

FOURTH ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF IDAHO



W. S. CHANEY
STATE BANK COMMISSIONER

HON. FRANK R. GOODING, GOVERNOR OF IDAHO, BOISE,
IDAHO:

SIR:—In accordance with the provisions of Section 34 of the Banking Act, I have the honor to submit herewith the Fourth Annual Report of this Department, which exhibits the condition of ninety-seven State banks, thirteen trust companies and eight private banks operating in this State at the close of business at date of last call, September 23, 1908.

W. S. CHANEY,
State Bank Commissioner.

Fourth Annual Report of the State Bank Commissioner

During the year 1908 nineteen new banks were chartered and four banks were merged with other institutions, two were reorganized, two private banks were incorporated, one liquidated, one nationalized and two were put in the hands of a receiver, making a net gain of seven new banks. The capital stock of the nineteen banks chartered this year is \$590,000.00.

Two reports were called for during the year as provided by the banking law, one being on May 14th, 1908, and the other on September 23, 1908. The summary of both reports are shown herein and the reports of September 23d, are shown in detail.

During the year this Department made examination of one hundred and nineteen banks, collecting therefor the proper fees as prescribed by law and the same are shown in detail in this report.

I have to advise that during the year two of our State banks were placed in the hands of a receiver, viz: The Capital State Bank of Idaho, Boise, and the First Bank of Ponderay.

The Capital State Bank of Idaho was placed in the hands of a receiver on January 20th, on the application of one of the members of the board of directors, such action having been previously agreed upon by the board. An effort was made to reorganize the bank, but it was not accomplished, and the bank will be liquidated by the

receiver. Up to the time of making this report 50 per cent of the liabilities of the bank have been ordered paid by the court. I do not believe there is any doubt but what all of the depositors of this institution will be paid in full.

The First Bank of Ponderay was placed in the hands of a receiver on the application of this Department. This bank had been requested to correct certain matters that I believed to be to the welfare of the bank and its depositors, and on their failure to do so I deemed it my duty to ask for the receiver. I have no definite report from the receiver, but I am inclined to believe all of the depositors will be paid.

In June of this year the Idaho State Bankers' Association held a very profitable meeting at Lewiston and many subjects were discussed that were of vital interest to the banks of the State. The 1909 meeting of the Association will be a joint meeting of the Idaho, Washington, Oregon and Montana Associations at Seattle.

The National Association of Supervisors of State Banks held their meeting at St. Paul, on June 19th and 20th, but a representative of this Department was prevented from attending on account of the large amount of work requiring attention. At the meeting, however, the matter of uniform State banking laws and uniform classification of reports was taken up and a strong effort is to be made to have all State banking laws conform as soon as possible, although conditions in various States will prevent to a certain extent the carrying out of this plan. There is no reason, in my judgment, why uniform classification of reports can not be adopted, and for the coming year I expect to have all of my forms to conform with the recommendations as adopted by this association.

Uniform Laws.

I consider it proper to recommend the enactment of such requirements as will close as many doors as possible to unsafe practices and unsound banking. I fully recognize that it is as impossible to devise laws which will prevent bank failures as to devise accounting systems which will prevent bank defalcations; but I believe that just as a proper system of accounting will prevent opportunities for defalcation which a loose system of accounting might encourage, so a law which throws as many restrictions around its banks as may be done without hindering or impeding their scope and growth will not only tend to prevent failures, but will foster sound banking and redound to the advantage of both the banks and the communities in which they exist.

Authority to Direct Discontinuance of Unsafe Practices.

It is of relatively small advantage to the depositors or creditors of a banking institution that the Commissioner has the authority to close it after it has become insolvent. It would be of far greater advantage to them if such officer were given authority to insist upon the discontinuance of unsafe or unauthorized practices, perhaps not technically in violation of the law, but which, if persisted in, might endanger the solvency of the institution. In the majority of cases this could probably be accomplished by the mere recommendation of the Commissioner, but there are always some cases in which violations of good banking practice are not unintentional or due to lack of information, but are deliberate or due to incompetence, and to remedy these, recommendations, unless they are backed by authority, are of little or no avail.

This subject was dealt with by the special commission of New York bankers, appointed by Governor Hughes last year, to advise him of desirable reforms in the banking law, as follows:

"In our judgment the relation between the superintendent and the corporations under his supervision is not sufficiently direct and intimate, nor is his power to control adequate.

"As long as banking institutions are successful, keep faith with the public and meet their obligations, there is, from the governmental standpoint, little ground for criticism. When, however, through mismanagement or misfortune, their financial strength is impaired or menaced, their ability to serve the public lessened, and possible or probable loss impends, it is then that the advantage of good supervision is realized; by enforcing the law and compelling the maintenance of conservative methods, it protects depositors from loss and the public generally from disturbance in business affairs which usually follows the failure of any banking institution. But, unless the superintendent is clothed with adequate direct power to enforce the law by closing a delinquent institution, the efficiency of the law is obviously lessened. Under the existing law he may criticize objectionable practices when they come to his knowledge, and report continued delinquencies to the Attorney General. His criticism is hence, in a large measure, academic, and may be given scant consideration by delinquents. The authority to close offending institutions and appoint receivers therefor, should be vested in the superintendent for this reason and others to be discussed presently. Were he clothed with power to direct the discontinuance of unsafe practices, no institution would dare

continue the same after having been admonished by him."

Both New York and Massachusetts have, during the past year, enacted legislation along the lines recommended by Governor Hughes' commission. The New York law authorizes the Commissioner to direct the discontinuance of any unsafe or unauthorized practice, and if his direction is neglected he may, after a hearing, either request the Attorney General to dissolve the bank, or take possession of the bank himself and liquidate it. The Massachusetts law, in case the directions of the Commissioner are neglected, authorizes him either to communicate the facts to the stockholders, or with the consent in writing of three other specified State officials to make public the facts in the case.

With such authority there can be real supervision.

Establishment of New Banks and Trust Companies.

In most States banks and trust companies may now be organized under general laws in the same manner as ordinary corporations. Banks organized under a general law have uniform charters and powers, without special privileges, but in the issuing of charters I feel that the Commissioner, perhaps in conjunction with one or more other State officers, should be authorized to use his discretion in deciding whether the proposed incorporators of a bank are proper persons to conduct a banking business, and whether any need of such a bank exists in the locality in which it is proposed to establish it. Such authority would prevent the establishment of banks by men who have not the experience to carry on a banking business and in places already adequately provided with banking facilities, in which the starting of a new bank would be apt to lead to excessive competition.

Assistance.

The law should be amended so as to provide for a Deputy State Bank Commissioner, or the Commissioner should be given power, by and with the consent of the State Board of Examiners, to employ such assistance as shall be required in the conduct of the office.

Capital.

Section 8 of the Banking Act provides the amount of capital required in the organization of new banks, requiring banks to have property of a certain cash value. I would recommend that the law be amended so that at least 50 per cent of the capital stock is actually paid in cash.

Liability of Stockholders.

The present law includes a double liability clause, *i. e.*, the stockholders of every incorporated bank is liable to the creditors of such bank to the amount of the par value of their stock, in addition to the stock held by them. This section of the law is good so far as it goes, but it should go further and require stockholders to furnish, under oath, a true and correct statement of their financial responsibility, or it should be mandatory upon this Department to inquire into and investigate the standing of prospective stockholders of banks so that it could be determined that stockholders are good for the additional liability.

Inspection.

Section 35 of the present law provides that it shall be the duty of the Bank Commissioner, when he shall deem it necessary, and at least once a year, without previous no-

tice, to visit and make complete report and examination of the affairs of each bank. I strongly recommend in this connection the more frequent examination of banks. It is absolutely impossible to keep in close touch with any bank where only one inspection a year is made. At least two examinations a year should be made and sufficient assistance employed so that these examinations may be thorough.

This report exhibits the condition of one hundred and eighteen banks at the close of business on September 23d, and these reports show that there is on deposit thirteen million dollars of the people's money, and on the ledgers of the banks there are over forty-nine thousand accounts. The report also shows that during the past two years there has been collected the sum of \$293.93 in excess of the expenses of this Department, but whether or not the Department is self-supporting, the depositors, as well as the communities at large, are entitled to know that the banks are being properly conducted. More frequent and thorough investigations will be of very material assistance to both banker and depositor. I am glad to say at this time that the banks of Idaho are managed by men of high character, and where the matter of more frequent examinations has been suggested no objection has been raised. As a matter of fact, no honest banker could or would complain.

Calls for Statement of Condition.

The banks of this State are required to make at least two reports each year, showing in detail, and under proper heads, the resources and liabilities of the bank on any past date as may be specified by the Bank Commissioner. It would not be unwise to have more frequent reports made.

Limitation of Loans.

Under the present law the total liability to any bank of any person or persons, or of any corporation, company or firm for money loaned, including in the liabilities of the company or firm the liabilities of the several members thereof, except special partners, shall at no time exceed 50 per cent of the aggregate capital, surplus and undivided profits.

I would recommend that this limit be reduced to not to exceed 25 per cent of the capital, surplus and undivided profits.

Presence of Directors at Examinations.

I very much favor the enactment of an amendment to our present law, if such can be done, requiring one or more directors of a bank to be present at each and every examination made. This would very materially aid the Commissioner and would give the director more of an insight into the business of his institution and how it is being conducted.

NEW BANKS CHARTERED DURING 1908.

✓ Bank of Eagle, Eagle.....	\$ 10,000
✓ Filer State Bank, Filer	10,000
✓ First Bank of Ustick, Ustick.....	10,000
✓ Ilo State Bank, Ilo	25,000
✓ First State Bank, St. Joe.....	10,000
✓ Evans State Bank, American Falls.....	25,000
✓ The American State Bank, Caldwell.....	25,000
✓ The Bank of Idaho, Boise.....	100,000
✓ Caldwell Commercial Bank, Caldwell.....	100,000
✓ Gooding State Bank, Gooding.....	10,000
✓ Latah County State Bank, Deary.....	15,000
✓ Lincoln County State Bank, Gooding.....	10,000
✓ First State Bank, Richfield.....	50,000
✓ Wendel State Bank, Wendel.....	10,000
✓ First State Bank, Wendel.....	10,000
✓ Citizen's State Bank, Sandpoint.....	50,000

PRIVATE BANKS CHARTERED DURING 1908.

✓ Bank of Steunenberg, Steunenberg.....	\$ 10,000
✓ Bank of Juliaetta of Lawrence & Porter, Juliaetta.....	10,000

TRUST COMPANIES CHARTERED DURING 1908.

✓ Twin Falls Bank & Trust Company, Twin Falls.....	\$100,000
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STATE BANKS MERGED.

- ✓ State Bank of Buhl, Buhl, merged with Buhl Bank & Trust Company, Buhl.
- ✓ Farmer's & Merchant's State Bank, Cottonwood, merged with First National Bank, Cottonwood.
- ✓ Commercial & Savings Bank, Hailey, merged with Idaho State Bank, Hailey.
- ✓ Bank of Weiser, Weiser, merged with First National Bank, Weiser.

BANKS REORGANIZED.

- ✓ Caldwell Banking & Trust Company, Caldwell, reorganized as Caldwell Commercial Bank, June 30th, 1908.
- ✓ Trader's State Bank, Sandpoint, reorganized as Citizen's State Bank, November 13, 1908.

PRIVATE BANKS INCORPORATED.

- ✓ Bank of Ilo, Ilo, incorporated under the name of Ilo State Bank, March 9, 1908.
- ✓ McCornick & Co., Twin Falls, incorporated under the name of Twin Falls Bank & Trust Co., October 1, 1908.

BANKS LIQUIDATED.

- ✓ Marysville State Bank, Marysville.

RECEIVER APPOINTED.

- ✓ First Bank of Ponderay, Ponderay.
- ✓ Capital State Bank of Idaho, Boise.

BANKS NATIONALIZED.

- ✓ Wallace Bank & Trust Company, Wallace.

NUMBER OF ACCOUNTS IN STATE BANKS.

Individual or checking accounts.....	33,578
Savings accounts	8,674
Demand certificates of deposit outstanding.....	3,313
Time certificates of deposit outstanding.....	3,889

EXAMINATION FEES COLLECTED FOR 1908.

American Trust Company, Coeur d'Alene.....\$	45 00
American State Bank, Caldwell	40 00
Anderson Brothers Bank, Rigby.....	35 00
Ashton State Bank, Ashton.....	35 00
Anderson Brothers Bank, Idaho Falls.....	75 00
Boise County Bank, Idaho City.....	30 00
Bank of Camas Prairie, Grangeville.....	70 00
Bank of Nezperce, Nezperce.....	50 00
Bank of Gifford, Gifford.....	30 00
Bank of Reubens, Reubens.....	30 00
Bank of Culatesac, Culatesac.....	35 00
Bank of Council, Council.....	30 00
Bank of Washington County, Midvale.....	45 00
Bank of Commerce, Boise.....	80 00
Bank of Commerce, Arco.....	30 00
Bannock Abstract, Deposit & Trust Co., Pocatello.....	40 00
Bruneau State Bank, Bruneau	40 00
Bank of Montpelier, Montpelier.....	50 00
Bear Lake State Bank, Paris.....	35 00
Buhl Bank & Trust Company, Buhl.....	35 00
Burley State Bank, Burley.....	35 00
Bank of Kimberly, Kimberly.....	35 00
Bank of Stites, Stites.....	35 00
Bellevue State Bank, Bellevue.....	35 00
Bank of Emmett, Emmett.....	35 00
Bank of Meridian, Meridian.....	30 00
Bank of Eagle, Eagle.....	30 00
Bank of Spirit Lake, Spirit Lake.....	50 00
Bank of Troy, Troy.....	35 00
Bank of Nampa, Nampa.....	55 00
Bank of Idaho, Boise.....	70 00
Blackfoot State Bank.....	50 00
Boise State Bank	50 00
Commercial & Savings Bank, Twin Falls.....	35 00
Citizen's State Bank, Buhl.....	35 00
Commercial Trust Company, Lewiston.....	120 00
Camas Prairie State Bank, Soldier.....	35 00
Citizen's State Bank, Mountainhome.....	35 00
Citizen's State Bank, Nampa	45 00
Coeur d'Alene Banking & Trust Co., Coeur d'Alene.....	50 00
Caldwell Banking & Trust Co.....	70 00
Citizen's Bank, Pocatello	55 00
Driggs State Bank, Driggs	35 00
Exchange Bank, Rathdrum	30 00
Evans & Company, D. L., Albion	40 00
Evans State Bank, American Falls	35 00
First Trust Company, Moscow.....	50 00
First Bank of Ustick, Ustick.....	30 00
First State Bank, St. Joe.....	30 00
First Bank of Harrison, Harrison.....	40 00
First State Bank, Bonners Ferry.....	35 00
First Bank of Troy, Troy.....	40 00
Farmer's Bank & Trust Co., Kendrick	40 00
Fidelity State Bank, Orofino.....	30 00
Farmer's State Bank, New Plymouth.....	30 00
Farmer's Bank, Star	40 00

Filer State Bank, Filer	30 00
First Savings Bank, Pocatello	40 00
Fremont County Bank, Sugar City.....	35 00
First Bank of Culatesac, Culatesac.....	35 00
Farmer's State Bank, Nezperce	50 00
Ferdinand State Bank, Ferdinand	30 00
First Bank of Genesee, Genesee.....	45 00
First Bank of Richfield, Richfield.....	30 00
Farmer's & Merchant's Bank, Idaho Falls.....	55 00
Glenns Ferry Bank, Glenns Ferry.....	35 00
Genesee Exchange Bank, Genesee.....	55 00
Grangeville Savings & Trust Co., Grangeville.....	45 00
German State Bank, Cottonwood.....	35 00
Gooding State Bank, Gooding.....	35 00
Heyburn State Bank, Heyburn.....	30 00
Ilo State Bank, Ilo.....	35 00
Inter-Mountain State Bank, Crawford.....	30 00
Idaho State & Savings Bank, Preston.....	40 00
Ireland & Co., J. N., Malad.....	50 00
Idaho Trust Company, Lewiston.....	95 00
Idaho State Bank, Hailey.....	60 00
Idaho Bank & Trust Company, St. Joe.....	40 00
Idaho Trust & Savings Bank, Boise.....	80 00
Jerome State Bank, Jerome	30 00
Jenkins & Co., W. G., Mackay.....	50 00
Kendrick State Bank, Kendrick.....	40 00
Kellogg State Bank, Kellogg.....	40 00
Latah County State Bank, Deary.....	30 00
Lincoln County State Bank, Gooding.....	30 00
Langsdorf & Co., Salmon.....	50 00
Lumbermen's State Bank, St. Maries.....	35 00
Lawrence & Porter, Juliaetta.....	30 00
Meridian Exchange Bank, Meridian.....	35 00
Moscow State Bank, Moscow.....	45 00
Milner State Bank, Milner.....	40 00
McCornick & Co., Twin Falls.....	60 00
McCammon State Bank, McCammon.....	40 00
Mackay State Bank, Mackay.....	40 00
Meadows State Bank, Meadows.....	35 00
Oakley State Bank, Oakley.....	40 00
Owyhee County Bank, Silver City.....	35 00
Parma State Bank, Parma.....	55 00
People's Bank, Cambridge.....	35 00
Potlatch State Bank, Potlatch.....	40 00
Rathdrum State Bank, Rathdrum	45 00
Rupert State Bank, Rupert.....	30 00
Rexburg State Bank, Rexburg	35 00
Roseberry State Bank, Roseberry	30 00
Rancher's State Savings Bank, Peck.....	30 00
State Bank of Commerce, Wallace.....	75 00
State Bank of Murray, Murray.....	30 00
State Bank of Kamiah, Kamiah.....	35 00
State Bank of Notus, Notus.....	30 00
State Bank, Idaho Falls.....	60 00
Standrod & Co., D. W., Blackfoot.....	65 00
St. Anthony Banking & Trust Co., St. Anthony.....	40 00
Shelley Banking Company, Shelley.....	35 00
Salmon River State Bank, Whitebird.....	35 00

REPORT OF BANK COMMISSIONER.

State Bank of Middleton, Middleton.....	35 00
Trader's State Bank, Sandpoint.....	35 00
Vollmer Bank & Trust Company, Vollmer.....	45 00
Valley State Bank, Post Falls.....	35 00
Weber Bank, Wardner.....	40 00
	<hr/>
	\$5,005 00

STATEMENT OF RECEIPTS AND EXPENDITURES.

Receipts for 1908.....	\$5,005 00
Salary	\$2,400 00
Printing, office supplies and postage and travel- ing expense for one year.....	2,734 45
	<hr/>
Total expenditures	5,134 29
Expenses in excess of receipts.....	\$ 129 20

STATEMENT OF RECEIPTS AND EXPENDITURES FOR 1907-1908.

Receipts for 1907 and 1908.....	\$9,660 00
Salary for 1907 and 1908	\$4,800 00
Printing, office supplies and postage and travel- ing expenses for 1907-1908.....	4,566 07
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Total expenditures	9,366 07
Balance in excess of expenses.....	\$ 293 93

I, W. S. Chaney, 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 1908.

W. S. CHANEY,
Bank Commissioner.

Subscribed and sworn to before me this 14th day of January, 1909.
(Seal.)

WM. A. KORTS,
Notary Public.

SUMMARY OF REPORTS
OF
STATE AND PRIVATE BANKS AND TRUST
COMPANIES

September 23, 1908.

118 Banks Reporting.

BANKS.**Resources.**

Loans and discounts	\$11,030,551	33
Overdrafts	563,508	53
Bonds, warrants and other securities	1,319,068	57
Banking house, furniture and fixtures	1,057,540	58
Other real estate owned	502,650	58
Due from banks	3,105,026	64
Checks on other banks and cash items	125,880	89
Exchanges for clearing house	26,185	06
Cash	1,167,186	13
Other resources	94,460	58
Total	\$18,992,058	89

Liabilities.

Capital stock paid in	\$ 4,262,187	50
Surplus	715,471	39
Undivided profits	596,083	31
Dividends unpaid	937	71
Due to banks	464,016	59
Deposits	12,480,400	47
Certified checks	10,931	16
Cashier's checks outstanding	32,325	07
Notes and bills rediscounted	150,440	17
Bills payable	229,240	52
Other Liabilities	50,025	00
Total	\$18,992,058	89

TRUST COMPANIES.**Resources.**

Loans and discounts	\$ 2,866,831	93
Overdrafts	108,716	23
Bonds, warrants and other securities	590,884	42
Banking house, furniture and fixtures	292,239	71
Other real estate owned	305,156	94
Due from banks	383,966	86
Exchanges for clearing house	2,789	17
Checks on other banks and cash items	37,801	46
Cash	176,354	97
Other resources	13,703	22
Total	\$ 4,778,444	91

Liabilities.

Capital stock paid in	\$ 1,638,700	00
Surplus	225,932	70
Undivided profits	245,116	64
Dividends unpaid	467	54
Due to banks	187,299	70
Deposits	2,391,971	63
Certified checks	1,158	50
Cashier's checks outstanding	7,157	43
Notes and bills rediscounted	17,380	25
Bills payable	63,260	52
Total	\$ 4,778,444	91

PRIVATE BANKS.**Resources.**

Loans and discounts	\$ 241,259	35
Overdrafts	3,731	51
Bonds, warrants and other securities	26,954	33
Banking house, furniture and fixtures	42,904	37
Other real estate	16,800	00
Due from banks	53,398	94
Checks on other banks and cash items	2,954	19
Cash	37,294	79
Other resources	389	73

Total \$ 425,687 21

Liabilities.

Capital stock paid in	\$ 110,000	00
Surplus	13,974	00
Undivided profits	25,064	38
Dividends unpaid	40	00
Due to banks	1,823	58
Deposits	273,614	85
Cashier's checks outstanding	1,170	40
Total	\$ 425,687	21

SUMMARY OF REPORTS
OF
STATE AND PRIVATE BANKS AND TRUST
COMPANIES.

September 23, 1908.

Arranged by Counties Having Two or More Banks.

ADA COUNTY.

Resources.

Loans and discounts	\$ 1,151,193 30
Overdrafts	51,335 12
Bonds, warrants and other securities.....	171,778 90
Banking house, furniture and fixtures.....	246,364 87
Other real estate	1,684 10
Due from banks	416,362 83
Checks on other banks and cash items.....	26,360 32
Exchanges for clearing house.....	6,365 16
Cash	148,080 89
Other resources	28,139 22
Total	\$ 2,247,664 71

Liabilities.

Capital stock paid in	\$ 573,790 00
Surplus	99,325 00
Undivided profits	27,375 66
Dividends unpaid	627 54
Due to banks	160,683 61
Deposits	1,326,490 23
Certified checks	441 50
Cashier's checks outstanding.....	1,550 92
Notes and bills rediscounted	17,380 25
Bills payable	40,000 00
Total	\$ 2,247,664 71

BANNOCK COUNTY.

Resources.

Loans and discounts	\$ 336,846 63
Overdrafts	8,052 04
Bonds, warrants and other securities.....	15,732 09
Banking house, furniture and fixtures.....	31,750 41
Other real estate owned	16,339 30
Due from banks	66,766 18
Checks on other banks and cash items.....	4,557 60
Cash	44,787 15
Other resources	4,842 57
Total	\$ 529,673 97

Liabilities.

Capital stock paid in.....	\$ 120,900 00
Undivided profits	34,860 32
Due to banks	2,301 58
Deposits	360,687 00
Cashier's checks outstanding	164 55
Bills payable	10,760 52
Total	\$ 529,673 97

BEAR LAKE COUNTY.

Resources.

Loans and discounts	\$ 232,143 45
Overdrafts	29,471 47
Bonds, warrants and other securities	11,774 46
Banking house, furniture and fixtures.....	10,616 54
Other real estate owned.....	4,750 00
Due from banks	67,951 23
Checks on other banks and cash items	184 15
Exchanges for clearing house.....	851 09
Cash	16,746 71
Total	\$ 374,489 10

Liabilities.

Capital stock paid in.....	\$ 35,000 00
Surplus	7,000 00
Undivided profits	5,103 33
Due to banks	8,277 96
Deposits	309,107 81
Bills payable	10,000 00
Total	\$ 374,489 10

BINGHAM COUNTY.

Resources.

Loans and discounts	\$ 1,075,034 99
Overdrafts	37,157 79
Bonds, warrants and other securities	51,174 88
Banking house, furniture and fixtures.....	96,538 62
Other real estate owned	20,720 25
Due from banks	200,132 69
Checks on other banks and cash items.....	6,800 80
Exchanges for clearing house.....	3,959 95
Cash	96,387 24
Total	\$ 1,587,907 21

Liabilities.

Capital stock paid in.....	\$ 395,000 00
Surplus	81,000 00
Undivided profits	74,544 16
Due to banks	30,492 51
Deposits	908,371 90
Certified Checks	1,629 91
Cashier's checks outstanding	9,868 73
Notes and bills rediscounted	5,000 00
Bills payable	82,000 00
Total	\$ 1,587,907 21

BLAINE COUNTY.

Resources.

Loans and discounts	\$ 293,570 90
Overdrafts	11,475 10
Bonds, warrants and other securities	15,426 93
Banking house, furniture and fixtures	23,653 65
Other real estate owned	5,102 55
Due from banks	124,389 59
Checks on other banks and cash items	4,949 96
Exchanges for clearing house	2,379 73
Cash	45,552 23
Other resources	7,023 72
Total	\$ 533,524 36

Liabilities.

Capital stock paid in	\$ 113,082 50
Surplus	4,000 00
Undivided profits	7,214 94
Dividends unpaid	20 17
Due to banks	15,256 42
Deposits	390,904 33
Cashier's checks outstanding	46 00
Bills payable	3,000 00
Total	\$ 533,524 36

BOISE COUNTY.

Resources.

Loans and discounts	\$ 28,432 63
Overdrafts	2,547 71
Bonds, warrants and other securities	16,542 38
Banking house, furniture and fixtures	6,902 42
Due from banks	17,356 25
Checks on other banks and cash items	594 15
Cash	9,264 53
Other resources	1,929 83
Total	\$ 83,569 90

Liabilities.

Capital stock paid in	\$ 25,600 00
Surplus	630 90
Undivided profits	1,148 89
Due to banks	1,439 49
Deposits	54,750 62
Total	\$ 83,569 90

BONNER COUNTY.

Resources.

Loans and discounts	\$ 127,391 23
Overdrafts	2,315 66
Bonds, warrants and other securities	19,250 18
Banking house, furniture and fixtures	7,671 49
Other real estate	12,526 64
Due from banks	16,718 60
Checks on other banks and cash items	367 64
Cash	20,840 55
Total	\$ 207,081 99

Liabilities.

Capital stock paid in	\$ 30,000 00
Surplus	2,000 00
Undivided profits	2,258 88
Due to banks	614 37
Deposits	165,660 74
Cashier's checks outstanding	48 00
Bills payable	6,500 00
Total	\$ 207,081 99

CANYON COUNTY.

Resources.

Loans and discounts	\$ 936,262 78
Overdrafts	60,803 75
Bonds, warrants and other securities	110,708 99
Banking house, furniture and fixtures	111,279 61
Other real estate owned	8,850 00
Due from banks	153,070 58
Checks on other banks and cash items	3,096 84
Exchanges for clearing house	8,949 66
Cash	87,919 80
Other resources	10,752 95
Total	\$ 1,496,694 96

Liabilities.

Capital stock paid in	\$ 306,100 00
Surplus	37,820 00
Undivided profits	40,741 22
Due to banks	47,529 42
Deposits	1,006,843 09
Certified checks	516 23
Cashier's checks outstanding	145 00
Bills payable	7,000 00
Other liabilities	50,000 00
Total	\$ 1,496,694 96

CASSIA COUNTY.

Resources.

Loans and discounts	\$ 175,640 90
Overdrafts	7,324 60
Bonds, warrants and other securities.....	5,156 38
Banking house, furniture and fixtures	6,008 29
Other real estate owned	7,743 62
Due from banks	72,018 21
Checks on other banks and cash items.....	456 48
Cash	16,792 89
Other resources	3,893 95
Total	\$ 295,035 32

Liabilities.

Capital stock paid in	\$ 60,000 00
Surplus	8,328 98
Undivided profits	6,657 21
Due to banks	443 91
Deposits	217,579 21
Cashier's checks outstanding	2,026 03
Total	\$ 295,035 32

CUSTER COUNTY.

Resources.

Loans and discounts.....	\$ 119,084 83
Overdrafts	11,076 49
Bonds and warrants and other securities.....	553 60
Banking house, furniture and fixtures.....	12,426 59
Due from banks	37,694 67
Checks on other banks and cash items	882 97
Cash	9,355 65
Total	\$ 191,074 80

Liabilities.

Capital stock paid in	\$ 75,000 00
Surplus	4,200 00
Undivided profits	2,660 93
Due to banks	1,755 34
Deposits	107,458 53
Total	\$ 191,074 80

ELMORE COUNTY.

Resources.

Loans and discounts	\$ 136,338 74
Overdrafts	4,853 00
Bonds and warrants	5,123 52
Banking house, furniture and fixtures	7,984 93
Due from banks	68,197 82
Checks on other banks and cash items.....	503 40
Exchange for clearing house	115 30
Cash	13,994 95
Other resources	4,434 53
Total	\$ 241,546 19

Liabilities.

Capital stock paid in	\$ 21,000 00
Surplus	7,000 00
Undivided profits	6,124 01
Deposits	204,366 15
Certified checks	2,213 22
Cashier's checks outstanding	842 81
Total	\$ 241,546 19

FREMONT COUNTY.

Resources.

Loans and discounts	\$ 325,899 93
Overdrafts	3,392 73
Bonds, warrants and other securities	3,691 16
Banking house, furniture and fixtures	27,307 75
Other real estate owned	1,700 00
Due from banks	35,874 85
Checks on other banks and cash items	6,521 87
Cash	17,480 51
Other resources	2,954 79
Total	\$ 424,823 59

Liabilities.

Capital stock paid in	\$ 96,315 00
Surplus	4,600 00
Undivided profits	4,541 26
Due to banks	10,172 48
Deposits	301,823 27
Cashier's checks outstanding	975 89
Notes and bills rediscounted	6,365 69
Bills payable	5 00
Other liabilities	25 00
Total	\$ 424,823 59

IDAHO COUNTY.

Resources.

Loans and discounts	\$ 563,343 88
Overdrafts	64,787 56
Bonds, warrants and other securities	21,393 92
Banking house, furniture and fixtures.....	42,546 55
Other real estate owned	15,527 29
Due from banks	137,028 69
Checks on other banks and cash items.....	3,992 55
Exchanges for clearing house	311 99
Cash	34,935 59
Other resources	2,458 26
Total	\$ 886,326 28

Liabilities.

Capital stock paid in	\$ 142,300 00
Surplus	67,600 00
Undivided profits	46,102 67
Due to banks	17,195 08
Deposits	610,628 53
Bills payable	2,500 00
Total	\$ 886,326 28

KOOTENAI COUNTY.

Resources.

Loans and discounts	\$ 552,979 76
Overdrafts	14,252 21
Bonds, warrants and other securities	98,869 97
Banking house, furniture and fixtures.....	102,855 05
Other real estate owned	92,601 21
Due from banks	202,195 23
Checks on other banks and cash items.....	14,112 31
Exchanges for clearing house	2,914 88
Cash	81,379 29
Other resources	5,930 75
Total	\$ 1,168,090 66

Liabilities.

Capital stock paid in.....	\$ 265,000 00
Surplus	33,732 70
Undivided profits	44,100 89
Due to banks	14,220 79
Deposits	789,208 18
Certified checks	649 60
Cashier's checks outstanding	2,696 26
Notes and bills rediscounted	8,000 00
Bills payable	10,482 24
Total	\$ 1,168,090 66

LATAH COUNTY.

Resources.

Loans and discounts	\$ 1,000,538 79
Overdrafts	89,402 09
Bonds, warrants and other securities	95,817 62
Banking house, furniture and fixtures.....	73,022 16
Other real estate owned.....	27,380 88
Due from banks	334,671 01
Checks on other banks and cash items.....	6,945 24
Exchanges for clearing house	314 80
Cash	109,782 83
Other resources	892 04
Total	\$ 1,738,767 46

Liabilities.

Capital stock paid in	\$ 215,000 00
Surplus	35,451 10
Undivided profits	13,338 24
Due to banks	47,821 09
Deposits	1,398,066 65
Certified checks	1,265 00
Cashier's checks outstanding.....	2,825 38
Bills payable	25,000 00
Total	\$ 1,738,767 46

LINCOLN COUNTY.

Resources.

Loans and discounts	\$ 150,023 72
Overdrafts	2,912 40
Bonds, warrants and other securities	5,384 61
Banking house, furniture and fixtures	4,561 84
Due from banks	154,338 45
Checks on other banks and cash items.....	1,655 54
Cash	18,476 25
Other resources	1,910 90
Total	\$ 339,263 71

Liabilities.

Capital Stock paid in	\$ 48,200 00
Surplus	4,700 00
Undivided profits	5,464 33
Due to banks	484 14
Deposits	280,290 24
Certified checks	125 00
Total	\$ 339,263 71

NEZ PERCE COUNTY.

Resources.

Loans and discounts	\$ 2,326,847 65
Overdrafts	92,914 01
Bonds, warrants and other securities	420,849 37
Banking house, furniture and fixtures	111,641 43
Other real estate owned	272,968 29
Due from banks	253,675 65
Checks on other banks and cash items	16,145 27
Exchanges for clearing house	22 50
Cash	133,370 36
Other resources	2,433 68
Total	\$ 3,630,868 21

Liabilities.

Capital stock paid in	\$ 1,285,700 00
Surplus	242,700 19
Undivided profits	234,884 82
Due to banks	67,796 60
Deposits	1,654,009 21
Certified checks	3,440 70
Cashier's checks outstanding	6,016 30
Notes and bills rediscounted	104,327 63
Bills payable	31,992 76
Total	\$ 3,630,868 21

ONEIDA COUNTY.

Resources.

Loans and discounts	\$ 189,301 41
Overdrafts	30,542 72
Bonds, warrants and other securities	12,728 41
Banking house, furniture and fixtures	14,922 15
Due from banks	118,520 38
Checks on other banks and cash items	1,546 88
Cash	11,937 14
Other resources	183 29
Total	\$ 379,682 38

Liabilities.

Capital stock paid in	\$ 81,100 00
Surplus	5,000 00
Undivided Profits	14,096 98
Due to banks	24,046 16
Deposits	245,916 64
Cashier's checks outstanding	156 00
Notes and bills rediscounted	9,366 60
Total	\$ 379,682 38

OWYHIEE COUNTY.

Resources.

Loans and discounts	\$ 63,265 33
Overdrafts	1,102 95
Bonds, warrants and other securities	20,633 12
Banking house, furniture and fixtures	7,006 15
Due from banks	48,794 59
Checks on other banks and cash items	500 00
Cash	12,214 46
Total	\$ 153,516 60

Liabilities.

Capital stock paid in	\$ 35,000 00
Surplus	1,326 37
Undivided profits	1,524 29
Deposits	115,635 29
Cashier's checks outstanding	30 01
Total	\$ 153,516 60

SHOSHONE COUNTY.

Resources.

Loans and discounts	\$ 663,338 31
Overdrafts	19,049 36
Bonds, warrants and other securities	203,390 20
Banking house, furniture and fixtures	68,923 06
Other real estate owned	13,400 00
Due from banks	190,242 71
Checks on other banks and cash items	20,028 44
Cash	153,259 20
Other resources	853 00
Total	\$ 1,332,484 28

Liabilities.

Capital stock paid in	\$ 145,000 00
Surplus	55,056 17
Undivided profits	6,886 38
Dividends unpaid	250 00
Due to banks	2,875 28
Deposits	1,122,416 45
Total	\$ 1,332,484 28

TWIN FALLS COUNTY.

Resources.

Loans and discounts	\$ 244,663 64
Overdrafts	9,640 80
Bonds, warrants and other securities	265 15
Banking house, furniture and fixtures.....	23,015 65
Other real estate owned.....	562 50
Due from banks	232,520 99
Checks on other banks and cash items.....	3,698 38
Cash	42,271 24
Other resources	13,724 94
Total	\$ 570,363 29

Liabilities.

Capital stock paid in.....	\$ 88,100 00
Surplus	400 00
Undivided profits	10,144 84
Due to banks	10,610 36
Deposits	455,972 34
Certified checks	650 00
Cashier's checks outstanding.....	4,485 75
Total	\$ 570,363 29

WASHINGTON COUNTY.

Resources.

Loans and discounts	\$ 192,779 60
Overdrafts	9,092 45
Bonds, warrants and other securities.....	5,448 38
Banking house, furniture and fixtures.....	13,862 33
Other real estate owned	793 95
Due from banks	124,977 64
Checks on other banks and cash items.....	1,980 10
Cash	24,701 10
Other resources	2,102 16
Total	\$ 375,737 71

Liabilities.

Capital stock paid in.....	\$ 65,000 00
Surplus	3,600 00
Undivided profits	6,158 40
Deposits	300,979 31
Total	\$ 375,737 71

REPORTS OF STATE BANKS
AT CLOSE OF BUSINESS
SEPTEMBER 23, 1908

ALBION.

D. L. EVANS & CO., BANKERS.

D. L. Evans, President.

Robert A. Lounsbury, Asst. Cashier.

Resources.

Loans and discounts	\$ 64,435 73
Overdrafts	2,189 55
Bonds and warrants	4,571 88
Banking house, furniture and fixtures.....	2,197 18
Due from banks	17,009 67
Cash items	17 25
Cash	6,757 92
Total	\$ 97,179 18

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	2,347 81
Deposits	64,712 32
Cashier's checks outstanding.....	119 05
Total	\$ 97,179 18

AMERICAN FALLS.

EVANS' STATE BANK.

L. L. Evans, President.

H. C. Allen, Cashier.

Resources.

Loans and discounts	\$ 10,675 30
Overdrafts	8,749 86
Banking house, furniture and fixtures	712 29
Due from banks	38,103 89
Checks on other banks and cash items.....	433 26
Cash	2,012 02
Other resources	183 29
Total	\$ 60,869 91

Liabilities.

Capital stock paid in.....	\$ 16,100 00
Deposits	44,769 91
Total	\$ 60,869 91

ARCO.

BANK OF COMMERCE, LTD.

John McMillan, President.

T. C. Salt, Cashier.

Resources.

Loans and discounts.....	\$ 12,374 44
Overdrafts	257 37
Banking house, furniture and fixtures.....	2,608 05
Other real estate owned.....	602 55
Due from banks	15,931 44
Cash	1,015 50
Other resources	2,105 87
Total	\$ 34,895 22

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	1,137 91
Deposits	23,757 31
Total	\$ 34,895 22

ASHTON.

ASHTON STATE BANK.

G. E. Bowerman, President.

F. X. Dolenty, Cashier.

Resources.

Loans and discounts.....	\$ 41,898 56
Overdrafts	1,745 84
Banking house, furniture and fixtures	1,271 72
Due from banks	8,929 95
Cash	1,852 23
Total	\$ 55,698 30

Liabilities.

Capital stock paid in.....	\$ 11,315 00
Undivided profits.....	2,399 64
Due to banks	13 34
Deposits	35,604 63
Notes and bills re-discounted	6,365 69
Total	\$ 55,698 30

BELLEVUE.**BELLEVUE STATE BANK.**

James Laidlow, President.

C. W. Wilson, Cashier.

Resources.

Loans and discounts	\$ 67,029 38
Overdrafts	6,750 72
Bonds and warrants	5,812 95
Banking house, furniture and fixtures	3,885 33
Due from banks	58,164 94
Cash	10,012 35
Other resources	3,774 36

Total\$ 155,430 03

Liabilities.

Capital stock paid in	\$ 18,082 50
Surplus fund	500 00
Undivided profits	4,204 13
Dividends unpaid	20 17
Deposits	129,623 23
Bills payable	3,000 00

Total\$ 155,430 03

BLACKFOOT.**D. W. STANDROD & CO.**

G. W. Berryman, President.

C. V. Fisher, Cashier.

Resources.

Loans and discounts	\$ 236,698 59
Overdrafts	2,178 23
Bonds, warrants and other securities	988 57
Banking house, furniture and fixtures	25,650 00
Other real estate owned	670 00
Due from banks	36,486 47
Checks on other banks and cash items	255 06
Cash	19,646 05

Total\$ 322,572 97

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	20,000 00
Undivided profits	7,340 40
Due to banks	18,049 01
Deposits	177,183 56

Total\$ 322,572 97

BLACKFOOT.**BLACKFOOT STATE BANK.**

J. C. Millick, President.

D. R. Jones, Cashier.

Resources.

Loans and discounts	\$ 119,016 49
Overdrafts	6,763 59
Bonds, warrants and other securities	566 19
Banking house, furniture and fixtures	5,574 84
Due from banks	17,162 65
Checks on other banks and cash items	532 79
Cash	8,695 10

Total\$ 158,311 65

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	6,356 31
Due to banks	7,712 17
Deposits	94,243 17

Total\$ 158,311 65

BOISE.**BANK OF COMMERCE.**

J. E. Yates, President.

G. W. Green, Cashier.

Resources.

Loans and discounts	\$ 378,771 68
Overdrafts	31,271 04
Bonds and warrants	75,240 70
Banking house, furniture and fixtures	101,480 37
Due from banks	80,257 40
Checks on other banks and cash items	5,282 37
Exchanges for clearing house	5,036 97
Cash	57,334 15

Total\$ 734,674 68

Liabilities.

Capital stock paid in	\$ 153,000 00
Surplus fund	89,750 00
Undivided profits	1,201 07
Dividends unpaid	60 00
Due to banks	36,486 69
Deposits	453,563 37
Certified checks	156 50
Cashier's checks outstanding	457 05

Total\$ 734,674 68

BOISE.

BOISE STATE BANK.

Edward Payne, President.

H. R. Ennis, Cashier.

Resources.

Loans and discounts.....	\$ 108,930 02
Overdrafts	2,369 51
Bonds, warrants and other securities	10,233 85
Banking house, furniture and fixtures.....	3,786 96
Other real estate owned	184 10
Due from banks	21,944 35
Exchanges for clearing house	729 09
Cash	10,603 36
Other resources	16,828 78
Total	\$ 175,610 02

Liabilities.

Capital stock paid in.....	\$ 50,000 00
Undivided profits	16,322 05
Due to banks	17,943 96
Deposits	91,219 01
Certified checks	125 00
Total	\$ 175,610 02

BOISE.

THE BANK OF IDAHO.

R. F. Buller, President.

F. H. Parsons, Cashier.

Resources.

Loans and discounts	\$ 145,814 93
Overdrafts	5,498 10
Bonds, warrants and other securities	26,606 64
Due from banks	150,515 40
Checks on other banks and cash items.....	326 44
Exchanges for clearing house.....	599 10
Cash	38,664 58
Other resources	3,715 72
Total	\$ 371,740 91

Liabilities.

Capital stock paid in	\$ 100,000 00
Undivided profits	1,246 53
Due to banks	9,943 03
Deposits	260,285 41
Cashier's checks outstanding	265 94
Total	\$ 371,740 91

BONNERS FERRY.

FIRST STATE BANK.

J. I. Monks, President.

W. D. Baxter, Cashier.

Resources.

Loans and discounts	\$ 67,049 35
Overdrafts	1,048 70
Bonds, warrants and other securities	12,054 21
Banking house, furniture and fixtures	5,000 00
Other real estate owned	3,500 00
Due from banks	8,491 73
Checks on other banks and cash items	269 84
Cash	8,315 70
Total	\$ 105,729 53

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	2,000 00
Undivided profits	1,318 31
Due to banks	614 37
Deposits	86,796 85
Total	\$ 105,729 53

BRUNEAU.

BRUNEAU STATE BANK.

Arthur Pence, President.

M. E. Reynolds, Cashier.

Resources.

Loans and discounts	\$ 47,084 80
Overdrafts	1,025 85
Banking house, furniture and fixtures	7,006 15
Due from banks	28,521 18
Cash	5,099 76
Total	\$ 88,737 74

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	708 38
Deposits	62,999 35
Cashier's checks outstanding	30 01
Total	\$ 88,737 74

BUHL.

CITIZENS STATE BANK.

L. D. Allred, President.

R. W. Allred, Cashier.

Resources.

Loans and discounts	\$ 43,681 73
Overdrafts	2,341 14
Banking house, furniture and fixtures	4,173 47
Other real estate owned	562 50
Due from banks	27,565 51
Checks on other banks and cash items	664 54
Cash	5,731 82
Other resources	653 00
Total	\$ 85,373 71

Liabilities.

Capital stock paid in	\$ 12,500 00
Undivided profits	1,544 09
Due to banks	60 84
Deposits	71,268 78
Total	\$ 85,373 71

BURLEY.

BURLEY STATE BANK.

J. E. Miller, President.

W. D. Kenyon, Cashier.

Resources.

Loans and discounts	\$ 24,996 03
Overdrafts	2,514 32
Banking house, furniture and fixtures	1,525 00
Other real estate owned	2,743 62
Due from banks	16,645 79
Checks on other banks and cash items	104 23
Cash	3,984 10
Other resources	3,889 35
Total	\$ 56,402 44

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	3,384 37
Due to banks	443 91
Deposits	41,565 43
Cashier's checks outstanding	1,008 73
Total	\$ 56,402 42

CALDWELL.

AMERICAN STATE BANK.

S. D. Simpson, President.

H. B. Cosby, Cashier.

Resources.

Loans and discounts	\$ 34,903 09
Overdrafts	1,428 79
Bonds and warrants	416 85
Banking house, furniture and fixtures	3,270 15
Due from banks	18,032 92
Checks on other banks and cash items	152 50
Cash	6,397 78
Other resources	1,671 11
Total	\$ 66,273 19

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	967 69
Due to banks	1,604 97
Deposits	38,515 10
Certified checks	185 43
Total	\$ 66,273 19

CALDWELL.

CALDWELL COMMERCIAL BANK.

J. C. Rice, President.

Elmer A. Clark, Cashier.

Resources.

Loans and discounts	\$ 382,738 93
Overdrafts	13,983 27
Bonds, warrants and other securities	16,900 33
Banking house, furniture and fixtures	35,000 00
Other real estate owned	4,100 00
Due from banks	40,124 73
Checks on other banks and cash items	2,338 55
Cash	22,515 02
Other resources	27 29
Total	\$ 517,728 12

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	10,000 00
Undivided profits	8,260 39
Due to banks	37,346 03
Deposits	312,121 70
Other liabilities	50,000 00
Total	\$ 517,728 12

REPORT OF BANK COMMISSIONER.

CAMBRIDGE.

PEOPLES BANK.

W. B. Allison, President.

J. H. Anderson, Cashier.

Resources.

Loans and discounts	\$ 38,936 62
Overdrafts	8,529 86
Banking house, furniture and fixtures	2,534 10
Due from banks	32,246 16
Cash	6,931 95
Total	\$ 89,178 69

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	3,000 00
Undivided profits	826 25
Deposits	75,352 44
Total	\$ 89,178 69

COUNCIL.

FIRST BANK OF COUNCIL.

Frank E. Brown, President.

H. M. Jorgens, Cashier.

Resources.

Loans and discounts	\$ 14,786 32
Overdrafts	55 44
Bonds, warrants and other securities	1,767 38
Banking house, furniture and fixtures	3,893 53
Other real estate owned	250 00
Due from banks	14,989 41
Cash	2,286 01
Total	\$ 38,028 09

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,017 08
Deposits	27,011 01
Total	\$ 38,028 09

REPORT OF BANK COMMISSIONER.

COTTONWOOD.

GERMAN STATE BANK.

Herman J. Nuxall, President.

M. M. Belknap, Cashier.

Resources.

Loans and discounts	\$ 31,124 95
Overdrafts	208 27
Bonds and warrants	143 15
Banking house, furniture and fixtures	6,721 70
Due from banks	37,609 32
Checks on other banks and cash items	147 45
Exchanges for clearing house	11 55
Cash	4,309 10
Other resources	1,164 63
Total	\$ 81,440 12

Liabilities.

Capital stock paid in	\$ 24,000 00
Undivided profits	847 93
Deposits	56,592 19
Total	\$ 81,440 12

CRAWFORD.

INTER-MOUNTAIN STATE BANK.

L. M. Gorton, President.

H. C. Sims, Cashier.

Resources.

Loans and discounts	\$ 17,450 08
Overdrafts	1,053 97
Banking house, furniture and fixtures	2,265 22
Due from banks	10,466 86
Cash	2,272 30
Other resources	412 77
Total	\$ 33,921 20

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	630 90
Deposits	23,290 30
Total	\$ 33,921 20

CULDESAC.

BANK OF CULDESAC.

J. S. Martin, President.

Geo. G. Martin, Cashier.

Resources.

Loans and discounts	\$ 78,970 72
Overdrafts	759 61
Banking house, furniture and fixtures	3,275 00
Due from banks	3,931 62
Checks on other banks and cash items	68 00
Cash	7,763 03
Total	\$ 94,767 98

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	1,500 00
Undivided profits	3,169 98
Deposits	44,610 96
Notes and bills re-discounted	30,494 28
Bills payable	4,992 76
Total	\$ 94,767 98

CULDESAC.

FIRST BANK OF CULDESAC.

F. M. Remington, President.

C. B. Updegraff, Cashier.

Resources.

Loans and discounts	\$ 61,750 81
Banking house, furniture and fixtures	3,934 05
Other real estate owned	1,612 15
Due from banks	8,929 43
Checks on other banks and cash items	176 70
Cash	5,786 15
Total	\$ 82,189 29

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	300 00
Undivided profits	3,694 09
Deposits	66,251 35
Certified checks	1,923 70
Cashier's checks outstanding	20 15
Total	\$ 82,189 29

DEARY.

LATAH COUNTY STATE BANK.

J. A. Harsh, President.

H. D. WARREN, Cashier.

Resources.

Loans and discounts	\$ 2,390 00
Banking house, furniture and fixtures	5,446 75
Due from banks	5,123 24
Checks on other banks and cash items	573 93
Cash	2,298 91
Other resources	595 64
Total	\$ 16,433 47

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	6,432 68
Other liabilities	79
Total	\$ 16,433 47

DRIGGS.

DRIGGS STATE BANK.

W. W. Taylor, President.

Don C. Driggs, Cashier.

Resources.

Loans and discounts	\$ 47,117 94
Overdrafts	343 25
Bonds and warrants	178 67
Banking house, furniture and fixtures	5,604 54
Due from banks	3,508 08
Checks on other banks and cash items	305 30
Cash	1,234 28
Total	\$ 58,292 06

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	400 00
Undivided profits	2 53
Deposits	42,755 49
Cashier's checks outstanding	129 04
Bills payable	5 00
Total	\$ 58,292 06

EAGLE.**BANK OF EAGLE.**

Wm. Goodall, President.

F. M. Gardner, Cashier.

Resources.

Loans and discounts	\$ 23,919 98
Overdrafts	280 64
Banking house, furniture and fixtures	4,873 32
Due from banks	4,438 68
Checks on other banks and cash items	401 68
Cash	5,076 10
Other resources	938 22
Total	\$ 39,928 62

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	655 97
Deposits	29,272 65
Total	\$ 39,928 62

EMMETT.**BANK OF EMMETT.**

W. R. Cartwright, President.

V. T. Craig, Cashier.

Resources.

Loans and discounts	\$ 73,239 42
Overdrafts	3,298 83
Bonds and warrants	2,079 70
Banking house, furniture and fixtures	16,091 08
Due from banks	18,211 66
Exchanges for clearing house	1,051 28
Cash	8,973 40
Other resources	5,723 02
Total	\$ 128,668 39

Liabilities.

Capital stock paid in	\$ 21,100 00
Undivided profits	7,302 81
Due to banks	711 00
Deposits	99,223 78
Certified checks	330 80
Total	\$ 128,668 39

FERDINAND.**FERDINAND STATE BANK.**

Henry Kuther, President.

F. M. Bieker, Cashier.

Resources.

Loans and Discounts	\$ 17,190 85
Overdrafts	543 24
Banking house, furniture and fixtures	2,781 42
Other real estate owned	2,406 07
Due from banks	11,998 73
Checks on other banks and cash items	2,254 84
Cash	1,015 46
Other resources	1,293 63
Total	\$ 39,484 24

Liabilities.

Capital stock paid in	\$ 12,500 00
Surplus fund	1,200 00
Deposits	25,784 24
Total	\$ 39,484 24

FILER.**FILER STATE BANK.**

Geo. L. Crocker, President.

F. E. Allen, Cashier.

Resources.

Loans and discounts	\$ 35,605 70
Banking house, furniture and fixtures	2,475 00
Due from banks	9,357 46
Checks on other banks and cash items	608 50
Cash	4,279 69
Other resources	2,108 56
Total	\$ 54,434 91

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,438 63
Deposits	42,846 23
Certified checks	150 00
Total	\$ 54,434 91

GENESEE.

FIRST BANK OF GENESEE.

John P. Vollmer, President.

P. W. McRoberts, Cashier.

Resources.

Loans and discounts	\$ 164,923 26
Overdrafts	16,530 04
Banking house, furniture and fixtures	19,200 00
Due from banks	15,539 16
Checks on other banks and cash items.....	117 51
Cash	3,852 14
Total	\$ 220,162 11

Liabilities.

Capital stock paid in.....	\$ 30,000 00
Surplus fund	5,000 00
Undivided profits	1,953 70
Due to banks	22,942 31
Deposits	134,716 10
Cashier's checks outstanding	550 00
Bills payable	25,000 00
Total	\$ 220,162 11

GENESEE.

GENESEE EXCHANGE BANK.

Thomas H. Brewer, President.

Fred K. Bressler, Cashier.

Resources.

Loans and discounts	\$ 147,632 03
Overdrafts	33,758 22
Bonds, warrants and other securities	12,760 49
Banking house, furniture and fixtures.....	11,800 00
Other real estate owned	3,650 00
Due from banks	94,492 37
Checks on other banks and cash items.....	18 75
Cash	19,269 09
Total	\$ 323,381 00

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	20,000 00
Undivided profits	4,793 27
Due to banks	21,454 20
Deposits	250,893 53
Certified checks	1,240 00
Total	\$ 323,381 00

GIFFORD.

BANK OF GIFFORD.

Louis Clark, President.

W. E. Stoddard, Cashier.

Resources.

Loans and discounts	\$ 15,987 31
Overdrafts	148 51
Stocks and other securities	1,800 00
Banking house, furniture and fixtures.....	1,270 30
Other real estate owned	2,500 00
Due from banks	4,821 16
Cash	2,292 80
Total	\$ 28,820 08

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	2,291 31
Deposits	16,528 77
Total	\$ 28,820 08

GLENN'S FERRY.

GLENN'S FERRY BANK.

Joseph Rosevear, President.

Ed. M. Clark, Cashier.

Resources.

Loans and discounts.....	\$ 53,651 60
Overdrafts	223 37
Bonds and warrants	1,579 83
Banking house, furniture and fixtures.....	1,986 90
Due from banks	29,740 33
Checks on other banks and cash items.....	1 40
Cash	8,663 10
Total	\$ 95,846 53

Liabilities.

Capital stock paid in.....	\$ 11,000 00
Surplus fund	1,000 00
Undivided profits	1,743 21
Deposits	82,103 32
Total	\$ 95,846 53

GOODING.

GOODING STATE BANK.

F. R. Gooding, President.

I. C. Brubacher, Cashier.

Resources.

Loans and discounts	\$ 12,996 24
Overdrafts	1,035 11
Banking house, furniture and fixtures.....	2,003 87
Due to banks	52,932 44
Checks on other banks and cash items.....	950 01
Cash	5,419 39
Other resources	128 81
Total	\$ 75,465 87

Liabilities.

Capital stock paid in.....	\$ 8,200 00
Deposits	67,265 87
Total	\$ 75,465 87

GRANGEVILLE.

BANK OF CAMAS PRAIRIE.

F. W. Kettenbach, President.

W. W. Brown, Cashier.

Resources.

Loans and discounts	\$ 314,050 63
Overdrafts	56,149 33
Bonds, warrants and other securities	12,011 88
Banking house, furniture and fixtures.....	12,794 32
Other real estate owned	9,330 57
Due from banks	39,071 82
Checks on other banks and cash items.....	343 70
Exchanges for clearing house	275 44
Cash	16,280 30
Total	\$ 460,307 99

Liabilities.

Capital stock paid in.....	\$ 50,000 00
Surplus fund	50,000 00
Undivided profits	40,233 83
Due to banks	1,598 90
Deposits	318,475 26
Total	\$ 460,307 99

HAGERMAN.

HAGERMAN STATE BANK.

J. E. Clinton, Jr., President.

P. E. DuSault, Cashier.

Resources.

Loans and discounts	\$ 64,711 90
Overdrafts	254 54
Banking house, furniture and fixtures.....	610 83
Due from banks	42,812 67
Cash	5,990 70
Other resources	233 51
Total	\$ 114,614 15

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	3,500 00
Undivided profits	2,775 83
Deposits	98,338 32
Total	\$ 114,614 15

HAILEY.

IDAHO STATE BANK.

J. J. Plumer, President.

Fred M. Coleman, Cashier.

Resources.

Loans and discounts	\$ 180,226 98
Overdrafts	4,031 86
Bonds, warrants and other securities	9,578 98
Banking house, furniture and fixtures.....	15,240 06
Other real estate owned	4,500 00
Due from banks	33,544 97
Checks on other banks and cash items.....	3,987 01
Exchanges for clearing house	2,379 73
Cash	31,479 31
Other resources	1,143 49
Total	\$ 286,112 39

Liabilities.

Capital stock paid in.....	\$ 75,000 00
Surplus fund	2,000 00
Undivided profits	1,427 07
Due to banks	15,256 42
Deposits	192,403 90
Cashier's checks outstanding	25 00
Total	\$ 286,112 39

HARRISON.

BANK OF HARRISON

B. F. O'Neil, President.

W. B. Hagar, Cashier.

Resources.

Loans and discounts	\$ 40,585 92
Overdrafts	1,475 04
Bonds and warrants	3,896 38
Banking house, furniture and fixtures	2,083 81
Other real estate owned	56,529 26
Due from banks	2,497 84
Checks on other banks and cash items	2,519 77
Cash	8,637 67
Total	\$ 118,225 69

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	296 75
Due to banks	2,798 82
Deposits	75,989 78
Certified checks	649 60
Cashier's checks outstanding	8 50
Notes and bills re-discounted	8,000 00
Bills payable	482 24
Total	\$ 118,225 69

HEYBURN.

HEYBURN STATE BANK.

J. S. McQuiston, President.

F. M. Snyder, Cashier.

Resources.

Loans and discounts	\$ 29,260 12
Overdrafts	922 21
Stocks and other securities	1,498 08
Banking house, furniture and fixtures	1,785 37
Due from banks	4,731 20
Checks on other banks and cash items	471 57
Cash	2,173 01
Total	\$ 40,841 56

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	200 00
Undivided profits	1,534 73
Due to banks	484 14
Deposits	28,622 69
Total	\$ 40,841 56

IDAHO FALLS.

ANDERSON BROTHERS BANK.

C. C. Campbell, President.

M. M. Hitt, Cashier.

Resources.

Loans and discounts	\$ 366,259 44
Overdrafts	10,783 19
Bonds and warrants	43,195 90
Banking house, furniture and fixtures	10,000 00
Other real estate owned	19,850 25
Due from banks	56,580 75
Checks on other banks and cash items	3,492 21
Cash	37,997 41
Total	\$ 548,159 15

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	50,000 00
Undivided profits	50,946 17
Due to banks	2,298 35
Deposits	289,414 63
Certified checks	500 00
Bills payable	55,000 00
Total	\$ 548,159 15

IDAHO FALLS.

FARMERS & MERCHANTS BANK.

James Milner, President.

E. H. Hollister, Cashier.

Resources.

Loans and discounts	\$ 113,277 64
Overdrafts	7,540 07
Bonds, warrants and other securities	1,522 88
Banking house, furniture and fixtures	24,413 30
Due from banks	37,414 65
Exchanges for clearing house	3,959 95
Cash	14,225 25
Total	\$ 202,353 74

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	1,640 09
Deposits	127,911 30
Cashier's checks outstanding	7,802 35
Bills payable	15,000 00
Total	\$ 202,353 74

IDAHO FALLS.
STATE BANK.

G. E. Larabie, President.

C. G. Peck, Cashier.

Resources.

Loans and discounts	\$ 184,959 83
Overdrafts	7,134 96
Bonds and warrants	1,357 76
Banking house, furniture and fixtures	27,915 22
Due from banks	46,239 65
Checks on other banks and cash items	2,520 74
Cash	10,914 14
Total	\$ 281,042 30

Liabilities.

Capital stock paid in	\$ 75,000 00
Surplus fund	10,000 00
Undivided profits	7,483 57
Due to banks	2,329 18
Deposits	173,099 64
Certified checks	1,129 91
Bills payable	12,000 00
Total	\$ 281,042 30

ILO.

ILO STATE BANK.

Frank W. Kettenbach, President.

C. W. Nelson, Cashier.

Resources.

Loans and discounts	\$ 52,126 12
Overdrafts	1,191 31
Banking house, furniture and fixtures	3,046 68
Due from banks	24,426 62
Checks on other banks and cash items	190 55
Cash	5,066 20
Total	\$ 86,047 48

Liabilities.

Capital stock paid in	\$ 12,500 00
Undivided profits	99 57
Deposits	73,447 91
Total	\$ 86,047 48

JEROME.

JEROME STATE BANK.

W. S. Kuhn, President.

C. H. Chapin, Cashier.

Resources.

Loans and discounts	\$ 8,067 15
Overdrafts	608 49
Furniture and fixtures	161 77
Due from banks	43,711 59
Checks on other banks and cash items	28 20
Cash	1,197 65
Other resources	1,548 58
Total	\$ 55,323 43

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	660 81
Deposits	44,537 62
Certified checks	125 00
Total	\$ 55,323 43

KAMIAH.

BANK OF KAMIAH.

M. R. Rawson, President.

Geo. H. Waterman, Cashier.

Resources.

Loans and discounts	\$ 40,954 92
Overdrafts	209 36
Bonds, warrants	488 65
Banking house, furniture and fixtures	1,435 41
Due from banks	5,967 35
Checks on other banks and cash items	1,675 85
Cash	5,165 05
Other resources	79 81
Total	\$ 55,976 40

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	500 00
Due to banks	1,572 18
Deposits	43,904 22
Total	\$ 55,976 40

KENDRICK.

KENDRICK STATE BANK.

J. W. Bradbury, President.

E. D. Bradbury, Cashier.

Resources.

Loans and discounts	\$ 77,929 62
Overdrafts	8,463 61
Stocks and other securities	1,704 60
Banking house, furniture and fixtures	10,720 00
Other real estate owned	11,500 00
Due from banks	30,605 31
Checks on other banks and cash items	1,161 93
Cash	12,169 25
Total	\$ 154,254 32

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	1,001 10
Due to banks	97 22
Deposits	128,156 00
Total	\$ 154,254 32

KIMBERLY.

BANK OF KIMBERLY.

Henry Jones, President.

W. H. Turner, Cashier.

Resources.

Loans and discounts	\$ 44,602 15
Overdrafts	807 22
Other securities	100 00
Banking house, furniture and fixtures	2,886 57
Due from banks	19,461 48
Checks on other banks and cash items	389 34
Cash	3,884 67
Total	\$ 72,131 43

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus	400 00
Undivided profits	109 62
Deposits	61,476 31
Cashier's checks outstanding	145 50
Total	\$ 72,131 43

MACKAY.

STATE BANK OF MACKAY.

Joseph Rodgers, President.

A. L. Fowler, Cashier.

Resources.

Loans and discounts	\$ 34,663 61
Overdrafts	1,509 12
Bonds and warrants	135 85
Banking house, furniture and fixtures	6,819 14
Due from banks	9,720 56
Checks on other banks and cash items	882 97
Cash	2,963 16
Total	\$ 56,694 41

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	948 00
Due to banks	134 46
Deposits	30,611 95
Total	\$ 56,694 41

MACKAY.

W. G. JENKINS & COMPANY, BANKERS.

J. H. Green, President.

John W. Fowler, Cashier.

Resources.

Loans and discounts	\$ 84,421 22
Overdrafts	9,567 37
Bonds and warrants	417 75
Banking house, furniture and fixtures	5,607 45
Due from banks	27,974 11
Cash	6,392 49
Total	\$ 134,380 39

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	4,200 00
Undivided profits	1,712 93
Due to banks	1,620 88
Deposits	76,846 58
Total	\$ 134,380 39

MALAD.

J. N. IRELAND & CO.

D. L. Evans, President.

W. R. Evans, Cashier.

Resources.

Loans and discounts	\$ 100,596 36
Overdrafts	13,895 60
Bonds and warrants	12,728 41
Banking house, furniture and fixtures	1,682 85
Due from banks	64,623 69
Checks on other banks, cash items	9 64
Cash	7,197 05
Total	\$ 200,733 60

Liabilities.

Capital stock paid in	\$ 40,000 00
Surplus fund	5,000 00
Undivided profits	11,202 46
Due to banks	24,046 16
Deposits	120,484 98
Total	\$ 200,733 60

McCAMMON.

McCAMMON STATE BANK.

T. M. Edwards, President.

Geo. F. Girard, Cashier.

Resources.

Loans and discounts	\$ 28,141 08
Overdrafts	2,592 85
Banking house, furniture and fixtures	14,652 51
Due from banks	2,239 82
Checks on other banks and cash items	840 72
Cash	1,067 34
Other resources	171 83
Total	\$ 49,706 15

Liabilities.

Capital stock paid in	\$ 25,000 00
Due to banks	777 21
Deposits	23,928 94
Total	\$ 49,706 15

MEADOWS.

MEADOWS STATE BANK.

E. C. Rowell, President.

A. B. Lucas, Cashier.

Resources.

Loans and discounts	\$ 35,994 33
Overdrafts	466 10
Stocks and other securities	3,681 00
Banking house, furniture and fixtures	2,800 00
Due from banks	16,311 96
Checks on other banks and cash items	35 25
Cash	5,922 13
Other resources	753 09
Total	\$ 65,963 86

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	600 00
Undivided profits	1,613 94
Deposits	43,749 92
Total	\$ 65,963 86

MERIDIAN.

BANK OF MERIDIAN.

F. E. Madden, President.

James W. Harrell, Cashier.

Resources.

Loans and discounts	\$ 15,342 03
Overdrafts	602 63
Banking house, furniture and fixtures	6,452 81
Other real estate	1,500 00
Due from banks	12,003 45
Checks on other banks and cash items	6 20
Cash	3,101 95
Other resources	3,330 56
Total	\$ 42,339 63

Liabilities.

Capital stock paid in	\$ 13,950 00
Undivided profits	875 95
Deposits	27,513 68
Total	\$ 42,339 63

MERIDIAN.

MERIDIAN EXCHANGE BANK.

J. J. Jones, President.

W. H. Davison, Cashier.

Resources.

Loans and discounts	\$ 39,810 85
Overdrafts	731 28
Bonds, warrants and other securities	1,878 86
Banking house, furniture and fixtures	12,092 47
Due from banks	24,072 95
Checks on other banks and cash items	498 22
Cash	6,820 34
Total	\$ 85,904 97

Liabilities.

Capital stock paid in	\$ 14,850 00
Surplus fund	2,575 00
Undivided profits	1,245 87
Dividends unpaid	100 00
Deposits	66,934 10
Cashier's checks outstanding	200 00
Total	\$ 85,904 97

MIDDLETON.

STATE BANK OF MIDDLETON.

D. D. Campbell, President.

J. L. Ocneltree, Cashier.

Resources.

Loans and discounts	\$ 33,836 25
Overdrafts	1,772 22
Bonds and warrants	56 35
Banking house, furniture and fixtures	5,000 00
Due from banks	5,118 63
Checks on other banks and cash items	135 43
Cash	2,227 30
Total	\$ 48,146 18

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	763 11
Due to banks	2,148 68
Deposits	33,137 39
Cashier checks outstanding	97 00
Bills payable	2,000 00
Total	\$ 48,146 18

MIDVALE.

BANK OF WASHINGTON COUNTY.

A. B. Anderson, President.

W. L. Anderson, Cashier.

Resources.

Loans and discounts	\$ 103,062 33
Overdrafts	41 05
Banking house, furniture and fixtures	4,634 70
Other real estate owned	543 95
Due from banks	61,430 11
Checks on other banks and cash items	1,944 85
Cash	9,561 01
Other resources	1,349 07
Total	\$ 182,567 07

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	2,701 13
Deposits	154,865 94
Total	\$ 182,567 07

MILNER.

MILNER STATE BANK.

W. S. Kuhn, President.

H. S. Geery, Cashier.

Resources.

Loans and discounts	\$ 15,107 61
Banking house, furniture and fixtures	2,443 88
Due from banks	139,750 38
Checks on other banks and cash items	22 00
Cash	13,798 36
Other resources	3,037 36
Total	\$ 174,159 59

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	2,291 59
Due to banks	10,546 89
Deposits	150,807 86
Certified checks	500 00
Cashier's checks outstanding	13 25
Total	\$ 174,159 59

MONTPELIER.

BANK OF MONTPELIER.

G. C. Gray, President.

Richard Groo, Cashier.

Resources.

Loans and discounts	\$ 156,344 97
Overdrafts	25,949 98
Bonds and warrants	2,347 09
Banking house, furniture and fixtures.....	4,364 70
Other real estate owned	4,750 00
Due from banks	50,836 89
Exchanges for clearing house	851 09
Cash	11,656 14

Total\$ 257,100 86

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	4,000 00
Undivided profits	3,305 81
Due to banks	8,277 96
Deposits	221,517 09

Total\$ 257,100 86

MOSCOW.

MOSCOW STATE BANK.

Jerome J. Day, President.

J. M. Bradbury, Cashier.

Resources.

Loans and discounts	\$ 115,270 71
Overdrafts	4,292 61
Bonds, warrants and other securities	22,351 62
Banking house, furniture and fixtures.....	3,068 09
Other real estate owned.....	7,860 00
Due from banks	23,540 13
Exchanges for clearing house	146 00
Cash	18,318 03

Total\$ 194,847 19

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Undivided profits	265 59
Deposits	167,321 01
Cashier's checks outstanding.....	2,260 59

Total\$ 194,847 19

MOUNTAIN HOME.

CITIZENS STATE BANK.

T. P. Ake, President.

D. F. Densel, Cashier.

Resources.

Loans and discounts	\$ 82,687 14
Overdrafts	4,629 63
Bonds and warrants	3,543 69
Banking house, furniture and fixtures.....	5,998 03
Due from banks	38,457 49
Checks on other banks and cash items.....	502 00
Exchanges for clearing house	115 30
Cash	5,331 85
Other resources	4,434 53

Total\$ 145,699 66

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	6,000 00
Undivided profits	4,380 80
Deposits	122,262 83
Certified checks	2,213 22
Cashier's checks outstanding	842 81

Total\$ 145,699 66

MURRAY.

STATE BANK OF MURRAY.

M. S. Simmons, President.

C. B. Craven, Cashier.

Resources.

Loans and discounts	\$ 14,686 00
Overdrafts	91
Bonds and warrants	9,741 47
Due from banks	13,043 98
Checks on other banks and cash items.....	448 43
Cash	4,593 76
Other resources	853 00

Total\$ 43,367 55

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	2,000 00
Undivided profits	681 28
Dividends unpaid	250 00
Deposits	30,436 27

Total\$ 43,367 55

REPORT OF BANK COMMISSIONER.

NAMPA.

BANK OF NAMPA.

J. W. Givens, President.

C. R. Hickey, Cashier.

Resources.

Loans and discounts	\$ 169,506 05
Overdrafts	14,093 55
Bonds and warrants	1,392 74
Banking house, furniture and fixtures.....	34,857 59
Due from banks	17,972 11
Exchanges for clearing house	7,580 73
Cash	29,202 29
Total	\$ 274,605 06

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	5,018 23
Due to banks	3,741 41
Deposits	215,833 42
Cashier's checks outstanding	12 00
Total	\$ 274,605 06

NAMPA.

CITIZENS STATE BANK.

H. A. Partridge, President.

John D. Bloomfield, Cashier.

Resources.

Loans and discounts	\$ 69,959 43
Overdrafts	18,596 47
Bonds, warrants and other securities	37,291 37
Banking house, furniture and fixtures.....	2,000 00
Other real estate owned	4,750 00
Due from banks	34,090 02
Checks on other banks and cash items.....	245 56
Exchanges for clearing house	276 65
Cash	11,737 68
Other resources	43 08
Total	\$ 228,990 26

Liabilities.

Capital stock paid in	\$ 30,000 00
Surplus fund	4,500 00
Undivided profits	11,967 56
Due to banks	1,977 33
Deposits	180,509 37
Cashier's checks outstanding	36 00
Total	\$ 228,990 26

NEW PLYMOUTH.

FARMER'S STATE BANK.

C. E. Brainard, President.

C. S. French, Cashier.

Resources.

Loans and discounts	\$ 18,115 65
Overdrafts	364 14
Banking house, furniture and fixtures.....	3,574 67
Due from banks	7,423 05
Cash	564 20
Other resources	919 02
Total	\$ 30,960 73

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	15,960 73
Bills payable	5,000 00
Total	\$ 30,960 73

NEZPERCE.

BANK OF NEZPERCE.

O. M. Collins, President.

D. V. Dowd, Cashier.

Resources.

Loans and discounts	\$ 153,382 88
Overdrafts	7,984 40
Banking house, furniture and fixtures	6,665 14
Other real estate owned	5,781 59
Due from banks	8,908 93
Checks on other banks and cash items	2,896 48
Cash	1,891 75
Total	\$ 187,511 17

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	23,300 19
Deposits	74,745 38
Notes and bills re-discounted	39,465 60
Bills payable	25,000 00
Total	\$ 187,511 17

NEZPERCE.

FARMERS STATE BANK.

L. N. Swift, President.

C. W. Nelson, Cashier.

Resources.

Loans and discounts	\$ 135,060 40
Overdrafts	8,425 14
Stocks and other securities	7,016 20
Banking house, furniture and fixtures	5,000 00
Due from banks	27,693 42
Checks on other banks and cash items	6,292 90
Cash	6,459 55
Total	\$ 195,947 61

Liabilities.

Capital stock paid in	\$ 35,000 00
Surplus fund	15,000 00
Undivided profits	1,318 36
Due to banks	1,947 07
Deposits	108,244 43
Cashier's checks outstanding	70 00
Notes and bills re-discounted	34,367 75
Total	\$ 195,947 61

NOTUS.

STATE BANK OF NOTUS.

E. P. Gilbert, President.

W. D. Pedigo, Cashier.

Resources.

Loans and discounts	\$ 10,364 72
Overdrafts	255 97
Bonds and warrants	2,498 00
Banking house, furniture and fixtures	4,786 12
Due from banks	4,822 55
Checks on other banks and cash items	107 30
Cash	762 00
Other resources	2,369 43
Total	\$ 25,966 09

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	15,038 85
Other liabilities	927 24
Total	\$ 25,966 09

OAKLEY.

OAKLEY STATE BANK.

Adam Peterson, President.

J. B. Randall, Cashier.

Resources.

Loans and discounts	\$ 86,209 14
Overdrafts	2,620 73
Bonds, warrants and other securities	584 50
Banking house, furniture and fixtures	2,286 11
Other real estate owned	5,000 00
Due from banks	38,362 75
Checks on other banks and cash items	335 00
Cash	6,050 87
Other resources	4 60
Total	\$ 141,453 70

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	3,328 96
Undivided profits	925 03
Deposits	111,301 46
Cashier's checks outstanding	898 25
Total	\$ 141,453 70

OROFINO.

FIDELITY STATE BANK.

J. W. Blake, President.

P. H. Blake, Cashier.

Resources.

Loans and discounts	\$ 13,339 93
Overdrafts	120 28
Banking house, furniture and fixtures	1,716 23
Other real estate owned	530 00
Due from banks	13,043 01
Checks on other banks and cash items	317 26
Exchanges for clearing house	22 50
Cash	4,002 65
Total	\$ 33,091 86

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	2,100 00
Undivided profits	228 48
Deposits	20,763 38
Total	\$ 33,091 86

PARIS.

BEAR LAKE STATE BANK.

J. R. Shepherd, President.

Will H. Young, Cashier.

Resources.

Loans and discounts	\$ 75,798 48
Overdrafts	3,521 49
Bonds and warrants	9,427 37
Banking house, furniture and fixtures	6,251 84
Due from banks	17,114 34
Checks on other banks and cash items	184 15
Cash	5,090 57
Total	\$ 117,388 24

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	3,000 00
Undivided profits	1,797 52
Deposits	87,590 72
Bills payable	10,000 00
Total	\$ 117,388 24

PARMA.

PARMA STATE BANK.

E. M. Kirkpatrick, President.

J. C. Blackwell, Cashier.

Resources.

Loans and discounts	\$ 143,599 24
Overdrafts	7,010 51
Bonds and warrants	73 65
Banking house, furniture and fixtures	6,700 00
Due from banks	12,274 91
Checks on other banks and cash items	117 50
Exchanges for clearing house	41 00
Cash	5,540 13
Total	\$ 175,356 94

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	23,320 00
Undivided profits	5,534 19
Deposits	96,502 75
Total	\$ 175,356 94

PECK.

RANCHERS STATE & SAVINGS BANK.

A. J. Dryden, President.

L. I. Randall, Cashier.

Resources.

Loans and discounts	\$ 14,250 71
Overdrafts	1,577 50
Banking house, furniture and fixtures	2,062 30
Other real estate owned	3,892 99
Due from banks	6,212 25
Checks on other banks and cash items	293 53
Cash	3,083 71
Other resources	1,964 14
Total	\$ 33,337 13

Liabilities.

Capital stock paid in	\$ 8,900 00
Deposits	21,889 98
Certified checks	543 50
Cashier's checks outstanding	3 65
Bills payable	2,000 00
Total	\$ 33,337 13

POCATELLO.

CITIZENS BANK, LTD.

Wm. A. Anthes, President.

I. N. Anthes, Cashier.

Resources.

Loans and discounts	\$ 166,548 99
Overdrafts	3,572 93
Bonds and warrants	11,167 05
Banking house, furniture and fixtures	2,771 65
Due from banks	39,136 73
Checks on other banks and cash items	3,702 13
Cash	41,190 40
Total	\$ 268,089 88

Liabilities.

Capital stock paid in	\$ 36,500 00
Undivided profits	18,171 32
Due to banks	1,524 37
Deposits	211,894 19
Total	\$ 268,089 88

POCATELLO.

FIRST SAVINGS BANK.

D. W. Standrod, President.

W. D. Service, Cashier.

Resources.

Loans and discounts	\$ 126,828 55
Banking house, furniture and fixtures	1,339 75
Due from banks	17,533 96
Cash	1,928 91
Total	\$ 147,631 17

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	16,689 00
Deposits	105,942 17
Total	\$ 147,631 17

POST FALLS.

VALLEY STATE BANK.

H. Waddell, President.

A. L. Rogers, Cashier.

Resources.

Loans and discounts	\$ 39,456 14
Overdrafts	5,162 01
Bonds and warrants	3,620 49
Banking house, furniture and fixtures	4,088 50
Due from banks	8,160 34
Checks on other banks and cash items	326 30
Cash	4,167 60
Total	\$ 64,981 38

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	81 30
Deposits	54,900 08
Total	\$ 64,981 38

POTLATCH.

POTLATCH STATE BANK.

A. W. Laird, President.

R. S. Smith, Cashier.

Resources.

Loans and discounts	\$ 103,911 00
Overdrafts	1,691 14
Bonds and warrants	120 00
Banking house, furniture and fixtures	2,000 00
Due from banks	62,343 63
Checks on other banks and cash items	4,002 88
Cash	12,632 77
Total	\$ 186,701 42

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	1,000 00
Undivided profits	1,214 19
Deposits	174,481 23
Cashier's checks outstanding	6 00
Total	\$ 186,701 42

PRESTON.

IDAHO STATE AND SAVINGS BANK.

Geo. C. Parkinson, President.

J. W. Larsen, Cashier.

Resources.

Loans and discounts	\$ 78,029 75
Overdrafts	7,897 26
Banking house, furniture and fixtures	12,527 01
Due from banks	15,792 80
Checks on other banks and cash items	1,103 98
Cash	2,728 07
Total	\$ 118,078 87

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	2,894 52
Deposits	80,661 75
Cashier's checks outstanding	156 00
Notes and bill re-discounted	9,366 60
Total	\$ 118,078 87

RATHDRUM.

RATHDRUM STATE BANK.

Stewart Young, President.

R. E. Young, Cashier.

Resources.

Loans and discounts	\$ 60,331 67
Overdrafts	609 39
Bonds and warrants	22,715 50
Banking house, furniture and fixtures.....	9,419 83
Other real estate owned	1,000 00
Due from banks	28,479 09
Checks on other banks and cash items.....	116 05
Cash	14,690 94
Other resources	179 17

Total\$ 137,541 64

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	5,617 61
Deposits	101,924 03

Total\$ 137,541 64

REXBURG.

REXBURG STATE BANK.

J. E. Cosgriff, President.

James R. Wright, Cashier.

Resources.

Loans and discounts	\$ 70,660 82
Overdrafts	703 26
Bonds and warrants	1,321 48
Banking house, furniture and fixtures.....	1,109 67
Due from banks	12,487 56
Checks on other banks and cash items.....	69 55
Cash	4,146 49

Total\$ 90,498 83

Liabilities.

Capital stock paid in.....	\$ 20,000 00
Surplus fund	1,000 00
Undivided profits	930 57
Due to banks	6,903 38
Deposits	60,806 08
Clearing house certificates	25 00
Cashier's checks outstanding	833 80

Total\$ 90,498 83

RIGBY.

ANDERSON BROTHERS' BANK.

Jas. E. Steele, President.

Jas. H. Steele, Cashier.

Resources.

Loans and discounts	\$ 67,058 66
Overdrafts	600 38
Bonds and warrants	2,191 01
Banking house, furniture and fixtures.....	2,500 00
Due from banks	6,006 78
Checks on other banks and cash items.....	654 50
Cash	3,334 15

Total\$ 82,345 48

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	3,000 00
Undivided profits	1,148 27
Deposits	68,197 21

Total\$ 82,345 48

ROSEBERRY.

ROSEBERRY STATE BANK.

E. C. Rowell, President.

P. V. Lucas, Cashier.

Resources.

Loans and discounts	\$ 6,136 55
Bonds and warrants	98 40
Banking house, furniture and fixtures.....	2,637 20
Due from banks	4,689 48
Checks on other banks and cash items.....	594 15
Cash	3,375 98
Other resources	1,517 06

Total\$ 19,048 82

Liabilities.

Capital stock paid in	\$ 5,600 00
Undivided profits	620 69
Due to banks	1,439 49
Deposits	11,388 64

Total\$ 19,048 82

REPORT OF BANK COMMISSIONER.

RUPERT.

RUPERT STATE BANK.

A. F. Beymer, President.

J. S. McQuiston, Cashier.

Resources.

Loans and Discounts.....	\$ 34,988 31
Overdrafts	92 05
Bonds, warrants and other securities	3,886 53
Due from banks	10,150 55
Checks on other banks and cash items.....	205 76
Cash	3,695 50
Total	\$ 53,018 70

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	1,000 00
Undivided profits	492 98
Deposits	41,525 74
Total	\$ 53,018 70

STITES.

BANK OF STITES.

F. W. Kettenbach, President.

Theo. B. Tolefson, Cashier.

Resources.

Loans and discounts	\$ 48,941 38
Overdrafts	680 95
Bonds and warrants	1,568 89
Banking house, furniture and fixtures	1,019 30
Due from banks	16,361 06
Checks on other banks and cash items	200 00
Cash	3,333 85
Total	\$ 72,105 43

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	3,050 40
Deposits	59,055 03
Total	\$ 72,105 43

ST. JOE.

FIRST STATE BANK OF ST. JOE.

R. L. Rutter, President.

A. H. Morgan, Cashier.

Resources.

Loans and discounts	\$ 18,667 81
Overdrafts	105 00
Bonds and warrants	1,000 00
Banking house, furniture and fixtures	2,501 71
Due from banks	17,430 89
Checks on other banks and cash items	1,292 37
Exchanges for clearing house	150 71
Cash	3,609 95
Other resources	751 58
Total	\$ 45,510 02

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	2,500 00
Deposits	33,010 02
Total	\$ 45,510 02

ST. MARIES.

LUMBERMENS STATE BANK.

J. H. Edwards, President.

W. F. Sargent, Cashier.

Resources.

Loans and discounts	\$ 40,965 52
Overdrafts	103 34
Bonds and warrants	3,616 16
Banking house, furniture and fixtures	10,449 95
Other real estate owned	367 40
Due from banks	34,022 90
Checks on other banks and cash items	6 30
Cash	9,899 03
Total	\$ 99,430 60

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	2,982 70
Deposits	86,425 90
Cashier's checks outstanding	22 00
Total	\$ 99,430 60

SUGAR CITY.

FREMONT COUNTY BANK.

Mark Austin, President.

F. L. Davis, Cashier.

Resources.

Loans and discounts	\$ 42,388 47
Banking house, furniture and fixtures	1,821 82
Due from banks	2 15
Checks on other banks and cash items	619 65
Cash	2,000 75
Total	\$ 46,832 84

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	200 00
Undivided profits	60 25
Due to banks	2,941 72
Deposits	33,619 57
Cashier's checks outstanding	11 30
Total	\$ 46,832 84

SANDPOINT.

TRADERS STATE BANK.

B. S. Defenbach, President.

R. Jackson, Cashier.

Resources.

Loans and discounts	\$ 60,341 88
Overdrafts	1,266 96
Bonds and warrants	7,195 97
Banking house, furniture and fixtures	2,671 49
Other real estate owned	9,026 64
Due from banks	8,226 87
Checks on other banks and cash items	97 80
Cash	12,524 85
Total	\$ 101,352 46

Liabilities.

Capital stock paid in	\$ 15,000 00
Undivided profits	940 57
Deposits	78,863 89
Cashier's checks outstanding	48 00
Bills payable	6,500 00
Total	\$ 101,352 46

SHELLEY.

SHELLEY BANKING COMPANY.

W. A. Just, President.

N. S. Sage, Cashier.

Resources.

Loans and discounts	\$ 54,823 00
Overdrafts	2,757 75
Stocks and other securities	3,543 58
Banking house, furniture and fixtures	2,985 26
Other real estate owned	200 00
Due from banks	6,248 52
Cash	4,909 29
Total	\$ 75,467 40

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	1,000 00
Undivided profits	777 62
Due to banks	103 80
Deposits	46,519 60
Cashier's checks outstanding	2,066 38
Notes and bills re-discounted	5,000 00
Total	\$ 75,467 40

SOLDIER.

CAMAS PRAIRIE STATE BANK.

Frank Housman, President.

A. G. Barker, Cashier.

Resources.

Loans and discounts	\$ 33,940 10
Overdrafts	435 15
Stock and other securities	35 00
Banking house, furniture and fixtures	1,920 21
Due from banks	16,748 24
Checks on other banks and cash items	962 95
Cash	3,045 07
Total	\$ 57,086 72

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	1,500 00
Undivided profits	445 83
Deposits	45,119 89
Cashier's checks outstanding	21 00
Total	\$ 57,086 72

SPIRIT LAKE.

BANK OF SPIRIT LAKE.

F. A. Blackwell, President.

H. B. Jacoby, Cashier.

Resources.

Loans and discounts	\$ 112,848 26
Overdrafts	3,272 54
Bonds and warrants	5,259 20
Banking house, furniture and fixtures	13,596 32
Due from banks	63,863 47
Cash	11,407 58
Total	\$ 210,247 37

Liabilities.

Capital stock paid in	\$ 40,000 00
Surplus fund	20,000 00
Undivided profits	2,970 31
Due to banks	976 82
Deposits	144,584 79
Cashier's checks outstanding	1,715 45
Total	\$ 210,247 37

STAR.

FARMERS' BANK OF STAR.

W. E. Pierce, President.

J. E. Roberts, Cashier.

Resources.

Loans and discounts	\$ 31,817 08
Overdrafts	35 73
Banking house, furniture and fixtures	9,524 59
Due from banks	22,747 35
Checks on other banks and cash items	13 33
Cash	6,976 40
Other resources	2,395 74
Total	\$ 73,510 22

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	2,836 14
Deposits	45,674 08
Total	\$ 73,510 22

TROY.

BANK OF TROY.

Thomas H. Brewer, President.

D. M. Eckman, Cashier.

Resources.

Loans and discounts	\$ 51,719 27
Overdrafts	9,564 38
Stocks and other securities	100 00
Banking house, furniture and fixtures	8,087 50
Due from banks	22,869 78
Cash	8,884 81
Other resources	296 40
Total	\$ 101,522 14

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	750 00
Undivided profits	63 83
Deposits	85,708 31
Total	\$ 101,522 14

TROY.

FIRST BANK OF TROY.

O. A. Johnson, President.

S. A. Anderson, Cashier.

Resources.

Loans and discounts	\$ 75,953 43
Overdrafts	380 38
Bonds and warrants	5,236 29
Banking house, furniture and fixtures	6,448 26
Due from banks	24,576 75
Checks on other banks and cash items	5 95
Exchanges for clearing house	168 80
Cash	7,295 70
Total	\$ 120,065 56

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	5,000 00
Undivided profits	654 48
Deposits	94,411 08
Total	\$ 120,065 56

85
94
179

REPORT OF BANK COMMISSIONER.

TWIN FALLS.

COMMERCIAL AND SAVINGS BANK.

J. W. Hayward, President.

L. A. Warren, Cashier.

Resources.

Loans and discounts	\$ 50,792 15
Overdrafts	6,141 75
Banking house, furniture and fixtures	3,239 67
Due from banks	20,127 27
Checks on other banks and cash items	1,934 85
Cash	7,096 70
Other resources	6,848 34
Total	\$ 96,180 73

Liabilities.

Capital stock paid in	\$ 20,600 00
Undivided profits	4,760 86
Due to banks	2 63
Deposits	66,695 59
Cashier's checks outstanding	4,121 65
Total	\$ 96,180 73

USTICK.

FIRST BANK OF USTICK.

H. P. Ustick, President.

W. H. Spangenberg, Cashier.

Resources.

Loans and discounts	\$ 3,890 50
Overdrafts	6 10
Banking house, furniture and fixtures	1,559 95
Due from banks	4,105 13
Cash	386 75
Other resources	930 20
Total	\$ 10,878 63

Liabilities.

Capital stock paid in	\$ 6,990 00
Undivided profits	91 78
Deposits	3,796 85
Total	\$ 10,878 63

REPORT OF BANK COMMISSIONER.

WALLACE.

STATE BANK OF COMMERCE.

B. F. O'Neil, President.

Edgar Wyman, Cashier.

Resources.

Loans and discounts	\$ 562,575 44
Overdrafts	15,020 04
Bonds, warrants and other securities	191,264 53
Banking house, furniture and fixtures	47,852 68
Due from banks	150,768 03
Checks on other banks and cash items	19,230 01
Cash	132,299 10
Total	\$1,119,009 83

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	31,082 17
Deposits	987,927 66
Total	\$1,119,009 83

WARDNER.

WEBER BANK.

J. H. Weber, President.

P. P. Weber, Cashier.

Resources.

Loans and discounts	\$ 40,575 62
Overdrafts	2,485 85
Other securities	2,384 20
Banking house, furniture and fixtures	3,500 00
Other real estate owned	11,000 00
Due from banks	15,155 22
Checks on other banks and cash items	150 00
Cash	9,080 95
Total	\$ 84,331 84

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	18,000 00
Undivided profits	4,245 20
Due to banks	1,051 70
Deposits	51,034 94
Total	\$ 84,331 84

REPORT OF BANK COMMISSIONER.

WHITEBIRD.

SALMON RIVER STATE BANK.

J. J. Remington, President.

M. M. Moore, Cashier.

Resources.

Loans and discounts	\$ 31,802 70
Overdrafts	1,322 38
Stocks and other securities	50 00
Banking house, furniture and fixtures	2,915 92
Due from banks	13,016 36
Checks on other banks and cash items	389 57
Cash	2,902 82
Total	\$ 52,399 75

Liabilities.

Capital stock paid in	\$ 15,800 00
Surplus fund	1,400 00
Undivided profits	926 65
Deposits	34,273 10
Total	\$ 52,399 75

REPORTS OF TRUST COMPANIES

AT CLOSE OF BUSINESS
SEPTEMBER 23, 1908

BOISE.

IDAHO TRUST AND SAVINGS BANK.

B. F. Olden, President.

L. D. Allred, Cashier.

Resources.

Loans and discounts	\$ 402,896 23
Overdrafts	10,540 09
Bonds, warrants and other securities	57,818 85
Banking house, furniture and fixtures.....	106,594 40
Due from banks.....	96,278 12
Checks on other banks and cash items	19,832 08
Cash	19,117 26
Total	\$ 713,077 03

Liabilities.

Capital stock paid in	\$ 200,000 00
Surplus fund	7,000 00
Undivided profits	2,900 30
Dividends unpaid	467 54
Due to banks	96,309 93
Deposits	348,231 08
Certified checks	160 00
Cashier's checks outstanding	627 93
Notes and bills re-discounted	17,380 25
Bills payable	40,000 00
Total	\$ 713,077 03

BUHL.

BUHL BANK AND TRUST CO.

R. W. Faris, President.

J. W. Faris, Cashier.

Resources.

Loans and discounts	\$ 54,874 30
Overdrafts	350 69
Bonds and warrants	165 15
Banking house, furniture and fixtures.....	7,797 06
Due from banks	16,258 89
Checks on other banks and cash items.....	79 15
Cash	7,480 00
Other resources	1,077 68
Total	\$ 88,082 92

Liabilities.

Capital stock	\$ 25,000 00
Deposits	62,877 57
Cashier's checks outstanding	205 35
Total	\$ 88,082 92

COEUR D'ALENE.

AMERICAN TRUST COMPANY.

F. A. Blackwell, President.

Ira A. Shallis, Cashier.

Resources.

Loans and discounts	\$ 58,807 44
Overdrafts	1,181 97
Bonds and warrants	9,568 95
Banking house, furniture and fixtures	4,279 52
Other real estate owned	12,970 53
Due from banks	12,207 99
Checks on other banks and cash items.....	1,357 54
Exchanges for clearing house	788 17
Cash	10,276 20
Other resources	5,000 00
Total	\$ 116,438 31

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	1,232 70
Undivided profits	523 57
Due to banks	65 77
Deposits	64,521 35
Cashier's checks outstanding	94 92
Total	\$ 116,438 31

COEUR D'ALENE.

COEUR D'ALENE BANK AND TRUST CO.

J. J. Browne, President.

Boyd Hamilton, Cashier.

Resources.

Loans and discounts	\$ 108,271 26
Overdrafts	1,738 64
Bonds, warrants and other securities	41,001 29
Banking house, furniture and fixtures.....	40,389 89
Other real estate owned	7,334 02
Due from banks	22,328 33
Checks on other banks and cash items	1,031 88
Exchanges for clearing house	1,976 00
Cash	6,884 40
Total	\$ 230,955 71

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	8,588 40
Due to banks	7,409 07
Deposits	154,847 59
Cashier's checks outstanding	110 65
Bills payable	10,000 00
Total	\$ 230,955 71

FERRELL.

IDAHO BANK AND TRUST COMPANY.

Wm. Dollar, President.

Geo. H. Freedlander, Cashier.

Resources.

Loans and discounts	\$ 59,748 69
Overdrafts	604 28
Bonds and warrants	5,056 00
Banking house, furniture and fixtures.....	6,045 52
Due from banks	8,193 75
Checks on other banks and cash items.....	5,253 41
Cash	7,878 52

Total\$ 92,780 17

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Undivided profits	3,584 30
Deposits	64,174 09
Cashier's checks outstanding.....	21 78

Total\$ 92,780 17

GRANGEVILLE.

GRANGEVILLE SAVINGS AND TRUST COMPANY.

James Kilen, President.

F. L. Leonard, Cashier.

Resources.

Loans and discounts	\$ 120,233 37
Overdrafts	5,883 39
Stocks and other securities	7,620 00
Banking house, furniture and fixtures.....	16,313 89
Other real estate owned	3,790 65
Due from banks	18,971 40
Checks on other banks and cash items.....	656 99
Exchanges for clearing house	25 00
Cash	7,094 06

Total\$ 180,588 75

Liabilities.

Capital stock paid in	\$ 30,000 00
Surplus fund	15,000 00
Undivided profits	1,043 86
Due to banks	15,596 18
Deposits	116,448 71
Bills payable	2,500 00

Total\$ 180,588 75

KENDRICK.

FARMERS' BANK AND TRUST COMPANY.

J. P. Vollmer, President.

U. S. G. Evans, Sec. and Treas.

Resources.

Loans and discounts	\$ 75,774 97
Overdrafts	5,237 98
Banking house, furniture and fixtures.....	676 75
Other real estate owned.....	100 00
Due from banks	4,842 14
Cash	7,700 01

Total\$ 94,331 85

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	200 00
Undivided profits	726 75
Deposits	68,405 10

Total\$ 94,331 85

LEWISTON.

COMMERCIAL TRUST COMPANY.

W. P. Hurlbut, President.

James Aspoas, Secretary.

Resources.

Loans and discounts	\$1,236,598 22
Overdrafts	52,315 19
Bonds, warrants, stocks and other securities.....	173,947 82
Banking house, furniture and fixtures.....	51,925 70
Other real estate	149,698 97
Due from banks	73,672 03
Checks on other banks and cash items.....	1,119 66
Cash	32,224 40

Total\$1,771,501 99

Liabilities.

Capital stock paid in	\$ 919,300 00
Undivided profits	214,939 90
Due to banks	11,219 95
Deposits	620,119 64
Cashier's checks outstanding	5,922 50

Total\$1,771,501 99

LEWISTON.

IDAHO TRUST COMPANY.

F. W. Kettenbach, President.

Edward C. Smith, Secretary.

Resources.

Loans and discounts	\$ 401,261 49
Overdrafts	10,237 65
Bonds and warrants and other securities	237,596 70
Banking house, furniture and fixtures	21,954 17
Other real estate owned	92,502 59
Due from banks	59,357 07
Checks on other banks and cash items	2,568 84
Cash	48,355 92
Total	\$ 873,834 43

Liabilities.

Capital stock paid in	\$ 200,000 00
Surplus fund	200,000 00
Undivided profits	8,143 21
Due to banks	53,057 40
Deposits	411,660 32
Certified checks	973 50
Total	\$ 873,834 43

MOSCOW.

FIRST TRUST COMPANY.

A. Melgard, President.

H. Melgard, Sec. and Treas.

Resources.

Loans and discounts	\$ 168,201 58
Overdrafts	8,870 89
Bonds and warrants	53,544 62
Banking house, furniture and fixtures	4,074 81
Other real estate owned	4,270 88
Due from banks	44,535 05
Checks on other banks and cash items	1,064 29
Cash	15,295 52
Total	\$ 299,857 64

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	2,500 00
Undivided profits	3,666 43
Due to banks	3,327 36
Deposits	265,330 85
Certified checks	25 00
Cashier's checks outstanding	8 00
Total	\$ 299,857 64

POCATELLO.

BANNOCK ABSTRACT, DEPOSIT AND TRUST CO.

Theo. Turner, President.

R. R. Wilson, Cashier.

Resources.

Loans and discounts	\$ 15,328 01
Overdrafts	1,886 26
Bonds, warrants and other securities	4,565 04
Banking house, furniture and fixtures	12,986 50
Other real estate	16,339 30
Due from banks	7,855 67
Checks on other banks and cash items	14 75
Cash	600 50
Other resources	4,670 74
Total	\$ 64,246 77

Liabilities.

Capital stock paid in	\$ 34,400 00
Deposits	18,921 70
Cashier's checks outstanding	164 55
Bills payable	10,760 52
Total	\$ 64,246 77

ST. ANTHONY.

ST. ANTHONY BANKING AND TRUST CO.

C. C. Moore, President.

L. S. Borrows, Cashier.

Resources.

Loans and discounts	\$ 56,825 48
Banking house, furniture and fixtures	15,000 00
Other real estate owned	1,700 00
Due from banks	4,940 33
Checks on other banks and cash items	4,822 87
Cash	4,912 61
Other resources	2,954 79
Total	\$ 91,156 08

Liabilities.

Capital stock paid in	\$ 30,000 00
Due to banks	314 04
Deposits	60,840 29
Cashier's checks outstanding	1 75
Total	\$ 91,156 08

VOLLMER.

BANK AND TRUST COMPANY OF VOLLMER.

A. E. Clarke, President.

W. L. Lyon, Sec. and Treas.

Resources.

Loans and discounts	\$ 108,010 89
Overdrafts	9,869 21
Banking house, furniture and fixtures	4,201 50
Other real estate owned	16,450 00
Due from banks	14,526 09
Cash	8,535 57
Total	\$ 161,593 26

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	999 92
Deposits	135,593 34
Total	\$ 161,593 26

REPORTS OF PRIVATE BANKS
 AT CLOSE OF BUSINESS
 SEPTEMBER 23, 1908

REPORT OF BANK COMMISSIONER.

IDAHO CITY.

BOISE COUNTY BANK.

E. W. Barry, Cashier.

Resources.

Loans and discounts	\$ 4,846 00
Overdrafts	1,493 74
Bonds and warrants	16,443 98
Banking house, furniture and fixtures.....	2,000 00
Due from banks	2,199 91
Cash	3,616 25
Total	\$ 30,599 88

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	528 20
Deposits	20,071 68
Total	\$ 30,599 88

JULIAETTA.

BANK OF JULIAETTA OF LAWRENCE & PORTER.

E. W. Porter, Manager.

Resources.

Loans and discounts	\$ 16,832 87
Overdrafts	612 84
Banking house, furniture and fixtures	1,500 00
Due from banks	6,198 45
Cash	2,066 60
Total	\$ 27,210 76

Liabilities.

Capital stock paid in	\$ 5,000 00
Deposits	22,210 76
Total	\$ 27,210 76

REPORT OF BANK COMMISSIONER.

KELLOGG.

KELLOGG STATE BANK.

J. H. Weber, President.

P. P. Weber, Cashier.

Resources.

Loans and discounts	\$ 45,501 25
Overdrafts	1,542 56
Banking house, furniture and fixtures	17,570 38
Other real estate owned	2,400 00
Due from banks	11,275 48
Checks on other banks and cash items	200 00
Cash	7,285 39
Total	\$ 85,775 06

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	3,974 00
Undivided profits	1,959 90
Due to banks	1,823 58
Deposits	53,017 58
Total	\$ 85,775 06

RATHDRUM.

EXCHANGE BANK.

W. A. Hart, President.

Resources.

Loans & Discounts	\$ 13,297 05
Bonds, warrants and other securities	3,136 00
Banking house, furniture and fixtures	10,000 00
Other real estate owned	14,400 00
Due from banks	5,010 63
Checks on other banks and cash items	2,208 69
Cash	3,927 40
Total	\$ 51,979 77

Liabilities.

Capital stock paid in	\$ 20,000 00
Undivided profits	22,426 26
Deposits	8,830 55
Cashier's checks outstanding	722 96
Total	\$ 51,979 77

REUBENS.

BANK OF REUBENS.

W. D. Persons, Cashier.

Resources.

Loans and discounts	\$ 15,153 25
Overdrafts	75 85
Banking house, furniture and fixtures	5,154 95
Due from banks	2,186 67
Checks on other banks and cash items	545 50
Cash	2,743 58
Other resources	389 73

Total\$ 26,249 53

Liabilities.

Capital stock paid in	\$ 10,000 00
Deposits	16,249 53

Total\$ 26,249 53

SALMON.

LANGSDORF & COMPANY, BANKERS.

J. M. Langsdorf, President.

Jesse G. Langsdorf, Asst. Cashier.

Resources.

Loans and discounts	\$ 145,628 93
Overdrafts	6 52
Bonds and warrants	7,374 35
Banking house, furniture & fixtures	6,679 04
Due from banks	26,527 80
Cash	17,655 57

Total\$ 203,872 21

Liabilities.

Capital stock	\$ 40,000 00
Surplus fund	10,000 00
Undivided profits	150 02
Dividends unpaid	40 00
Deposits	153,234 75
Cashier's checks outstanding	447 44

Total\$ 203,872 21

SILVER CITY.

OWYHEE COUNTY BANK.

S. D. McLain, President.

Frank D. Hall, Cashier.

Resources.

Loans and discounts	\$ 16,180 53
Overdrafts	77 10
Bonds, warrants and other securities	20,633 12
Due from banks	20,273 41
Checks on other banks and cash items	500 00
Cash	7,114 70

Total\$ 64,778 86

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	1,326 37
Undivided profits	816 55
Deposits	52,635 94

Total\$ 64,778 86

TWIN FALLS.

McCORNICK & COMPANY.

W. S. McCornick, President.

F. D. Kimball, Cashier.

Resources.

Loans and discounts	\$ 285,908 99
Overdrafts	37,122 04
Bonds, warrants and other securities	12,600 00
Banking house, furniture and fixtures	500 00
Other real estate owned	26,802 44
Due from banks	75,403 37
Checks on other banks and cash items	5,427 77
Exchanges for clearing house	4,448 15
Cash	40,720 15

Total\$ 488,932 91

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	6,157 78
Due to banks	100,000 00
Deposits	331,868 13
Certified checks	907 00

Total\$ 488,932 91

REPORT OF BANK COMMISSIONER.

Comparative Statement Showing Condition of State Banks During the Years 1906, 1907 and 1908.

RESOURCES

	80 Banks April 6, 1906	90 Banks Nov. 11, 1906	100 Banks May 20, 1907	114 Banks Dec. 23, 1907	114 Banks May 14, 1908	118 Banks Sept. 23, 1908
Loans and discounts.....	\$8,428,705 13	\$10,238,651 13	\$12,361,514 03	\$11,779,486 27	\$10,724,334 48	\$11,030,551 33
Overdrafts.....	527,400 81	1,064,664 63	805,522 96	534,286 20	496,786 60	563,508 53
Bonds, warrants and other securities.....	594,763 14	583,888 24	1,019,899 02	1,236,521 10	1,119,726 20	1,319,048 57
Banking house, furniture and fixtures.....	461,177 35	537,281 20	839,780 75	1,032,463 90	1,021,505 89	1,057,540 58
Other real estate owned.....	355,499 00	469,281 26	2,743,753 71	463,620 05	496,408 06	502,650 58
Due from banks.....	3,012,223 03	3,825,455 33	2,743,753 71	2,957,074 89	2,540,758 23	3,105,026 64
Checks and cash items.....	205,201 30	153,305 48	150,288 23	370,154 25	125,996 37	125,880 89
Exchanges for clearing house.....	.....	.....	.....	.....	.....	.....
Cash.....	702,900 16	912,740 83	938,566 14	1,567,975 22	1,436,040 75	26,188 06
Other resources.....	.....	25,178 27	74,909 88	80,534 81	70,924 12	94,460 58
Total.....	\$14,586,164 00	\$18,112,114 31	\$19,388,186 46	\$20,057,116 69	\$18,106,185 91	\$18,992,058 89

LIABILITIES

Capital stock.....	\$3,480,750 00	.....	.....	.....	.....	.....
Surplus.....	339,724 72	402,524 81	553,453 30	576,139 86	755,986 32	715,471 39
Undivided profits.....	426,936 85	445,479 21	553,453 30	722,137 43	633,654 05	596,083 31
Due to banks—deposits.....	484,561 72	745,871 12	737,791 47	565,166 33	616,971 95	464,016 59
Dividends unpaid.....	5,875 00	3,992 42	6,607 54	15,153 84	11,442,769 08	12,480,400 47
Deposits.....	10,004,927 47	12,694,091 28	13,256,927 99	13,175,163 64	11,442,769 08	12,480,400 47
Certified checks.....	.....	.....	.....	.....	.....	.....
Cashier's checks outstanding.....	.....	.....	.....	.....	.....	.....
Notes and bills rediscounted.....	174,458 23	105,498 27	305,806 30	250,910 41	24,612 26	30,251 16
Other bills.....	.....	220,582 39	171,347 41	171,269 17	193,721 70	150,445 37
Other liabilities.....	.....	13,014 76	.....	8,456 49	222,556 59	229,240 52
Clearing house certificates and cashier's checks.....	.....	.....	.....	287,562 60	.....	50,025 00
Total.....	\$14,586,164 00	\$18,112,114 31	\$19,388,186 46	\$20,057,116 69	\$18,106,185 91	\$18,992,058 89