

**SECOND ANNUAL REPORT
STATE BANKING DEPARTMENT**

**OF THE
STATE OF IDAHO**

1906

SECOND ANNUAL REPORT

— OF THE —

BANK COMMISSIONER

— OF THE —

STATE OF IDAHO



— 1906 —

BOISE, IDAHO, DECEMBER 31, 1906.

TO HIS EXCELLENCY, FRANK R. GOODING, *Governor of Idaho:*

SIR—In compliance with the provisions of Section 34 of the Banking Law, I have the honor to submit herewith my second annual report.

Since the last report there have been 17 State banks incorporated and authorized, also 1 trust company and 1 private bank, the total capital of these 19 banks being \$440,000.00. Of the private banks in business 4 have incorporated, while 1 branch bank has incorporated under a new title.

Two State banks have liquidated, one to become a National bank and the other to merge with a National bank. One National bank has surrendered its charter and incorporated as a State bank, while 3 small private banks have liquidated and discontinued business.

This leaves 76 State banks, 9 trust companies and 7 private banks active at this time, a total of 92 under the supervision of this department.

There are also 34 National banks doing business, the total number of banks in Idaho being 126.

Under the provisions of Section 33 of the Banking Law, reports were called for on April 6th from 80 banks then operating, and on November 12th from 90 banks then doing business.

The reports of November 12th are published in detail, while summaries of both reports are included herewith, also summaries of reports of all banks (including National banks) on the dates mentioned.

A comparison of the State reports shows an increase of 28 per cent in the deposits and an increase of 22 per cent in the loans, in the seven months elapsing between the reports. The reserve carried on November 12th was 43.5

per cent of the demand liabilities and 36.12 per cent of all liabilities to depositors, as against 15 per cent of the demand liabilities, which is required by law. Taking the reports of all the banks in Idaho, the deposits increased 29 per cent and the loans 25 per cent between the dates mentioned, while the reserve carried was 39 per cent on April 6 and 38 per cent on November 12, computed on the basis required by the State law. This is a very strong showing.

There is one item in the reports which I think should receive the careful attention of the bankers and that is the increasing amount of overdrafts. On November 12th last, these amounted to \$1,064,644 in the State banks, or approximately 10 per cent of the loans evidenced by notes. This ratio was very slightly reduced when we take the statement of all the Idaho banks, the total amounting to \$1,742,884, or \$112,186 more than the overdrafts of all the National banks, 1,381 in number, in the States of New York, New Jersey, Pennsylvania, Maryland, Delaware and the District of Columbia.

While a large part of these overdrafts are fully secured and arranged for in advance, in numerous cases no such arrangements are made, the customers relying on the banks honoring their checks when presented irrespective of the amount standing to their credit. When money is plentiful no loss may follow this practice, or inconvenience be caused, but it is surrendering part of the loaning power which properly belongs only to the officers of the banks and should be strictly retained by them.

During the year 91 banks were examined and \$3,785 received in fees therefor, as per detailed statement attached hereto. These examinations have shown that the law is having a beneficial effect, there being much less past due paper carried than in 1905, while the details of the office work are generally better attended to than before.

More attention is being given by directors to their duties, although there is still room for improvement in this particular.

The first Clearing House Association was formed in Coeur d'Alene in October, and is operating successfully with five banks as members. A similar organization is being formed at Boise, where it is much needed, there being seven banks with a very active business. It is expected this association will commence its work early in 1907.

The Idaho Bankers' Association met in convention at Coeur d'Alene on October 12-13 and held an instructive session, which was well attended. The next meeting will be held in Boise on May 21st next, the earlier date being considered likely to insure a larger attendance.

There is a National Association of Supervisors of State Banks, which holds an annual convention and much valuable information is to be gathered by taking part in it. Invitations have been extended to this department to attend, the annual fee being merely nominal, but no allowance was made in the appropriation for such a purpose, so the invitation could not be accepted. The benefits to be gained from attending such a gathering, where much may be learned from the wider experience of the Commissioners of other States, would be invaluable to this department, and it is hoped the next appropriation will include a small amount to cover the membership fee and expenses of attending the convention.

The steady growth in the number of banks promises to be maintained during the coming year, and the increased volume of work will render it necessary to have some assistance in the office, at least part of the time and during the absence of the Commissioner. So far all the work has been done without assistance, mail being forwarded when away on examination trips, and attended to on the road, but this results in unfortunate delays, which should be avoided.

It is gratifying to be able to report that the office has been self-supporting, although the appropriation was exceeded by \$148.51, but the receipts for 1905-6 were \$393.50 in excess of the appropriation, thus showing a net surplus of \$244.99 for the two years. All of this is shown in the detailed statements herewith.

Yours respectfully,
C. S. LOVELAND,
Commissioner.

New Banks Incorporated and Authorized Since Last Report.

✓ Farmers State Bank, New Plymouth.....	\$10,000 00
✓ First Bank of Council, Ltd., Council	10,000 00
✓ First State Bank, Bonners Ferry	15,000 00
✓ Meadows State Bank, Meadows.....	20,000 00
✓ State Bank of Murray, Murray.....	10,000 00
✓ Burley State Bank, Burley.....	10,000 00
✓ State Bank of Buhl, Ltd., Buhl.....	25,000 00
✓ Ashton State Bank, Ltd., Ashton	25,000 00
✓ Driggs State Bank, Driggs.....	15,000 00
✓ Bank of Kimberly, Kimberly.....	10,000 00
✓ Idaho State & Savings Bank, Preston	25,000 00
✓ Boise State Bank, Ltd., Boise.....	50,000 00
✓ Bank of Washington County, Midvale.....	25,000 00
✓ State Bank of Middleton, Ltd., Middleton.....	10,000 00
✓ Bank of Nezperce, Nezperce.....	25,000 00
✓ Bruneau State Bank, Bruneau.....	25,000 00
✓ Bellevue State Bank, Bellevue.....	20,000 00
New Trust Companies Incorporated and Authorized Since Last Report.	
✓ American Trust Company, Coeur d'Alene.....	\$50,000 00

New Private Banks Authorized Since Last Report.

Potlatch State Bank, Potlatch.....	\$10,000 00
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Private Banks Incorporated Since Last Report.

✓ Owyhee County Bank, Silver City.....	\$10,000 00
✓ Traders State Bank, Sandpoint.....	15,000 00
✓ Valley State Bank, Post Falls.....	10,000 00
✓ First Bank of Genesee, Genesee.....	30,000 00

Branch Bank Incorporated.

✓ W. G. Jenkins & Co. (formerly D. W. Standrod & Co.), Mackay	\$25,000 00
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State Banks Liquidated Since Last Report.

✓ Bank of Commerce (merged with First National Bank), Payette	\$30,000 00
✓ Bank of Sandpoint (now First National Bank), Sandpoint..	25,000 00

Private Banks Liquidated Since Last Report.

✓ Lawrence & Porter, Jullaetta.	
✓ M. A. Means Bank, Orofino.	
✓ Enright, Largilliere & Co., Soda Springs.	
✓ McCornick & Co. (authorized in 1906 but did not open), Rupert.	

National Banks Changed to State Banks.

✓ First National Bank (now Bank of Nezperce) ' Nezperce.	
Last report, active banks	79
New banks, 1906	19

	98
Banks liquidated	6
Active December 31, 1906	92

Examination Fees Collected for 1906.

✓ Owyhee County Bank, Silver City.....	\$ 30 00
Meridian Exchange Bank, Meridian.....	35 00
Bank of Commerce, Payette.....	55 00
Bank of Weiser, Weiser.....	60 00
Caldwell Banking & Trust Co., Caldwell.....	65 00
Citizens State Bank, Nampa.....	50 00
✓ McCornick & Co., Twin Falls.....	40 00
✓ Heyburn State Bank, Heyburn.....	30 00
✓ Bank of Emmett, Emmett.....	35 00
Bank of Nampa, Nampa.....	55 00
Parma State Bank, Parma.....	40 00
✓ Fremont County Bank, Sugar City.....	30 00
Rexburg State Bank, Rexburg.....	35 00
Anderson Bros. Bank, Rigby.....	35 00
State Bank, Idaho Falls.....	50 00
Anderson Bros Bank, Idaho Falls.....	75 00
First Savings Bank, Pocatello.....	40 00
Citizens Bank, Pocatello.....	45 00
Farmers State Bank, New Plymouth.....	30 00
✓ Hagerman State Bank, Hagerman.....	30 00
✓ Camas Prairie State Bank, Soldier.....	30 00
✓ Rupert State Bank, Rupert.....	35 00
✓ Bear Lake State Bank, Paris.....	35 00
Coeur d'Alene Bank & Trust Co., Coeur d'Alene.....	45 00
First Bank, Harrison.....	40 00
Lumbermen's State Bank, St. Maries.....	35 00
✓ Valley Bank, Post Falls.....	30 00
D. W. Standrod & Co., Blackfoot.....	70 00
Commercial Trust Co., Lewiston.....	110 00
Idaho Trust Co., Lewiston.....	80 00
✓ State Bank of Murray, Murray.....	30 00
State Bank of Commerce, Wallace.....	75 00
✓ First Trust Co., Moscow.....	45 00
✓ Moscow State Bank, Moscow.....	45 00
✓ First Bank of Troy, Troy.....	35 00
Bank of Troy, Troy.....	35 00
Kendrick State Bank, Kendrick.....	35 00
Glenns Ferry Bank, Glenns Ferry.....	35 00
✓ Idaho State Bank, Halley.....	45 00
Commercial & Savings Bank, Halley.....	40 00
Citizens State Bank, Mountain Home.....	40 00
✓ State Bank of Buhl, Buhl.....	30 00
✓ Bank of Kimberly, Kimberly.....	30 00
Burley State Bank, Burley.....	30 00
L. Evans & Co., Albion.....	40 00
✓ Oakley State Bank, Oakley.....	40 00
Boise County Bank, Idaho City.....	30 00
Peoples Bank, Cambridge.....	35 00
✓ First Bank, Council.....	35 00
✓ Meadows State Bank, Meadows.....	30 00
Salmon River State Bank, Whitebird.....	30 00
Grangeville Savings & Trust Co., Grangeville.....	40 00
Bank of Camas Prairie, Grangeville.....	70 00
✓ Denver State Bank, Denver.....	30 00
✓ Farmers & Merchants State Bank, Cottonwood.....	30 00
Farmers State Bank, Nez Perce.....	45 00
Bank of Ilo, Ilo.....	30 00

Bank of Mohler, Mohler.....	40 00
✓ Bank of Nezperce, Nezperce.....	40 00
✓ Fidelity State Bank, Orofino.....	30 00
Bank of Stites, Stites.....	30 00
✓ Ranchers State Savings Bank, Peck.....	30 00
Bank of Gifford, Gifford.....	30 00
Bank of Culdesac, Culdesac.....	35 00
Vollmer Clearwater Co's. Bank, Culdesac.....	35 00
✓ First Bank of Genesee, Genesee.....	40 00
Genesee Exchange Bank, Genesee.....	50 00
✓ Potlatch State Bank, Potlatch.....	35 00
✓ Driggs State Bank, Driggs.....	30 00
✓ Marysville State Bank, Marysville.....	30 00
✓ Ashton State Bank, Ashton.....	30 00
Langsdorf & Co., Salmon.....	40 00
Shelley Banking Co., Shelley.....	35 00
Bank of Montpelier, Montpelier.....	40 00
J. N. Ireland & Co., Malad.....	50 00
✓ Idaho State & Savings Bank, Preston.....	30 00
Bannock Abstract Dep. & Trust Co., Pocatello.....	30 00
✓ W. G. Jenkins & Co., Mackay.....	40 00
✓ American Trust Co., Coeur d'Alene.....	40 00
✓ First State Bank, Bonners Ferry.....	35 00
✓ Traders State Bank, Sandpoint.....	35 00
✓ First Bank, Ponderay.....	30 00
Rathdrum State Bank, Rathdrum.....	45 00
Exchange Bank, Rathdrum.....	30 00
✓ Weber Bank, Wardner.....	40 00
✓ State Bank of Middleton, Middleton.....	30 00
✓ Bank of Washington County, Midvale.....	35 00
Boise State Bank, Boise.....	40 00
Idaho Trust & Savings Bank, Boise.....	80 00
Capital State Bank, Boise.....	110 00
Bank of Commerce, Boise.....	75 00

Total	\$3,785 00
For special work and sales of law.....	\$ 24 00
Total receipts.....	\$3,809 00

I, C. S. Loveland, Bank Commissioner for the State of Idaho, do hereby certify that the above is a true and correct statement of all fees and moneys received by me during the year 1906.

C. S. LOVELAND,
Bank Commissioner.

Subscribed and sworn to before me this 14th day of January, 1907.
ROBERT S. BRAGAW,
State Auditor.

Boise, Idaho, Jan'y. 17, 1907.
This is to certify that I have this day examined the fee account of the State Bank Commissioner, Mr. C. S. Loveland, and find all receipts properly reported and accounted for with the receipt of the State Treasurer for the full amount, attached.

EDWARD L. LIGGETT,
State Examiner.

REPORT OF BANK COMMISSIONER.

Statement of Receipts and Expenditures, 1905-6.

Receipts for 1905	\$2,584 50
Receipts for 1906	3,809 00
	<u>\$6,393 50</u>

Total receipts	\$6,393 50
Salary 1905-6	\$4,386 66
Printing, office supplies and postage and travel- ing expenses for two years	1,575 28
Furniture and fixtures	186 57
	<u>\$6,148 51</u>

Total expenditures	\$6,148 51
Balance in excess of expenses	\$ 244 99

Mileage For 1906.

By boat	122
By stage and team	1,002
By railroad	23,896
	<u>25,030</u>

Total	25,030
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REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF ALL STATE AND PRIVATE BANKS
AND TRUST COMPANIES, APRIL 6, 1906. EIGHTY BANKS.

Resources.

Loans and discounts	\$ 8,428,705 13
Overdrafts	825,699 89
Bonds, warrants and other securities ..	594,763 14
Banking house, furniture and fixtures ..	461,172 35
Other real estate owned	355,499 00
Due from banks	3,012,223 03
Checks on other banks and cash items ..	205,201 30
Cash on hand	702,900 16
	<u>\$14,586,164 00</u>

Liabilities.

Capital stock paid in	\$ 3,159,680 00
Surplus fund	329,724 72
Undivided profits	426,936 85
Due to banks—deposits	484,561 72
Dividends unpaid	5,875 00
State deposits	\$ 292,666 45
Individual deposits	6,748,672 28
Demand certificates	769,926 87
Time certificates	1,597,309 80
*Savings deposits	546,105 69
Certified checks	12,877 71
Cashier's checks	37,368 67
	<u>10,004,927 47</u>
Notes and bills rediscounted	174,458 24

Total	\$14,586,164 00
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* Number of savings depositors, 6,199.

SUMMARY OF REPORTS OF ALL STATE AND PRIVATE BANKS
AND TRUST COMPANIES, NOVEMBER 12, 1906. NINETY
BANKS.

Resources.	
Loans and discounts	\$10,238,651 13
Overdrafts	1,064,644 63
Bonds, warrants and other securities..	839,888 24
Banking house, furniture and fixtures.	583,969 10
Other real estate owned.....	468,281 28
Due from banks.....	3,825,455 35
Checks on other banks and cash items.	141,957 89
Exchanges for clearing house.....	11,347 59
Cash on hand.....	912,740 83
Other resources.....	25,178 27
Total	\$18,112,114 31

Liabilities.	
Capital stock paid in.....	\$ 3,480,750 00
Surplus fund.....	402,834 81
Undivided profits.....	445,479 25
Due to banks—deposits.....	745,871 13
Dividends unpaid.....	3,992 42
State deposits	\$ 163,422 41
Individual deposits.....	9,094,747 00
Demand certificates.....	1,071,937 48
Time certificates.....	1,652,808 40
* Savings deposits.....	655,074 77
Certified checks.....	17,334 77
Cashier's checks.....	38,766 45
Total deposits.....	12,694,091 28
Notes and bills rediscounted.....	105,498 27
Bills payable.....	220,582 39
Other liabilities.....	13,014 76
Total	\$18,112,114 31

* Number of savings depositors, 6,313.

SUMMARY OF REPORTS OF ALL BANKS IN IDAHO.

Resources.	April 6, 1906.	Nov. 12, 1906.
	110 Banks.	122 Banks.
Loans and discounts.....	\$14,487,436 49	\$17,935,164 40
Overdrafts	1,244,804 66	1,742,884 56
U. S. bonds to secure deposits and cir- culation	926,550 00	1,260,500 00
Bonds, warrants and other securities..	1,137,048 88	1,611,754 15
Premiums on bonds.....	24,952 53	39,359 93
Banking house, furniture and fixtures.	856,655 52	1,059,525 70
Other real estate owned.....	467,861 19	580,124 78
Due from banks.....	6,039,202 73	7,657,788 28
Checks on other banks and cash items.	307,745 14	244,618 45
Exchanges for clearing house.....		27,714 38
Cash on hand.....	1,504,178 39	1,846,931 45
Other resources.....	35,827 50	69,153 27
Total	\$27,032,263 03	\$34,075,519 35

Liabilities.	
Capital stock paid in.....	\$ 4,562,180 00
Surplus fund.....	720,824 72
Undivided profits.....	934,162 64
Circulation outstanding.....	708,410 00
Due to banks—deposits.....	908,813 63
Dividends unpaid.....	6,187 50
Deposits	18,811,004 77
U. S. deposits.....	*165,000 00
Notes and bills rediscounted.....	
Bills payable.....	184,458 24
Other liabilities	33,221 53
Total	\$27,032,263 03

* Estimated.

REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF SEVENTY-FOUR STATE BANKS,
NOVEMBER 12, 1906.

Resources.	
Loans and discounts.....	\$ 7,157,815 17
Overdrafts	789,684 80
Bonds, warrants and other securities..	590,257 99
Banking house, furniture and fixtures.	364,410 45
Other real estate owned.....	155,233 51
Due from banks.....	2,916,792 03
Checks on other banks and cash items.	116,706 02
Exchanges for clearing house.....	5,214 03
Cash on hand.....	697,712 19
Total	\$12,793,826 19

Liabilities.	
Capital stock paid in.....	\$ 1,898,850 00
Surplus fund.....	326,686 40
Undivided profits.....	165,503 09
Due to banks—deposits.....	481,949 88
Dividends unpaid.....	3,516 00
State deposits.....	\$ 107,399 37
Individual deposits.....	7,048,339 92
Demand certificates.....	576,999 37
Time certificates.....	1,432,752 96
Savings deposits.....	492,945 67
Certified checks.....	14,232 00
Cashiers checks.....	31,715 75
Total deposits.....	9,699,385 04
Notes and bills rediscounted	97,353 41
Bills payable	120,582 39
Total	\$12,793,826 19

REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF NINE TRUST COMPANIES,
NOVEMBER 12, 1906.

Resources.	
Loans and discounts.....	\$ 2,619,976 93
Overdrafts	240,145 01
Bonds, warrants and other securities..	221,996 48
Banking house, furniture and fixtures.	201,334 20
Other real estate owned.....	287,972 10
Due from banks.....	612,588 74
Checks on other banks and cash items	17,207 72
Exchanges for clearing house.....	4,857 76
Cash on hand	156,718 47
Other resources.....	25,178 27
Total	\$ 4,387,975 68

Liabilities.	
Capital stock paid in.....	\$ 1,471,900 00
Surplus fund	47,000 00
Undivided profits.....	263,081 08
Due to banks—deposits.....	263,174 30
Dividends unpaid	476 42
State deposits.....	\$ 56,023 04
Individual deposits.....	1,470,105 63
Demand certificates.....	434,288 75
Time certificates.....	190,862 33
Savings deposits.....	162,129 10
Certified checks	3,102 77
Cashier's checks.....	4,672 64
Total deposits.....	2,321,184 26
Notes and bills rediscounted.....	8,144 86
Other liabilities.....	13,014 76
Total	\$ 4,387,975 68

REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF SEVEN PRIVATE BANKS,
NOVEMBER 12, 1906.

Resources.

Loans and discounts.....	\$ 460,859 03
Overdrafts	34,814 82
Bonds, warrants and other securities..	27,633 77
Banking house, furniture and fixtures.	18,224 45
Other real estate owned.....	25,075 67
Due from banks.....	296,074 58
Checks on other banks and cash items	8,044 15
Exchanges for clearing house.....	1,275 80
Cash on hand.....	58,310 17
Total	\$ 930,312 44

Liabilities.

Capital stock paid in.....	\$ 110,000 00
Surplus fund.....	29,148 41
Undivided profits.....	16,895 08
Due to banks—deposits.....	746 97
Individual deposits.....	\$ 581,301 45
Demand certificates.....	60,649 36
Time certificates.....	29,193 11
Certified checks.....	2,378 06
Total deposits.....	673,521 98
Bills payable.....	100,000 00
Total	\$ 930,312 44

SUMMARIES OF REPORTS
OF
STATE AND PRIVATE BANKS AND
TRUST COMPANIES
NOVEMBER 12, 1906

ARRANGED BY COUNTIES HAVING TWO OR MORE

SUMMARY OF REPORTS OF STATE BANKS.
ADA COUNTY.

Resources.		
Loans and discounts.....		\$ 1,702,601 57
Overdrafts	159,157 41	
Bonds, warrants and other securities..	265,482 39	
Banking house, furniture and fixtures.	109,442 92	
Other real estate owned.....	31,947 60	
Due from banks.....	648,035 67	
Checks on other banks and cash items.	59,448 32	
Exchanges for clearing house.....	1,012 71	
Cash on hand.....	194,359 03	
Expenses paid.....	1,009 69	
Total		\$ 3,167,497 31
Liabilities.		
Capital stock paid in.....	\$ 560,000 00	
Surplus fund	132,500 00	
Undivided profits.....	36,841 39	
Due to banks—deposits.....	354,012 45	
Dividends unpaid.....	621 42	
State deposits	\$ 73,515 61	
Individual deposits.....	1,272,200 01	
Demand certificates.....	225,858 86	
Time certificates.....	214,147 46	
* Savings deposits.....	271,096 79	
Certified checks.....	1,894 20	
Cashier's checks	16,664 26	
Total deposits.....		2,075,377 19
Notes and bills rediscounted.....	8,144 86	
Total		\$ 3,167,497 31
* Number of savings depositors, 3,215.		

BANNOCK COUNTY.

Resources.		
Loans and discounts.....	\$ 278,896 71	
Overdrafts	1,990 61	
Bonds, warrants and other securities..	11,309 18	
Banking house, furniture and fixtures.	15,325 90	
Other real estate owned.....	18,377 08	
Due from banks	79,901 21	
Checks on other banks and cash items.	435 41	
Cash on hand	14,651 36	
Other resources.....	6,931 94	
Total		\$ 427,819 40
Liabilities.		
Capital stock paid in.....	\$ 94,600 00	
Undivided profits.....	9,441 37	
Due to banks—deposits.....	960 49	
Individual deposits.....	\$ 172,130 93	
Demand certificates.....	12,480 20	
Time certificates.....	11,241 95	
* Savings deposits.....	113,949 70	
Total deposits.....		309,802 78
Other liabilities	18,014 76	
Total		\$ 427,819 40
* Number of savings depositors, 571.		

SUMMARY OF REPORTS OF STATE BANKS.
BEAR LAKE COUNTY.

Resources.		
Loans and discounts.....		\$ 190,813 06
Overdrafts	26,045 57	
Bonds, warrants and other securities..	11,148 65	
Banking house, furniture and fixtures.	9,895 59	
Other real estate owned.....	4,750 00	
Due from banks.....	77,990 39	
Checks on other banks and cash items.	476 08	
Exchanges for clearing house.....	126 43	
Cash on hand.....	11,958 83	
Expenses paid	360 69	
Total		\$ 333,565 29
Liabilities.		
Capital stock paid in.....	\$ 35,000 00	
Surplus fund.....	156 33	
Undivided profits	4,033 33	
Due to banks—deposits	6,585 55	
Individual deposits	\$ 189,728 04	
Demand certificates.....	125 75	
Time certificates.....	93,692 44	
* Savings deposits.....	3,968 53	
Cashier's checks.....	275 32	
Total deposits.....		287,790 08
Total		\$ 333,565 29
* Number of savings depositors, 75.		

BINGHAM COUNTY.

Resources.		
Loans and discounts.....	\$ 936,940 50	
Overdrafts	166,296 21	
Bonds, warrants and other securities..	37,151 02	
Banking house, furniture and fixtures.	63,871 88	
Other real estate owned.....	12,100 00	
Due from banks.....	245,608 06	
Checks on other banks and cash items.	2,214 68	
Cash on hand.....	47,276 30	
Total		\$ 1,511,458 65
Liabilities.		
Capital stock paid in.....	\$ 286,800 00	
Surplus fund.....	54,761 19	
Undivided profits.....	25,269 18	
Due to banks—deposits.....	29,546 96	
State deposits.....	\$ 5,500 00	
Individual deposits.....	826,760 30	
Demand certificates	34,965 44	
Time certificates.....	142,003 60	
Certified checks.....	500 00	
Cashier's checks	4,351 93	
Total deposits.....		1,015,081 32
Bills payable	100,000 00	
Total		\$ 1,511,458 65

REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF STATE BANKS.
BLAINE COUNTY.

Resources.		
Loans and discounts.....		\$ 196,018 33
Overdrafts		33,292 81
Bonds, warrants and other securities..		9,020 17
Banking house, furniture and fixtures..		15,088 55
Other real estate owned.....		140 00
Due from banks.....		43,025 35
Checks on other banks and cash items..		10,400 25
Exchanges for clearing house.....		1,100 00
Cash on hand		34,318 67
Expenses paid		731 45
Total		\$ 343,135 58
Liabilities.		
Capital stock paid in.....		\$ 85,000 00
Surplus fund.....		1,317 10
Undivided profits.....		1,692 83
Due to banks—deposits.....		9,156 93
Dividends unpaid.....		6 00
State deposits	\$ 8,000 00	
Individual deposits.....	189,032 85	
Demand certificates.....	24,702 50	
Time certificates.....	11,120 00	
* Savings deposits.....	13,059 36	
Cashier's checks	48 01	
Total deposits		245,962 72
Total		\$ 343,135 58
* Number of savings depositors, 79.		

CANYON COUNTY.
Resources.

Loans and discounts.....		\$ 902,485 90
Overdrafts		142,371 58
Bonds, warrants and other securities..		82,147 35
Banking house, furniture and fixtures..		49,037 05
Other real estate owned.....		28,771 00
Due from banks.....		409,716 73
Checks on other banks and cash items..		11,473 78
Exchanges for clearing house.....		702 79
Cash on hand		84,220 83
Expenses paid.....		1,299 19
Total		\$ 1,712,226 20
Liabilities.		
Capital stock paid in.....		\$ 187,900 00
Surplus fund.....		47,157 46
Undivided profits.....		32,828 49
Due to banks—deposits.....		81,453 90
State deposits	\$ 22,200 00	
Individual deposits.....	925,202 51	
Demand certificates.....	287,945 73	
Time certificates.....	112,894 40	
* Savings deposits.....	14,293 71	
Certified checks.....	350 00	
Total deposits.....		1,362,886 35
Total		\$ 1,712,226 20
* Number of savings depositors, 221.		

SUMMARY OF REPORTS OF STATE BANKS.

CASSIA COUNTY.

Resources.		
Loans and discounts.....		\$ 415,113 76
Overdrafts		32,957 12
Bonds, warrants and other securities..		21,795 50
Banking house, furniture and fixtures..		12,665 53
Other real estate owned.....		3,798 67
Due from banks.....		198,173 24
Checks on other banks and cash items..		6,072 39
Exchanges for clearing house.....		1,767 61
Cash on hand.....		39,643 71
Expenses paid.....		1,686 66
Total		\$ 733,674 19
Liabilities.		
Capital stock paid in.....		\$ 90,735 00
Surplus fund.....		4,260 38
Undivided profits.....		12,505 31
Due to banks—deposits.....		100,746 97
Dividends unpaid.....		1,335 00
Individual deposits.....	\$ 474,182 54	
Demand certificates.....	20,176 92	
Time certificates.....	29,526 12	
Cashier's checks.....	205 95	
Total deposits.....		524,091 53
Total		\$ 733,674 19

ELMORE COUNTY.

Resources.		
Loans and discounts.....		\$ 121,558 25
Overdrafts		7,533 48
Bonds, warrants and other securities..		10,091 39
Banking house, furniture and fixtures..		4,933 40
Due from banks.....		81,547 48
Checks on other banks and cash items..		428 47
Cash on hand.....		14,353 20
Total		\$ 240,445,67
Liabilities.		
Capital stock paid in.....		\$ 21,000 00
Surplus fund.....		4,000 00
Undivided profits.....		3,017 92
Due to banks—deposits		323 06
State deposits	\$ 4,800 00	
Individual deposits.....	128,190 76	
Demand certificates.....	28,310 44	
Time certificates.....	50,803 49	
Total deposits.....		212,104 69
Total		\$ 240,445,67

SUMMARY OF REPORTS OF STATE BANKS.
FREMONT COUNTY.

Resources.	
Loans and discounts.....	\$ 244,301 48
Overdrafts	23,554 81
Bonds, warrants and other securities..	4,393 17
Banking house, furniture and fixtures.	9,757 42
Other real estate owned.....	500 00
Due from banks	190,648 91
Checks on other banks and cash items.	3,322 12
Exchanges for clearing house.....	81 70
Cash on hand.....	19,270 46
Expenses paid.....	3,831 69
Total	\$ 499,661 76
Liabilities.	
Capital stock paid in.....	\$ 70,285 00
Surplus fund.....	700 00
Undivided profits.....	2,842 86
Due to banks—deposits.....	1,324 27
Individual deposits.....	\$ 329,965 72
Demand certificates.....	19,872 06
Time certificates.....	53,801 47
* Savings deposits.....	4,163 02
Certified checks.....	4,000 00
Cashier's checks.....	707 36
Total deposits.....	412,509 63
Notes and bills rediscounted.....	2,000 00
Bills payable.....	10,000 00
Total	\$ 499,661 76
* Number of savings depositors, 78.	

IDAHO COUNTY.

Resources.	
Loans and discounts.....	\$ 424,352 12
Overdrafts	77,586 25
Bonds, warrants and other securities..	23,352 93
Banking house, furniture and fixtures.	27,311 62
Other real estate owned.....	5,024 08
Due from banks	186,722 00
Checks on other banks and cash items.	1,997 84
Exchanges for clearing house.....	837 12
Cash on hand.....	29,632 02
Other resources.....	6,198 59
Total	\$ 733,014 57
Liabilities.	
Capital stock paid in.....	\$ 127,000 00
Surplus fund.....	55,900 00
Undivided profits.....	32,565 00
Due to banks—deposits.....	25,253 97
Dividends unpaid.....	30 00
State deposits.....	\$ 6,406 80
Individual deposits.....	307,502 60
Demand certificates.....	19,392 51
Time certificates.....	153,611 80
* Savings deposits.....	3,789 21
Certified checks.....	1,420 18
Cashier's checks.....	142 50
Total deposits.....	492,265 60
Total	\$ 733,014 57
* Number of savings depositors, 71.	

SUMMARY OF REPORTS OF STATE BANKS.
KOOTENAI COUNTY.

Resources.	
Loans and discounts.....	\$ 590,890 09
Overdrafts	23,623 83
Bonds, warrants and other securities..	101,967 96
Banking house, furniture and fixtures	77,433 09
Other real estate owned.....	44,541 01
Due from banks	239,231 49
Checks on other banks and cash items.	18,447 30
Exchanges for clearing house.....	2,636 45
Cash on hand.....	58,152 06
Other resources.....	23,351 97
Total	\$ 1,180,275 25
Liabilities.	
Capital stock paid in.....	\$ 229,500 00
Surplus fund.....	26,671 71
Undivided profits.....	14,723 70
Due to banks—deposits.....	39,687 64
State deposits.....	\$ 5,500 00
Individual deposits.....	637,061 02
Demand certificates.....	128,370 67
Time certificates.....	87,581 80
* Savings deposits.....	9,616 81
Certified checks.....	1,561 90
Total deposits.....	869,692 20
Total	\$ 1,180,275 25
* Number of savings depositors, 227.	

LATAH COUNTY.

Resources.	
Loans and discounts.....	\$ 791,821 88
Overdrafts	64,039 82
Bonds, warrants and other securities..	99,543 82
Banking house, furniture and fixtures.	56,380 50
Other real estate owned.....	32,568 71
Due from banks	322,965 08
Checks on other banks and cash items.	5,869 03
Cash on hand.....	109,796 03
Expenses paid.....	414 21
Total	\$ 1,483,399 08
Liabilities.	
Capital stock paid in.....	\$ 175,000 00
Surplus fund.....	10,104 66
Undivided profits.....	20,678 20
Due to banks—deposits.....	84,457 10
State deposits.....	\$ 6,400 00
Individual deposits.....	773,235 84
Demand certificates.....	55,635 48
Time certificates.....	288,892 19
* Savings deposits.....	57,396 46
Certified checks.....	2,505 00
Cashier's checks.....	9,044 15
Total deposits.....	1,193,159 12
Total	\$ 1,483,399 08
* Number of savings depositors, 305.	

**SUMMARY OF REPORTS OF STATE BANKS.
LINCOLN COUNTY.**

Resources.	
Loans and discounts.....	\$ 189,649 03
Overdrafts	1,779 74
Bonds, warrants and other securities..	811 10
Banking house, furniture and fixtures.	4,096 13
Due from banks.....	66,605 52
Checks on other banks and cash items.	891 68
Exchanges for clearing house.....	476 60
Cash on hand.....	11,863 65
Total	\$ 226,173 45
Liabilities.	
Capital stock paid in	\$ 30,000 00
Undivided profits	2,164 43
Individual deposits.....	\$ 179,507 88
Demand certificates.....	7,159 54
Time certificates.....	7,341 60
Total deposits.....	194,009 02
Total	\$ 226,173 45

NEZ PERCE COUNTY.

Resources.	
Loans and discounts.....	\$ 2,094,023 23
Overdrafts	138,848 41
Bonds, warrants and other securities..	39,047 83
Banking house, furniture and fixtures.	50,535 44
Other real estate owned.....	265,185 46
Due from banks.....	268,480 51
Checks on other banks and cash items.	10,645 09
Exchanges for clearing house.....	1,384 19
Cash on hand.....	91,725 64
Expenses paid.....	131 48
Total	\$ 2,960,007 28
Liabilities.	
Capital stock paid in.....	\$ 1,168,800 00
Surplus fund	25,516 83
Undivided profits	220,090 28
Due to banks—deposits.....	101,798 36
State deposits	\$ 15,100 00
Individual deposits	975,780 58
Demand certificates	39,119 91
Time certificates	248,757 07
* Savings deposits	50,089 68
Certified checks	5,103 49
Cashier's checks	3,965 28
Total deposits	1,337,866 01
Notes and bills rediscounted.....	95,353 41
Bills payable	10,582 89
Total	\$ 2,960,007 28
* Number of savings depositors, 523.	

**SUMMARY OF REPORTS OF STATE BANKS.
ONEIDA COUNTY.**

Resources.	
Loans and discounts.....	\$ 100,557 80
Overdrafts	71,878 66
Bonds, warrants and other securities..	8,709 64
Banking house, furniture and fixtures.	12,564 39
Other real estate owned	5,094 17
Due from banks	84,374 74
Checks on other banks and cash items.	623 31
Cash on hand	9,371 23
Expenses paid	447 75
Total	\$ 293,621 19
Liabilities.	
Capital stock paid in.....	\$ 64,130 00
Undivided profits	9,111 88
Individual deposits	\$ 207,650 18
Demand certificates	10,617 31
* Savings deposits	1,921 82
Cashier's checks	190 00
Total deposits	220,379 31
Total	\$ 293,621 19
* Number of savings depositors, 27.	

SHOSHONE COUNTY.

Resources.	
Loans and discounts.....	\$ 655,567 29
Overdrafts	29,881 61
Bonds, warrants and other securities..	59,195 27
Banking house, furniture and fixtures.	39,943 04
Other real estate owned.....	13,213 50
Due from banks.....	350,496 79
Checks on other banks and cash items.	3,581 34
Cash on hand.....	64,410 88
Total	\$ 1,216,289 72
Liabilities.	
Capital stock paid in.....	\$ 80,000 00
Surplus fund	27,289 15
Undivided profits	22,394 83
Due to banks—deposits.....	1,508 46
State deposits	\$ 16,000 00
Individual deposits	814,114 50
Demand certificates	59,869 90
Time certificates	80,211 56
* Savings deposits	111,729 68
Cashier's checks	3,171 64
Total deposits	1,085,097 28
Total	\$ 1,216,289 72
* Number of savings depositors, 921.	

REPORT OF BANK COMMISSIONER.

SUMMARY OF REPORTS OF STATE BANKS.

WASHINGTON COUNTY

Resources.

Loans and discounts	\$	286,974 94
Overdrafts		30,273 38
Bonds, warrants and other securities..		2,559 30
Banking house, furniture and fixtures.		18,411 60
Other real estate owned		770 00
Due from banks	269,270 28	
Checks on other banks and cash items.		5,340 25
Exchanges for clearing house.....		1,221 99
Cash on hand		53,711 20
Expenses paid		1,256 87
Total	\$	669,789 81

Liabilities.

Capital stock paid in.....	\$	105,000 00
Surplus fund		10,000 00
Undivided profits		14,432 92
Due to banks—deposits.....		8,890 12
Dividends unpaid		2,000 00
Individual deposits	\$	423,161 78
Demand certificates		47,601 54
Time certificates		58,703 45
Total deposits		529,466 77
Total	\$	669,789 81

REPORTS OF STATE BANKS

AT CLOSE OF BUSINESS

NOVEMBER 12, 1906

ALBION.

D. L. EVANS & COMPANY, LTD.

D. L. Evans, President.

J. A. Givens, Cashier.

Resources.

Loans and discounts.....	\$ 84,147.98
Overdrafts	1,767.92
Bonds, warrants and other securities.....	21,695.50
Banking house, furniture and fixtures.....	2,184.68
Due from banks.....	39,874.94
Checks on other banks and cash items.....	1,968.64
Cash on hand	9,308.45
Total	\$ 160,948.11

Liabilities.

Capital stock paid in.....	\$ 25,000.00
Surplus fund	3,500.00
Undivided profits	957.13
Dividends unpaid	1,335.00
Deposits	130,156.98
Total	\$ 160,948.11

ASHTON.

ASHTON STATE BANK, LTD.

G. E. Bowerman, President.

F. X. Dolenty, Cashier.

Resources.

Loans and discounts.....	\$ 32,671.50
Overdrafts	3,148.02
Banking house, furniture and fixtures.....	446.56
Due from banks	259.77
Cash on hand.....	2,823.05
Expenses paid	1,127.59
Total	\$ 40,476.49

Liabilities.

Capital stock paid in.....	\$ 10,270.00
Undivided profits	532.38
Due to banks—deposits.....	10.31
Deposits	29,663.80
Total	\$ 40,476.49

BLACKFOOT.

D. W. STANDROD AND COMPANY.

C. W. Berryman, President.

Dan R. Jones, Cashier.

Resources.

Loans and discounts.....	\$ 288,756.97
Overdrafts	85,762.62
Bonds, warrants and other securities.....	2,408.29
Banking house, furniture and fixtures.....	25,475.00
Due from banks.....	131,240.91
Checks on other banks and cash items.....	228.61
Cash on hand	10,224.58
Total	\$ 544,096.98

Liabilities.

Capital stock paid in.....	\$ 100,000.00
Surplus fund	2,500.00
Undivided profits	18,281.32
Deposits	423,315.66
Total	\$ 544,096.98

BOISE.

BANK OF COMMERCE, LTD.

J. E. Yates, President.

G. W. Green, Cashier.

Resources.

Loans and discounts.....	\$ 442,965.64
Overdrafts	48,449.88
Bonds, warrants and other securities.....	69,837.12
Banking house, furniture and fixtures.....	3,872.00
Due from banks	75,478.93
Checks on other banks and cash items.....	10,680.06
Cash on hand	34,166.08
Total	\$ 685,450.08

Liabilities.

Capital stock paid in.....	\$ 100,000.00
Surplus fund	50,000.00
Undivided profits	8,832.07
Due to banks—deposits	73,356.47
Deposits	453,161.54
Certified checks	100.00
Total	\$ 685,450.08

REPORT OF BANK COMMISSIONER.

BOISE.

BOISE STATE BANK, LTD.

J. T. Morrison, President.

Hugh R. Ennis, Cashier.

Resources.

Loans and discounts	\$ 47,071.50
Overdrafts	32.25
Banking house, furniture and fixtures.....	2,459.07
Due from banks.....	17,089.72
Exchanges for clearing house.....	1,012.71
Cash on hand	5,741.84
Expenses paid	1,009.69
Total	\$ 74,416.78

Liabilities.

Capital stock paid in.....	\$ 50,000.00
Due to banks—deposits	8,491.93
Deposits	15,874.85
Certified checks	550.00
Total	\$ 74,416.78

BOISE.

CAPITAL STATE BANK, LTD.

George D. Ellis, President.

Horace E. Neal, Cashier.

Resources.

Loans and discounts	\$ 912,136.76
Overdrafts	47,557.73
Bonds, warrants and other securities.....	101,924.63
Banking house, furniture and fixtures.....	36,488.25
Other real estate owned.....	6,947.60
Due from banks	277,671.55
Checks on other banks and cash items.....	19,016.96
Exchanges for clearing house.....	26,577.60
Cash on hand	112,727.92
Total	\$1,541,049.00

Liabilities.

Capital stock paid in	\$ 200,000.00
Surplus fund	80,000.00
Undivided profits	2,045.54
Due to banks—deposits	188,661.57
Dividends unpaid	175.00
Deposits	1,056,766.51
Certified checks	1,244.20
Cashier's checks	12,156.18
Total	\$1,541,049.00

REPORT OF BANK COMMISSIONER.

BONNER'S FERRY.

FIRST STATE BANK.

J. I. Monks, President.

W. D. Baxter, Cashier.

Resources.

Loans and discounts.....	\$ 51,354.45
Overdrafts	691.78
Bonds, warrants and other securities.....	2,007.66
Banking house, furniture and fixtures	4,711.73
Due from banks	12,634.64
Checks on other banks and cash items.....	639.83
Cash on hand	5,201.86
Total	\$ 77,241.95

Liabilities.

Capital stock paid in.....	\$ 15,000.00
Undivided profits	921.17
Deposits	61,320.78
Total	\$ 77,241.95

BUHL.

STATE BANK OF BUHL.

E. A. Milner, President.

E. H. Cost, Cashier.

Resources.

Loans and discounts	\$ 16,432.00
Banking house, furniture and fixtures.....	3,679.60
Due from banks	8,090.17
Checks on other banks and cash items.....	78.05
Cash on hand	1,508.24
Expenses paid	903.93
Total	\$ 30,691.99

Liabilities.

Capital stock paid in.....	\$ 12,500.00
Deposits	18,116.79
Cashier's checks	76.20
Total	\$ 30,691.99

REPORT OF BANK COMMISSIONER.

BURLEY.

BURLEY STATE BANK.

J. E. Miller, President.

W. D. Kenyon, Cashier.

Resources.

Loans and discounts	\$ 10,662 88
Overdrafts	22 93
Banking house, furniture and fixtures	1,100 00
Other real estate owned	2,798 67
Due from banks	11,200 72
Checks on other banks and cash items	3 00
Cash on hand	4,124 17
Expenses paid	749 19

Total\$ 30,661 56

Liabilities.

Capital stock paid in	\$ 9,285 00
Undivided profits	269 73
Deposits	21,106 83

Total\$ 30,661 56

CAMBRIDGE.

PEOPLE'S BANK.

W. B. Allison, President.

J. H. Anderson, Cashier.

Resources.

Loans and discounts	\$ 22,407 96
Overdrafts	5,140 24
Bonds, warrants and other securities	404 30
Banking house, furniture and fixtures	2,227 30
Due from banks	71,703 96
Checks on other banks and cash items	29 95
Cash on hand	8,236 10

Total\$ 110,149 81

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	2,953 62
Deposits	97,196 19

Total\$ 110,149 81

REPORT OF BANK COMMISSIONER.

COTTONWOOD.

FARMERS' AND MERCHANTS' STATE BANK.

J. Mattheson, President.

Geo. M. Robertson, Cashier.

Resources.

Loans and discounts	\$ 33,481 41
Overdrafts	547 98
Bonds, warrants and other securities	1,325 44
Banking house, furniture and fixtures	3,418 43
Due from banks	9,521 26
Checks on other banks and cash items	500 00
Cash on hand	3,504 20
Expenses paid	2,096 34

Total\$ 54,395 06

Liabilities.

Capital stock paid in	15,000 00
Undivided profits	739 82
Deposits	38,604 74
Certified checks	10 00
Cashier's checks	40 50

Total\$ 54,395 06

COUNCIL.

FIRST BANK OF COUNCIL.

I. McMahon, President.

E. F. Hawk, Cashier.

Resources.

Loans and discounts	\$ 16,720 56
Overdrafts	446 43
Bonds, warrants and other securities	100 00
Banking house, furniture and fixtures	1,824 61
Other real estate owned	250 00
Due from banks	16,253 35
Checks on other banks and cash items	1,204 19
Cash on hand	13,025 05

Total\$ 49,824 19

Liabilities.

Capital stock paid in	\$ 10,000 00
Due to banks—deposits	241 23
Deposits	39,582 96

Total\$ 49,824 19

CULDESAC.

BANK OF CULDESAC.

J. S. Martin, President.

Geo. G. Martin, Cashier.

Resources.

Loans and discounts	\$ 59,141 59
Overdrafts	9,570 53
Bonds, warrants and other securities	50 00
Banking house, furniture and fixtures	2,900 00
Other real estate owned	850 00
Due from banks	18,725 36
Checks on other banks and cash items	15 00
Cash on hand	8,448 64

Total\$ 99,701 12

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	940 13
Undivided profits	1,264 83
Deposits	87,396 16
Certified checks	100 00

Total\$ 99,701 12

DENVER.

DENVER STATE BANK.

Henry Kuther, President.

Lewis Wylde, Cashier.

Resources.

Loans and discounts	\$ 19,224 72
Overdrafts	783 85
Banking house, furniture and fixtures	2,186 06
Due from banks	9,032 78
Cash on hand	2,333 95
Expenses paid	201 10

Total\$ 33,762 46

Liabilities.

Capital stock paid in	\$ 11,000 00
Surplus fund	400 00
Deposits	22,362 46

Total\$ 33,762 46

DRIGGS.

DRIGGS STATE BANK.

G. S. Young, President.

Don C. Driggs, Cashier.

Resources.

Loans and discounts	\$ 23,120 52
Overdrafts	863 93
Banking house, furniture and fixtures	4,029 60
Due from banks	20,664 62
Checks on other banks and cash items	196 50
Cash on hand	1,713 16
Expenses paid	1,609 28

Total\$ 52,197 61

Liabilities.

Capital stock paid in	\$ 10,515 00
Undivided profits	535 46
Due to banks—deposits	10,000 00
Deposits	29,147 15
Notes and bills rediscounted	2,000 00

Total\$ 52,197 61

EMMETT.

BANK OF EMMETT.

W. R. Cartwright, President.

V. T. Craig, Cashier.

Resources.

Loans and discounts	\$ 71,101 12
Overdrafts	3,485 86
Bonds, warrants and other securities	92 50
Banking house, furniture and fixtures	10,849 84
Due from banks	34,486 59
Checks on other banks and cash items	206 17
Cash on hand	6,476 64

Total\$ 126,698 72

Liabilities.

Capital stock paid in	\$ 20,650 00
Due to banks—deposits	262 73
Deposits	105,785 99

Total\$ 126,698 72

GENESEE.

FIRST BANK.

John P. Vollmer, President.

P. W. McRoberts, Cashier.

Resources.

Loans and discounts	\$ 82,205 63
Overdrafts	27,828 84
Bonds, warrants and other securities	5,000 00
Banking house, furniture and fixtures	20,000 00
Due from banks	10,290 70
Checks on other banks and cash items	501 80
Cash on hand	9,046 63
Total	\$ 154,872 60

Liabilities.

Capital stock paid in	\$ 30,000 00
Undivided profits	86 97
Due to banks—deposits	21,935 07
Deposits	101,846 56
Certified checks	455 00
Cashier's checks	550 00
Total	\$ 154,872 60

GENESEE.

GENESEE EXCHANGE BANK.

T. H. Brewer, President.

Fred K. Bressler, Cashier.

Resources.

Loans and discounts	\$ 173,544 17
Overdrafts	12,215 69
Bonds, warrants and other securities	7,926 10
Banking house, furniture and fixtures	11,800 00
Other real estate owned	3,975 00
Due from banks	53,457 38
Checks on other banks and cash items	502 66
Cash on hand	14,426 90
Total	\$ 277,847 90

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	11,881 78
Due to banks—deposits	53,708 27
Deposits	182,257 85
Total	\$ 277,847 90

GIFFORD.

BANK OF GIFFORD, LTD.

Louis Clark, President.

W. E. Stoddard, Cashier.

Resources.

Loans and discounts	\$ 13,441 55
Overdrafts	1,621 54
Bonds, warrants and other securities	1,830 00
Banking house, furniture and fixtures	1,227 40
Other real estate owned	4,299 40
Due from banks	13,290 77
Checks on other banks and cash items	40 00
Cash on hand	2,965 70
Total	\$ 38,716 36

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	3,034 16
Deposits	25,682 20
Total	\$ 38,716 36

GLENN'S FERRY.

GLENN'S FERRY BANK, LTD.

M. B. Gwinn, President.

Ed. M. Clark, Cashier.

Resources.

Loans and discounts	\$ 47,390 45
Overdrafts	1,419 76
Bonds, warrants and other securities	898 78
Banking house, furniture and fixtures	1,986 90
Due from banks	25,119 81
Cash on hand	5,577 00
Total	\$ 82,392 65

Liabilities.

Capital stock paid in	\$ 11,000 00
Undivided profits	156 45
Deposits	71,236 20
Total	\$ 82,392 65

GRANGEVILLE.

BANK OF CAMAS PRAIRIE.

F. W. Kettenbach, President.

W. W. Brown, Cashier.

Resources.

Loans and discounts	\$ 225,269 77
Overdrafts	72,447 14
Bonds, warrants and other securities	17,837 22
Banking house, furniture and fixtures	12,046 72
Other real estate owned	2,662 73
Due from banks	57,634 21
Checks on other banks and cash items	653 17
Cash on hand	15,923 46
Total	\$ 404,474 42

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	50,000 00
Undivided profits	29,316 60
Deposits	275,157 82
Total	\$ 404,474 42

HAGERMAN.

HAGERMAN STATE BANK.

J. E. Clinton, Jr., President.

P. E. Dusault, Cashier.

Resources.

Loans and discounts	\$ 68,965 94
Overdrafts	1,517 47
Banking house, furniture and fixtures	570 83
Due from banks	32,802 04
Cash on hand	6,857 15
Total	\$ 110,713 43

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	661 44
Deposits	100,051 99
Total	\$ 110,713 43

HAILEY.

COMMERCIAL AND SAVINGS BANK.

W. E. Sullivan, President.

Presley F. Horne, Cashier.

Resources.

Loans and discounts	\$ 59,009 90
Overdrafts	6,951 40
Bonds, warrants and other securities	3,787 06
Banking house, furniture and fixtures	3,459 56
Other real estate owned	140 00
Due from banks	15,882 98
Cash on hand	8,218 69
Total	\$ 97,449 59

Liabilities.

Capital stock paid in	\$ 85,000 00
Surplus fund	317 10
Undivided profits	1,588 42
Deposits	60,496 06
Cashier's checks	48 01
Total	\$ 97,449 59

HAILEY.

IDAHO STATE BANK.

J. J. Plumer, President.

L. A. Duvall, Cashier.

Resources.

Loans and discounts	\$ 115,374 85
Overdrafts	23,217 52
Bonds, warrants and other securities	6,320 75
Banking house, furniture and fixtures	9,954 28
Due from banks	18,437 90
Checks on other banks and cash items	9,151 37
Cash on hand	23,360 50
Total	\$ 205,817 17

Liabilities.

Capital stock paid in	\$ 40,000 00
Surplus fund	1,000 00
Undivided profits	104 41
Due to banks—deposits	9,156 93
Dividends unpaid	6 00
Deposits	155,549 83
Total	\$ 205,817 17

HARRISON.

FIRST BANK OF HARRISON.

B. F. O'Neill, President.

W. B. Hagar, Cashier.

Resources.

Loans and discounts	\$ 105,294 15
Bonds, warrants and other securities	28,664 89
Banking house, furniture and fixtures	2,083 81
Other real estate owned	7,520 82
Due from banks	856 71
Checks on other banks and cash items	9,980 46
Cash on hand	2,744 81
Total	\$ 157,145 65

Liabilities.

Capital stock paid in	\$ 24,500 00
Surplus fund	2,500 00
Undivided profits	399 84
Due to banks—deposits	33,724 90
Deposits	94,553 11
Certified checks	1,467 80
Total	\$ 157,145 65

HEYBURN.

HEYBURN STATE BANK.

J. S. McQuiston, President.

F. M. Snyder, Cashier.

Resources.

Loans and discounts	\$ 23,657 45
Overdrafts	95 61
Banking house, furniture and fixtures	1,665 57
Due from banks	12,671 34
Checks on other banks and cash items	739 68
Cash on hand	2,526 90
Total	\$ 41,406 55

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	697 63
Deposits	30,708 92
Total	\$ 41,406 55

IDAHO FALLS.

ANDERSON BROS. BANK.

J. C. Anderson, President.

M. M. Hitt, Cashier.

Resources.

Loans and discounts	\$ 510,044 46
Overdrafts	27,429 58
Bonds, warrants and other securities	32,475 31
Banking house, furniture and fixtures	7,000 00
Other real estate owned	11,900 00
Due from banks	52,010 11
Checks on other banks and cash items	112 40
Cash on hand	26,504 78
Total	\$ 667,476 64

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	50,000 00
Undivided profits	6,100 01
Due to banks—deposits	22,359 50
Deposits	398, 517 13
Certified checks	500 00
Bills payable	90,000 00
Total	\$ 667,476 64

IDAHO FALLS.

STATE BANK.

S. E. Larable, President.

C. G. Peck, Cashier.

Resources.

Loans and discounts	\$ 134,137 88
Overdrafts	2,450 36
Bonds, warrants and other securities	2,267 42
Banking house, furniture and fixtures	27,830 30
Due from banks	60,568 88
Checks on other banks and cash items	1,772 87
Cash on hand	5,695 52
Total	\$ 234,723 23

Liabilities.

Capital stock paid in	\$ 75,000 00
Surplus fund	2,000 00
Undivided profits	693 97
Due to banks—deposits	2,661 55
Deposits	150,794 65
Cashier's checks	3,573 06
Total	\$ 234,723 23

ILO.

BANK OF ILO.

L. N. Swift, President.

A. Scroggin, Cashier.

Resources.

Loans and discounts	\$ 29,650 14
Overdrafts	1,879 46
Banking house, furniture and fixtures.....	839 50
Due from banks	18,815 81
Cash on hand	4,924 90

Total\$ 56,109 81

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,201 41
Deposits	42,028 40
Certified checks	2,880 00

Total\$ 56,109 81

KENDRICK.

KENDRICK STATE BANK.

J. W. Bradbury, President.

E. D. Bradbury, Cashier.

Resources.

Loans and discounts	\$ 87,030 25
Overdrafts	9,041 60
Bonds, warrants and other securities.....	240 00
Banking house, furniture and fixtures.....	10,720 00
Other real estate owned	6,500 00
Due from banks	30,565 12
Cash on hand	11,561 66

Total\$ 155,658 63

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	1,090 54
Deposits	129,568 09

Total\$ 155,658 63

KIMBERLY.

BANK OF KIMBERLY, LTD.

H. T. West, President.

W. H. Turner, Cashier.

Resources.

Loans and discounts	\$ 7,496 90
Overdrafts	97 20
Bonds, warrants and other securities.....	100 00
Banking house, furniture and fixtures.....	2,376 53
Due from banks	9,570 13
Checks on other banks and cash items.....	12 40
Cash on hand	1,310 46
Expenses paid	33 54

Total\$ 20,997 16

Liabilities.

Capital stock paid in	\$ 8,950 00
Deposits	11,917 41
Cashier's checks	129 75

Total\$ 20,997 16

MACKAY.

W. G. JENKINS & CO.

H. W. Vanderwood, Asst. Cashier.

Resources.

Loans and discounts	\$ 50,025 12
Overdrafts	32,057 24
Bonds, warrants and other securities.....	223 40
Banking house, furniture and fixtures.....	4,596 85
Due from banks	58,076 33
Checks on other banks and cash items.....	131 35
Cash on hand	4,555 92

Total\$ 149,666 21

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	393 70
Due to banks—deposits	164 90
Deposits	124,197 61

Total\$ 149,666 21

MALAD.**J. N. IRELAND & CO.**

D. L. Evans, President.

W. R. Evans, Cashier.

Resources.

Loans and discounts	\$ 95,505 50
Overdrafts	70,561 42
Bonds, warrants and other securities	8,259 64
Banking house, furniture and fixtures	1,113 55
Other real estate owned	5,094 17
Due from banks	82,849 87
Checks on other banks and cash items	519 70
Cash on hand	5,496 31
Total	\$ 260,999 86

Liabilities.

Capital stock paid in	\$ 40,000 00
Undivided profits	9,111 88
Deposits	210,987 98
Total	\$ 260,099 86

MARYSVILLE.**MARYSVILLE STATE BANK.**

J. E. Cosgriff, President.

C. C. Shetler, Cashier.

Resources.

Loans and discounts	\$ 23,465 43
Overdrafts	377 25
Banking house, furniture and fixtures	930 73
Due from banks	19,614 21
Checks on other banks and cash items	460 11
Cash on hand	2,583 95
Expenses paid	1,023 12
Total	\$ 48,453 82

Liabilities.

Capital stock paid in	\$ 9,500 00
Undivided profits	243 01
Deposits	38,435 95
Cashier's checks	274 86
Total	\$ 48,453 82

MEADOWS.**MEADOWS STATE BANK.**

F. C. Rowell, President.

A. B. Lucas, Cashier.

Resources.

Loans and discounts	\$ 19,367 80
Overdrafts	1,811 11
Bonds, warrants and other securities	600 00
Banking house, furniture and fixtures	2,500 00
Due from banks	18,881 59
Checks on other banks and cash items	1,380 81
Cash on hand	4,625 70
Expenses paid	1,464 52
Total	\$ 50,131 53

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,515 21
Deposits	38,616 32
Total	\$ 50,131 53

MERIDIAN.**MERIDIAN EXCHANGE BANK.**

H. E. Neal, President.

W. H. Davison, Cashier.

Resources.

Loans and discounts	\$ 34,410 86
Overdrafts	814 26
Bonds, warrants and other securities	46 00
Banking house, furniture and fixtures	4,373 10
Due from banks	39,360 80
Checks on other banks and cash items	58 25
Cash on hand	2,855 75
Total	\$ 81,919 02

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	500 00
Undivided profits	774 02
Deposits	69,220 34
Cashier's checks	1,424 66
Total	\$ 81,919 02

MIDDLETON.

STATE BANK OF MIDDLETON, LTD.

D. D. Campbell, President.

J. L. Ocheltree, Cashier.

Resources.

Loans and discounts	\$ 130 00
Banking house, furniture and fixtures	2,010 29
Due from banks	9,583 43
Cash on hand	1,622 45
Expenses paid	337 00
Total	\$ 13,683 17

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	3,683 17
Total	\$ 13,683 17

MIDVALE.

BANK OF WASHINGTON COUNTY.

A. B. Anderson, President.

W. L. Anderson, Cashier.

Resources.

Loans and discounts	\$ 32,762 51
Overdrafts	37 94
Banking house, furniture and fixtures	4,291 42
Due from banks	36,418 91
Checks on other banks and cash items	90 00
Cash on hand	5,216 51
Expenses paid	1,256 87
Total	\$ 80,074 16

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	128 70
Deposits	54,950 46
Total	\$ 80,074 16

MONTPELIER.

BANK OF MONTPELIER.

C. E. Wheeland, President.

G. C. GRAY, Cashier.

Resources.

Loans and discounts	\$ 128,234 31
Overdrafts	20,034 50
Bonds, warrants and other securities	2,364 36
Banking house, furniture and fixtures	4,139 95
Other real estate owned	4,750 00
Due from banks	71,287 09
Exchanges for clearing house	126 43
Cash on hand	9,243 17
Total	\$ 240,179 81

Liabilities.

Capital stock paid in	\$ 20,000 00
Undivided profits	3,763 52
Due to banks—deposits	107 20
Deposits	216,033 77
Cashier's checks	275 32
Total	\$ 240,179 81

MOSCOW.

MOSCOW STATE BANK.

C. H. Patton, President.

R. D. Curtis, Cashier.

Resources.

Loans and discounts	\$ 145,040 89
Overdrafts	9,918 89
Bonds, warrants and other securities	6,444 10
Banking house, furniture and fixtures	2,942 59
Other real estate owned	18,083 23
Due from banks	16,093 39
Checks on other banks and cash items	463 65
Cash on hand	20,981 44
Total	\$ 219,968 18

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,104 66
Undivided profits	1,381 06
Deposits	179,963 31
Certified checks	25 00
Cashier's checks	8,494 15
Total	\$ 219,968 18

MOUNTAIN HOME.

CITIZENS' STATE BANK, LTD.

L. T. Wilcox, President.

O. E. Cannon, Cashier.

Resources.

Loans and discounts	\$ 74,167 80
Overdrafts	6,113 72
Bonds, warrants and other securities	7,205 76
Banking house, furniture and fixtures	1,702 70
Other real estate owned	3,230 70
Due from banks	56,427 67
Checks on other banks and cash items	427 47
Cash on hand	8,777 20
Total	\$ 158,053 02

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	4,000 00
Undivided profits	2,861 47
Due to banks—deposits	323 06
Deposits	140,868 49
Total	\$ 158,053 02

MURRAY.

STATE BANK OF MURRAY.

M. S. Simmons, President.

C. B. Craven, Cashier.

Resources.

Loans and discounts	\$ 16,589 93
Overdrafts	3,584 29
Gold dust on hand	680 21
Due from banks	3,694 18
Checks on other banks and cash items	365 62
Cash on hand	1,559 30
Total	26,473 53

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	289 15
Deposits	14,461 73
Certified checks	1,722 65
Total	\$ 26,473 53

NAMPA.

BANK OF NAMPA, LTD.

Fred G. Mock, President.

C. R. Hickey, Cashier.

Resources.

Loans and discounts	\$ 211,946 38
Overdrafts	37,132 40
Bonds, warrants and other securities	6,079 41
Banking house, furniture and fixtures	1,500 00
Other real estate owned	25,000 00
Due from banks	108,586 95
Checks on other banks and cash items	6,407 51
Cash on hand	25,477 30
Total	\$ 422,129 95

Liabilities.

Capital stock paid in	\$ 38,500 00
Surplus fund	12,157 46
Due to banks—deposits	348 42
Deposits	371,124 07
Total	\$ 422,129 95

NAMPA.

CITIZENS' STATE BANK, LTD.

H. A. Partridge, President.

J. D. Bloomfield, Cashier.

Resources.

Loans and discounts	\$ 191,646 67
Overdrafts	28,234 86
Bonds, warrants and other securities	61,710 44
Banking house, furniture and fixtures	2,500 00
Due from banks	60,593 39
Checks on other banks and cash items	1,800 00
Exchanges for clearing house	702 79
Cash on hand	10,195 50
Total	\$ 357,370 65

Liabilities.

Capital stock paid in	\$ 28,750 00
Surplus fund	2,500 00
Undivided profits	6,533 36
Due to banks—deposits	8,460 79
Deposits	311,126 50
Total	\$ 357,370 65

NEW PLYMOUTH.
FARMERS STATE BANK,

C. E. Brainard, President.

C. S. French, Cashier.

Resources.

Loans and discounts	\$ 14,482 61
Banking house, furniture and fixtures	676 92
Other real estate owned	771 00
Due from banks	7,254 16
Cash on hand	416 18
Expenses paid	962 19
Total	\$ 24,563 06

Liabilities.

Capital stock paid in	\$ 10,000 00
Due to banks—deposits	128 59
Deposits	14,434 47
Total	\$ 24,563 06

NEZPERCE.**BANK OF NEZPERCE.**

J. A. Schultz, President.

P. J. Miller, Cashier.

Resources.

Loans and discounts	\$ 53,302 05
Overdrafts	5,886 44
U. S. Bonds	6,250 00
Premium on bonds	200 00
Banking house, furniture and fixtures	7,229 05
Other real estate owned	2,000 00
Due from banks	25,533 73
Checks on other banks and cash items	4,345 10
Cash on hand	5,039 45
Total	\$ 109,785 82

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	250 00
Undivided profits	993 41
Deposits	77,292 41
Bills payable (Circulation of First National Bank of Nezperce)	6,250 00
Total	\$ 109,785 82

NEZPERCE.**FARMERS STATE BANK, LTD.**

L. N. Swift, President.

C. W. Nelson, Cashier.

Resources.

Loans and discounts	\$ 207,308 95
Overdrafts	12,923 62
Bonds, warrants and other securities	208 20
Banking house, furniture and fixtures	5,402 50
Due from banks	31,638 46
Checks on other banks and cash items	2,273 89
Cash on hand	6,187 00
Bank of Ilo, capital	10,000 00
Total	\$ 275,892 62

Liabilities.

Capital stock paid in	\$ 35,000 00
Surplus fund	5,000 00
Undivided profits	2,943 95
Due to banks—deposits	21,177 10
Deposits	112,085 77
Notes and bills rediscounted	95,353 41
Bills payable	4,332 39
Total	\$ 275,892 62

OAKLEY.**OAKLEY STATE BANK.**

Adam Patterson, President.

S. F. Halverson, Cashier.

Resources.

Loans and discounts	\$ 74,087 68
Overdrafts	4,743 69
Banking house, furniture and fixtures	1,824 72
Due from banks	36,147 32
Cash on hand	7,538 95
Total	\$ 124,392 36

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	760 38
Undivided profits	393 32
Deposits	98,238 66
Total	\$ 124,392 36

OROFINO. ✓

FIDELITY STATE BANK. ✓

J. W. Blake, President.

P. H. Blake, Cashier.

Resources.

Loans and discounts	\$ 21,417 87
Overdrafts	1,408 89
Banking house, furniture and fixtures.....	1,576 48
Other real estate owned	500 00
Due from banks	29,540 12
Checks on other banks and cash items.....	370 30
Cash on hand	4,004 10

Total\$ 58,812 76

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	600 00
Undivided profits	363 61
Deposits	47,849 15

Total\$ 58,812 76

PARIS. ✓

BEAR LAKE STATE BANK. ✓

J. R. Shepard, President.

W. H. Young, Cashier.

Resources.

Loans and discounts	\$ 62,578 75
Overdrafts	6,011 07
Bonds, warrants and other securities.....	5,784 29
Banking house, furniture and fixtures.....	5,755 64
Due from banks	6,708 30
Checks on other banks and cash items.....	476 08
Expenses paid	360 69
Cash on hand	2,715 66

Total\$ 93,385 48

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	156 33
Undivided profits	269 81
Due to banks—deposits.....	6,378 35
Deposits	71,480 99
Cashier's checks	100 00

Total\$ 93,385 48

PARMA. ✓

PARMA STATE BANK. ✓

E. M. Kirkpatrick, President.

N. R. Halliday, Cashier.

Resources.

Loans and discounts	\$ 82,998 36
Overdrafts	2,723 94
Bonds, warrants and other securities.....	190 00
Banking house, furniture and fixtures.....	6,500 00
Due from banks	30,498 53
Checks on other banks and cash items.....	56 50
Cash on hand	4,400 85

Total\$ 127,368 18

Liabilities.

Capital stock paid in	\$ 30,000 00
Surplus fund	7,500 00
Undivided profits	4,161 09
Deposits	85,707 09

Total\$ 127,368 18

PECK. ✓

RANCHERS' STATE SAVINGS BANK. ✓

A. T. Dryden, President.

George K. Force, Cashier.

Resources.

Loans and Discounts	\$ 10,374 68
Overdrafts	689 73
Bonds, warrants and other securities.....	10,000 00
Banking house, furniture and fixtures.....	2,034 30
Other real estate owned.....	801 55
Due from banks	4,000 82
Checks on other banks and cash items.....	49 14
Cash on hand.....	1,765 94
Expenses paid	131 48

Total\$ 29,847 64

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	250 00
Deposits	18,597 64
Certified checks	1,000 00

Total\$ 29,847 64

POCATELLO.

CITIZENS' BANK, LTD.

Wm. A. Anthes, President.

I. N. Anthes, Cashier.

Resources.

Loans and discounts	\$ 144,880 65
Overdrafts	1,966 50
Bonds, warrants and other securities	9,354 84
Banking house, furniture and fixtures	2,396 65
Due from banks	67,720 86
Checks on other banks and cash items	435 41
Cash on hand	12,248 50
Total	\$ 239,003 41

Liabilities.

Capital stock paid in	\$ 36,500 00
Undivided profits	2,419 05
Due to banks—deposits	960 49
Deposits	199,123 87
Total	\$ 239,003 41

POCATELLO.

FIRST SAVINGS BANK.

D. W. Standrod, President.

W. D. Service, Cashier.

Resources.

Loans and discounts	\$ 121,136 75
Furniture and fixtures	1,339 75
Due from banks	8,600 51
Cash on hand	1,414 04
Total	\$ 132,491 05

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	6,720 10
Deposits	100,770 95
Total	\$ 132,491 05

PONDERAY.

FIRST BANK OF PONDERAY.

J. H. Ehlers, President.

S. B. Phillips, Cashier.

Resources.

Loans and discounts	\$ 6,252 38
Overdrafts	81 47
Bonds, warrants and other securities	8,920 00
Banking house, furniture and fixtures	6,745 71
Other real estate owned	618 95
Due from banks	2,524 52
Checks on other banks and cash items	193 56
Cash on hand	307 49
Expenses paid	2,507 03
Total	\$ 28,151 11

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	887 00
Due to banks—deposits	2,712 74
Deposits	14,551 37
Total	\$ 28,151 11

POST FALLS.

VALLEY STATE BANK, LTD.

Hugh Waddell, President.

A. L. Rogers, Cashier.

Resources.

Loans and discounts	\$ 28,339 32
Overdrafts	808 84
Bonds, warrants and other securities	2,241 72
Banking house, furniture and fixtures	4,000 00
Other real estate owned	438 25
Due from banks	23,125 16
Checks on other banks and cash items	187 55
Cash on hand	4,025 55
Expenses paid	630 80
Total	\$ 63,797 19

Liabilities.

Capital stock paid in	\$ 10,000 00
Due to banks—deposits	3,250 00
Deposits	50,547 19
Total	\$ 63,797 19

PRESTON.

IDAHO STATE AND SAVINGS BANK.

G. C. Parkinson, President.

J. N. Larsen, Cashier.

Resources.

Loans and discounts	\$ 14,952 00
Overdrafts	1,317 24
Bonds, warrants and other securities	450 00
Banking house, furniture and fixtures	10,850 84
Due from banks	1,524 87
Checks on other banks and cash items	103 61
Cash on hand	3,875 02
Expenses paid	447 75

Total\$ 33,521 33

Liabilities.

Capital stock paid in	\$ 24,130 00
Deposits	9,201 33
Cashier's checks	190 00

Total\$ 33,521 33

RATHDRUM.

RATHDRUM STATE BANK.

Stewart Young, President.

R. E. Young, Cashier.

Resources.

Loans and discounts	\$ 52,942 04
Overdrafts	248 44
Bonds, warrants and other securities	31,094 89
Banking house, furniture and fixtures	3,516 13
Other real estate owned	2,930 00
Due from banks	86,624 38
Cash on hand	18,496 21

Total\$ 195,852 09

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	1,000 00
Undivided profits	3,184 35
Deposits	166,667 74

Total\$ 195,852 09

REXBURG.

REXBURG STATE BANK.

J. E. Cosgriff, President.

James R. Wright, Cashier.

Resources.

Loans and discounts	\$ 74,421 14
Overdrafts	2,180 37
Banking house, furniture and fixtures	1,865 37
Due from banks	33,567 37
Exchanges for clearing house	81 70
Cash on hand	2,563 30

Total\$ 114,639 25

Liabilities.

Capital stock paid in	\$ 20,000 00
Undivided profits	458 07
Due to banks—deposits	1,313 96
Deposits	88,867 22
Certified checks	4,000 00

Total\$ 114,639 25

RIGBY.

ANDERSON BROS. BANK.

James E. Steele, President.

J. H. Steele, Cashier.

Resources.

Loans and discounts	\$ 58,008 72
Overdrafts	3,060 33
Bonds, warrants and other securities	2,278 10
Banking house, furniture and fixtures	1,522 72
Due from banks	24,677 18
Checks on other banks and cash items	1,325 95
Cash on hand	1,514 70

Total\$ 92,397 70

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	700 00
Undivided profits	927 17
Deposits	70,770 53
Bills payable	10,000 00

Total\$ 92,397 70

RUPERT.

RUPERT STATE BANK.

A. F. Beymer, President.

J. S. McQuiston, Cashier.

Resources.

Loans and discounts	\$ 47,025 64
Overdrafts	166 66
Bonds, warrants and other securities	811 10
Banking house, furniture and fixtures	1,859 73
Due from banks	21,132 14
Checks on other banks and cash items	102 00
Cash on hand	2,956 20
Total	\$ 74,053 47

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	805 36
Deposits	63,248 11
Total	\$ 74,053 47

ST. MARIES.

LUMBERMEN'S STATE BANK.

E. N. Lindberg, President.

W. F. Sargent, Cashier.

Resources.

Loans and discounts	\$ 45,224 74
Overdrafts	109 62
Bonds, warrants and other securities	9,402 43
Banking house, furniture and fixtures	1,500 00
Other real estate owned	745 00
Due from banks	35,867 39
Checks on other banks and cash items	29 43
Cash on hand	3,174 80
Expenses paid	6,101 14
Total	\$ 102,154 55

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	4,256 22
Deposits	87,898 33
Total	\$ 102,154 55

SANDPOINT.

TRADERS STATE BANK.

W. F. Whitaker, President.

C. E. Riggs, Cashier.

Resources.

Loans and discounts	\$ 85,437 52
Overdrafts	13,946 46
Bonds, warrants and other securities	157 35
Banking house, furniture and fixtures	2,305 96
Other real estate owned	5,722 64
Due from banks	6,210 71
Checks on other banks and cash items	901 23
Cash on hand	6,126 57
Total	\$ 120,808 44

Liabilities.

Capital stock paid in	\$ 15,000 00
Undivided profits	1,036 66
Deposits	104,771 78
Total	\$ 120,808 44

SHELLEY.

SHELLEY BANKING COMPANY, LTD.

N. A. Just, President.

N. S. Sage, Cashier.

Resources.

Loans and discounts	\$ 47,367 24
Overdrafts	7,287 60
Banking house, furniture and fixtures	3,566 58
Other real estate owned	200 00
Due from banks	1,788 16
Checks on other banks and cash items	100 80
Cash on hand	4,851 42
Total	\$ 65,161 80

Liabilities.

Capital stock paid in	\$ 11,800 00
Surplus fund	261 19
Undivided profits	193 88
Due to banks—deposits	4,525 91
Deposits	37,601 90
Cashier's checks	778 92
Notes and bills rediscounted	10,000 00
Total	\$ 65,161 80

REPORT OF BANK COMMISSIONER.

SILVER CITY.

OWYHEE COUNTY BANK.

S. D. McLain, President

Frank D. Hall, Cashier.

Resources.

Loans and discounts	\$ 18,545 11
Overdrafts	1,476 09
Bonds, warrants and other securities	26,304 40
Due from banks	20,043 97
Checks on other banks and cash items	159 20
Cash on hand	4,203 85
Total	\$ 70,732 62

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,810 53
Deposits	58,922 09
Total	\$ 70,732 62

SOLDIER.

CAMAS PRAIRIE STATE BANK.

F. W. Hastings, President and Cashier.

Resources.

Loans and discounts	\$ 21,633 58
Overdrafts	2,086 25
Banking house, furniture and fixtures	1,674 71
Due from banks	8,704 47
Checks on other banks and cash items	822 36
Cash on hand	4,266 00
Expenses paid	731 45
Total	\$ 39,868 82

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	29,868 82
Total	\$ 39,868 82

REPORT OF BANK COMMISSIONER.

STITES.

BANK OF STITES.

F. W. Kettenbach, President.

H. M. Williams, Cashier.

Resources.

Loans and discounts	\$ 27,255 37
Overdrafts	74 45
Banking house, furniture and fixtures	1,622 57
Other real estate owned	501 00
Due from banks	9,749 07
Cash on hand	2,231 90
Expenses paid	654 82
Total	\$ 42,089 18

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	626 99
Deposits	31,462 19
Total	\$ 42,089 18

SUGAR CITY.

FREMONT COUNTY BANK.

Mark Austin, President.

A. I. Comstock, Cashier.

Resources.

Loans and discounts	\$ 32,604 17
Overdrafts	13,974 91
Bonds, warrants and other securities	2,115 07
Banking house, furniture and fixtures	1,452 42
Due from banks	91,865 76
Checks on other banks and cash items	1,339 56
Cash on hand	8,145 00
Total	\$ 151,496 89

Liabilities.

Capital stock paid in	10,000 00
Undivided profits	146 77
Deposits	140,917 62
Cashier's checks	432 50
Total	\$ 151,496 89

TROY.

BANK OF TROY.

T. H. Brewer, President.

D. M. Eckman, Cashier.

Resources.

Loans and discounts	\$ 70,798 37
Overdrafts	1,246 50
Banking house, furniture and fixtures	1,000 00
Due from banks	36,844 39
Cash on hand	16,893 74
Total	\$ 126,783 00

Liabilities.

Capital stock paid in	\$ 15,000 00
Undivided profits	1,151 88
Due to banks—Deposits	2,159 12
Deposits	108,472 00
Total	\$ 126,783 00

TROY.

FIRST BANK OF TROY.

O. A. Johnson, President.

S. A. Anderson, Cashier.

Resources.

Loans and discounts	\$ 85,641 35
Overdrafts	3,534 38
Bonds, warrants and other securities	18,163 63
Banking house, furniture and fixtures	5,854 51
Due from banks	28,326 12
Checks on other banks and cash items	57 93
Cash on hand	9,108 90
Total	\$ 150,686 82

Liabilities.

Capital stock paid in	\$ 20,000 00
Undivided profits	1,024 64
Deposits	127,662 18
Certified checks	2,000 00
Total	\$ 150,686 82

WALLACE.

STATE BANK OF COMMERCE.

B. F. O'Neill, President.

E. S. Wyman, Cashier.

Resources.

Loans and discounts	\$ 595,547 73
Overdrafts	6,083 75
Bonds, warrants and other securities	58,515 06
Banking house, furniture and fixtures	35,993 04
Due from banks	309,632 44
Cash on hand	50,575 03
Total	\$1,056,347 05

Liabilities.

Capital stock paid in	\$ 60,000 00
Surplus fund	12,500 00
Undivided profits	14,113 30
Due to banks—deposits	1,508 46
Deposits	965,053 65
Cashier's checks	3,171 64
Total	\$1,056,347 05

WARDNER.

WEBER BANK.

J. H. Weber, President.

P. P. Weber, Cashier.

Resources.

Loans and discounts	\$ 43,429 63
Overdrafts	20,213 57
Banking house, furniture and fixtures	3,950 00
Other real estate owned	13,213 50
Due from banks	37,170 17
Checks on other banks and cash items	3,215 72
Cash on hand	12,276 55
Total	\$ 133,469 14

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	14,500 00
Undivided profits	8,281 53
Deposits	100,687 61
Total	\$ 133,469 14

WEISER.

BANK OF WEISER.

E. M. Barton, President.

Louis Sommer, Cashier.

Resources.

Loans and discounts	\$ 195,716 11
Overdrafts	22,837 66
Bonds, warrants and other securities	1,455 00
Banking house, furniture and fixtures	7,568 27
Other real estate owned	520 00
Due from banks	126,512 47
Checks on other banks and cash items	2,665 25
Exchanges for clearing house	1,221 99
Cash on hand	22,577 89
Total	\$ 381,074 64

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	10,000 00
Undivided profits	11,304 91
Due to banks—deposits	8,648 89
Dividends unpaid	2,000 00
Deposits	299,120 84
Total	\$ 381,074 64

WHITEBIRD.

SALMON RIVER STATE BANK.

J. J. Remington, President.

M. M. Moore, Cashier.

Resources.

Loans and discounts	\$ 23,078 51
Overdrafts	1,084 64
Banking house, furniture and fixtures	2,456 75
Due from banks	15,138 07
Checks on other banks and cash items	17 60
Cash on hand	2,067 76
Total	\$ 43,843 33

Liabilities.

Capital stock paid in	\$ 11,000 00
Surplus fund	500 00
Undivided profits	393 08
Deposits	31,950 25
Total	\$ 43,843 33

REPORTS OF TRUST COMPANIES

AT CLOSE OF BUSINESS

NOVEMBER 12, 1906

BOISE.

IDAHO TRUST AND SAVINGS BANK, LTD.

B. F. Olden, President.

L. D. Allred, Cashier.

Resources.

Loans and discounts	\$ 266,016 81
Overdrafts	62,303 29
Bonds, warrants and other securities	93,674 64
Banking house, furniture and fixtures	37,250 50
Due from banks	233,434 67
Checks on other banks and cash items	3,115 45
Cash on hand	38,867 07
Total	\$ 784,662 43

Liabilities.

Capital stock paid in	\$ 200,000 00
Surplus fund	2,000 00
Undivided profits	25,189 76
Due to banks—deposits	78,391 06
Dividends unpaid	446 42
Deposits	467,406 91
Cashier's checks	3,033 42
Notes and bills rediscounted	8,144 86
Total	\$ 784,662 43

CALDWELL.

CALDWELL BANKING AND TRUST CO., LTD.

A. K. Steunenberg, President.

L. S. Dille, Cashier.

Resources.

Loans and discounts	\$ 330,180 76
Overdrafts	70,794 52
Bonds, warrants and other securities	14,075 00
Banking house, furniture and fixtures	25,000 00
Other real estate owned	3,000 00
Due from banks	158,724 68
Cash on hand	38,837 51
Total	\$ 640,412 47

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	25,000 00
Undivided profits	22,134 04
Due to banks—deposits	72,253 37
Deposits	470,675 06
Certified checks	350 00
Total	\$ 640,412 47

COEUR D'ALENE.

AMERICAN TRUST CO.

F. A. Blackwell, President.

Ira H. Shallis, Cashier.

Resources.

Loans and discounts	\$ 55,184 43
Overdrafts	59 83
Bonds, warrants and other securities	10,183 42
Agency department	15,000 00
Banking house, furniture and fixtures	3,687 27
Other real estate owned	5,920 50
Due from banks	22,992 02
Exchanges for clearing house	641 34
Cash on hand	3,429 12
Total	\$ 117,097 93

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	3,326 30
Deposits	63,771 63
Total	\$ 117,097 93

COEUR D'ALENE.

COEUR D'ALENE BANK AND TRUST COMPANY.

J. J. Browne, President.

Boyd Hamilton, Cashier.

Resources.

Loans and discounts	\$ 154,367 27
Overdrafts	7,405 21
Bonds, warrants and other securities	7,295 60
Banking house, furniture and fixtures	38,882 48
Other real estate owned	144 85
Due from banks	37,603 41
Checks on other banks and cash items	7,313 09
Cash on hand	12,844 65
Total	\$ 265,856 56

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	1,580 12
Deposits	214,276 44
Total	\$ 265,856 56

GRANGEVILLE.

GRANGEVILLE SAVINGS AND TRUST COMPANY.

James Kilen, President.

F. L. Leonard, Cashier.

Resources.	
Loans and discounts	\$ 96,042 34
Overdrafts	2,648 19
Bonds, warrants and other securities	5,455 71
Abstract books and fixtures	3,246 33
Banking house, furniture and fixtures	5,581 09
Other real estate owned	1,860 35
Due from banks	34,381 17
Checks on other banks and cash items	765 63
Exchanges for clearing house	837 12
Cash on hand	3,632 19
Total	\$ 154,450 12

Liabilities.	
Capital stock paid in	\$ 30,000 00
Surplus fund	5,000 00
Undivided profits	1,488 51
Due to banks—deposits	25,253 97
Dividends unpaid	30 00
Deposits	91,165 46
Certified checks	1,410 18
Cashier's checks	102 00
Total	\$ 154,450 12

LEWISTON.

COMMERCIAL TRUST COMPANY.

W. P. Hurlbut, President.

James Aspoats, Secretary.

Resources.	
Loans and discounts	\$1,163,069 70
Overdrafts	81,739 88
Bonds, warrants and other securities	4,484 85
Banking house, furniture and fixtures	3,960 79
Other real estate owned	168,331 06
Due from banks	51,730 04
Checks on other banks and cash items	230 47
Exchanges for clearing house	1,384 19
Cash on hand	29,778 10
Total	\$1,504,709 08

Liabilities.	
Capital stock paid in	\$ 833,800 00
Undivided profits	194,118 30
Due to banks—deposits	9,417 12
Deposits	465,397 95
Certified checks	488 49
Cashier's checks	1,487 22
Total	\$1,504,709 08

LEWISTON.

IDAHO TRUST COMPANY.

F. W. Kettenbach, President.

Edward C. Smith, Secretary.

Resources.	
Loans and discounts	\$ 397,426 59
Overdrafts	14,916 64
Bonds, warrants and other securities	23,102 93
Banking house, furniture and fixtures	22,894 17
Other real estate owned	86,327 78
Due from banks	51,355 32
Checks on other banks and cash items	3,821 19
Cash on hand	18,934 10
Total	\$ 617,778 72

Liabilities.	
Capital stock paid in	\$ 200,000 00
Surplus fund	15,000 00
Undivided profits	10,861 46
Due to banks—deposits	71,204 14
Deposits	319,978 12
Certified checks	735 00
Total	\$ 617,778 72

MOSCOW.

FIRST TRUST COMPANY.

Andrew Melgard, President.

H. Melgard, Secretary.

Resources.	
Loans and discounts	\$ 144,809 72
Overdrafts	253 34
Bonds, warrants and other securities	61,769 99
Banking house, furniture and fixtures	2,988 40
Other real estate owned	4,010 48
Due from banks	18,787 59
Checks on other banks and cash items	1,455 40
Cash on hand	12,608 51
Total	\$ 246,683 43

Liabilities.	
Capital stock paid in	\$ 25,000 00
Undivided profits	4,061 33
Due to banks—deposits	6,654 64
Deposits	210,942 46
Certified checks	25 00
Total	\$ 246,683 43

REPORT OF BANK COMMISSIONER.

POCATELLO.

BANNOCK ABSTRACT, DEPOSIT & TRUST COMPANY.

Theo. Turner, President.

Fred L. Caldwell, Manager.

Resources.

Loans and discounts	\$ 12,879 31
Overdrafts	1,978 45
Banking house, furniture and fixtures.....	11,589 50
Other real estate owned	18,877 08
Due from banks	3,579 84
Book accounts	9,803 59
Cash on hand	988 82

Total	\$ 58,696 59
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Liabilities.

Capital stock paid in	\$ 33,100 00
Undivided profits	2,673 87
Deposits	9,907 96
Book accounts	13,014 76

Total	\$ 58,696 59
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REPORTS OF PRIVATE BANKS

AT CLOSE OF BUSINESS

NOVEMBER 12, 1906

REPORT OF BANK COMMISSIONER.

CULDESAC.

VOLLMER CLEARWATER CO.'S BANK.

C. B. Updergraff, Cashier.

Resources.

Loans and discounts	\$ 85,789 57
Overdrafts	4,205 50
Banking house, furniture and fixtures	689 07
Other real estate owned	2,075 67
Due from banks	17,507 29
Cash on hand	8,394 82

Total\$ 118,661 92

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,311 39
Deposits	107,350 53

Total\$ 118,661 92

IDAHO CITY.

BOISE COUNTY BANK.

E. W. Barry, Cashier.

Resources.

Loans and discounts	\$ 17,422 13
Banking house, furniture and fixtures	2,175 00
Due from banks	14,572 47
Cash on hand	3,833 52

Total\$ 38,003 12

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	673 34
Deposits	27,329 78

Total\$ 38,003 12

REPORT OF BANK COMMISSIONER.

MOHLER.

BANK OF MOHLER.

D. V. Dowd, Cashier.

Resources.

Loans and discounts	\$ 46,022 39
Overdrafts	4,011 18
Banking house, furniture and fixtures	2,282 18
Due from banks	6,342 79
Cash on hand	1,332 89

Total\$ 59,991 43

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	3,476 70
Undivided profits	3,997 76
Deposits	27,516 97

Total\$ 59,991 43

POTLATCH.

POTLATCH STATE BANK.

M. D. McPherson, Cashier.

Resources.

Loans and discounts	\$ 2,751 50
Overdrafts	58
Banking house, furniture and fixtures	1,075 00
Due from banks	128,600 39
Checks on other banks and cash items	2,887 59
Cash on hand	15,169 25
Other resources	414 21

Total\$ 150,898 52

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	140,898 52

Total\$ 150,898 52

RATHDRUM.
EXCHANGE BANK.

W. A. Hart, Banker.

Resources.	
Loans and discounts	\$ 6,493 79
Overdrafts	272 18
Bonds, warrants and other securities	2,000 00
Banking house, furniture and fixtures	10,000 00
Other real estate owned	20,500 00
Due from banks	10,792 55
Checks on other banks and cash items	1,146 26
Cash on hand	1,852 00
Total	\$ 53,056 78
Liabilities.	
Capital stock paid in	\$ 20,000 00
Surplus fund	23,171 71
Deposits	9,885 07
Total	\$ 53,056 78

SALMON.
LANGSDORF CO.

J. M. Langsdorf, President.

J. G. Langsdorf, Asst. Cashier.

Resources.	
Loans and discounts	\$ 94,120 46
Bonds, warrants and other securities	11,606 64
Banking house, furniture and fixtures	503 20
Other real estate owned	1,500 00
Due from banks	24,969 13
Cash on hand	11,432 44
Total	\$ 144,131 87
Liabilities.	
Capital stock paid in	\$ 25,000 00
Surplus fund	2,500 00
Undivided profits	441 67
Deposits	116,190 20
Total	\$ 144,131 87

TWIN FALLS.
McCORNICK & CO.

F. D. Kimball, Cashier.

Resources.	
Loans and discounts	\$ 222,286 32
Overdrafts	26,325 38
Banking house, furniture and fixtures	1,500 00
Other real estate owned	1,000 00
Due from banks	93,289 96
Checks on other banks and cash items	5,286 10
Cash on hand	16,295 25
Total	\$ 365,983 01
Liabilities.	
Capital stock paid in	\$ 10,000 00
Undivided profits	10,835 13
Due to banks—deposits	746 97
Due McCornick & Co., Salt Lake	100,000 00
Deposits	234,053 61
Cashier's checks	10,297 30
Total	\$ 365,983 01