		Stock in companies	30,455 00
		Deposites in other banks	38,270 73
	892,373 72		892,373 72

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