

SIXTH ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
STATE OF IDAHO
1910



WILLIAM G. CRUSE
STATE BANK COMMISSIONER

THE STATESMAN SHOP
BOISE, IDAHO
1910

HON. JAMES H. BRADY, GOVERNOR OF IDAHO, BOISE:

SIR—In accordance with the provisions of Section 34 of the Banking Act, I have the honor to submit herewith the Sixth Annual Report of this department, which exhibits the condition of one hundred and thirty-five State banks, thirteen trust companies and six private banks operating in this State at the close of business at date of last call, November 2, 1910.

WILLIAM G. CRUSE,
State Bank Commissioner.

Sixth Annual Report of the State Bank Commissioner.

Since the last annual report of this Department twenty-five State and private banks and trust companies were organized and chartered; three banks merged, one nationalized, two reorganized, one turning its assets over to a national bank, one going into voluntary dissolution, one withdrawing, two going into voluntary liquidation and one closed by this Department and placed in the hands of a receiver, making a net gain of thirteen banks.

On the date of last call for reports, November 2d, 1910, one hundred and thirty-five State banks, thirteen trust companies and six private banks, total one hundred and fifty-four, were operating and reported.

All banks chartered, merged, reorganized, nationalized and liquidated are shown herein.

As provided for under Section 33 of the Banking Act two reports were called for, under date of April 27th and November 2d. The reports of November 2d are shown herein in detail and summaries of both reports are included herewith.

This Department has made an examination of 156 banks during the year and collected in fees the sum of \$6,640.00 as shown by detailed statement covered in this report. The amount of fees collected for the year 1909 was \$5,865.00. The expenses of the Department, as shown by statement herein, for 1910, was \$6,358.73 and for 1909, \$5,980.72.

The call for reports of condition of the 138 banks under date of October 8th, 1909, showed totals of \$25,687,172.95 and of the 151 banks under date of April 27th, 1910, totals of \$28,643,785.26 or an increase of \$2,956,612.31. The reports of the 154 banks under date of November 2d, 1910, showed totals of \$27,587,171.50, or an increase of \$1,899,998.55 over that of October 8th, 1909.

Upon an examination made by your Commissioner into the condition of the Idaho State Bank of Hailey an application was made by this Department to the District Court for the appointment of a Receiver. H. N. Coffin was appointed as receiver and he is now in charge of the bank and liquidating its affairs. An effort was made to reorganize the bank, but it has not, as yet, been accomplished. I believe the assets of the bank will be sufficient with which to pay the deposits.

The Citizen's State Bank of Sandpoint was temporarily embarrassed on account of very heavy withdrawals made upon it, which brought its cash reserve below the required amount.

Through the efforts of your Commissioner, with the assistance of the stockholders and directors, it was arranged with the First National Bank of Sandpoint whereby the latter bank took over the assets of the former and assumed its liabilities. This action was much more satisfactory to all concerned than placing the bank in the hands of a receiver and its affairs liquidated at a considerable expense.

This State has been extremely fortunate in its number of failed banks, there being, I believe, only three failures during the past fifteen years. I think this record will compare most favorably with that of other States.

I believe our banks are continually being conducted

along more conservative lines, but there is still room for improvement and we should have our banking law amended so as to bring about desired results.

In these days of general unrest and the Government itself is about to embark in the savings bank business, it behooves bankers everywhere to safeguard the funds intrusted in their care and thus foster that public confidence upon which the existence of the individual bank and the system, as a whole, depends.

It would probably be no exaggeration to say that three-fourths of the banks which fail are ruined directly or indirectly by the neglect of inactive officers and directors. No matter how often and earnestly the Bank Commissioner may endeavor to bring home the fact that, in a broad sense, directors are trustees and are morally and civilly responsible as such, yet the plea of ignorance of the most ordinary affairs of the bank is very often entered as a bar to the just claims of depositors. It is useless merely to denounce such people no matter how frequently and in how vigorous language it is done.

So long as majority stockholders select directors with a selfish purpose of retaining power, so long will men be found who are willing to accept an honor much esteemed among business men, but who have a very hazy, if any real, conception of the moral or civil wrong they are perpetrating. The best way in getting rid of the dummy is, therefore, not to elect him. A second preventive is to inspire in the breast of such director that wholesome fear of the possible consequences, which will render him less willing to play the part.

The mental wear and tear, even the bitings of conscience, resulting from the reproaches of innocent depositors who

placed their money in the failed bank because some man's vanity induced him to give his guarantee to the management, even the fear of prosecution, bring home to the luckless individual the danger of lending his name to others. But, of course, this condition should not be permitted to continue until it works out its natural result and the departmental coroner develops by inquest the facts which should have been known to all.

Business men, very often, seem to have no appreciation of what is required by law of bank directors. Mr. Justice Harlan, of the Supreme Court, says: "It was said at the bar that if such a rule was rigidly applied a gentleman of property would hesitate long before accepting the position of a director of a banking association. This would not be the result if gentlemen of that class becoming directors of such institutions, would exercise anything like the care and supervision they or any other prudent, discreet persons give to the management of their own affairs. They ought not, by accepting and holding the position of directors, to give assurance to stockholders and depositors that the bank is being safely and honestly managed without doing what prudent men of business recognize as essential to make such an assurance of value. A banking corporation avowing that its business was to be wholly administered by executive officers and that the directors would have nothing, in fact, to do with its management, would not long retain the confidence of the stockholders and depositors."

United States District Judge Severens puts it very well when he says: "The idea is not to be tolerated that they (i. e. the directors) serve as merely gilded ornaments of the institution to enhance its attractiveness, or that

their reputations should be used as a lure to depositors." In another portion of the same decision he writes: "The idea which seems to prevail in some quarters that a director is chosen because he is a man of good standing and character and, on that account, will give reputation to the bank and that his only duty is to delegate to some other person the management of its affairs and rest on that until his suspicion is aroused, which generally does not happen until the mischief is done, can not be accepted as sound."

Chief Justice Fuller writes as the opinion of the Supreme Court: "Directors of a bank must exercise ordinary care and prudence in the administration of the affairs of a bank and this includes something more than officiating as figure heads."

In one leading case the duty of the directors is made a little more specific: "The board is bound to maintain a supervision of the bank's affairs, to have a general knowledge of the character of the business and the manner in which it is conducted and to know at least on what security its large lines of credit are given."

I find that the directors of most of our banks are not holding meetings nearly as often as they should. In fact, some banks do not have a meeting of their directors oftener than once a year.

In my opinion the directors should meet at least every three months, at which time all assets should be carefully gone over in order that the Board would be familiar with every note held by the bank, and the records of the bank show where this action was being taken.

Our Legislature in 1905 passed the law creating the Banking Department of this State, giving supervision of

the State Banks to that Department. Prior to that time such institutions had no supervision, except that afforded by the officers and directors of each individual concern. Under such latitude many abuses and evils crept into our institutions.

At a meeting of the Idaho Bankers' Association, held in Seattle in June, 1909, a legislative committee was appointed for the purpose of drafting a new banking law to be presented for passage at the next Legislature. This committee spent considerable time on this matter and in June, 1910, at the annual meeting of the Association held in Idaho Falls, the draft of the proposed law was submitted to the members for approval and acceptance. After a few changes the same was approved and endorsed by the Association.

Our present law does not compare favorably with banking laws of other States and our State is sadly in need of a much more rigid banking law. By the acceptance of the proposed law the Idaho Bankers' Association recommends the enactment of a law that will eliminate, to a great extent at least, unsafe practices and unsound banking. This proposed law is composed for the most part of provisions of proved efficiency, selected from the most recent banking laws of various States. A law which throws as many restrictions around the 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 to both the banks and the communities in which they exist.

Banks are public service institutions and are so closely allied with the common welfare of the people that the public demands the greatest safe guards thrown about

them. It demands that they safely keep and conservatively invest the moneys of the people placed in their care, thereby strengthening the confidence of the people and establishing business enterprise and commercial thrift on a safe and enduring basis. In order to do this, it has been found necessary to invoke the aid of Governmental authority in assisting the bank itself in bringing about these results.

In many cases when banking laws were first passed in the respective States, many of the bankers of these States bitterly opposed them and regarded bank supervision as an unwarranted interference with the individual's right to conduct his own business without interference by the State. I believe most of the bankers in this State realize that our present banking law requires considerable strengthening and are very much in favor of the enactment of the proposed law.

This proposed law provides penalties in case of violation and gives the Bank Commissioner the necessary authority with which to enforce the law.

It is of relatively small advantage to the depositor 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. 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 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.

It is safe to say, as a general proposition, that no banker, at the start, wilfully violates the letter or the spirit of the law. When such violations come they are usually the result of bad business judgment, over-confidence, or too strong a desire to meet bank competition. The important thing, therefore, is, if possible, to check this evil at the very start. In order to do this it is necessary that the Commissioner have sufficient authority behind his requests or demands.

Frequent examinations and calls for report are necessary in order that the exact condition of the banks may be known to the Commissioner. It is utterly impossible to keep in touch with the condition of affairs when only one examination is made each year. Bank examinations, while designed primarily for the benefit of depositors, have also in mind the safeguarding the integrity of the bank for the protection of its stockholders, and incidentally, for the advantage of the community at large, for nothing is more harmful to the business situation than a bank failure or suspicion.

This Department has endeavored in every way to seek the co-operation of the bankers for the removal or a correction and reform of the points of weakness.

Because the duties of an Examiner are of a confidential nature, and he can not submit himself to newspaper interviews, the general public knows little of his work, unless there is a failure in his State; then the whole community is ready to tell how he was incompetent, derelict in his duty and that the bank should have been closed long before. They do not know of the many special reports and efforts that have been put forth to save the institution, nor do they ever hear of the banks that are saved

in this way from failure. A bank may, of course, become hopelessly insolvent between examinations, inasmuch as the present law requires only one examination to be made each year. The one hundred and fifty-four banks under the jurisdiction of this Department are widely distributed throughout the State and some located in remote places. In order to reach all of these banks it is necessary to do considerable traveling, part of which is made by stage, and makes it necessary to get into the States of Washington, Oregon, Utah and Montana.

At the present time the appropriation for the Department and the limited assistance provided is insufficient with which to make more than one examination each year.

In order that the work in this Department be properly conducted I would recommend that this Department be given two Deputies and that two examinations and four calls for report be made each year.

NEW BANKS CHARTERED DURING 1910.

	Capital.
Bank of Hollister, Hollister.....	\$ 10,000
Grandview State Bank, Grandview.....	20,000
Bancroft State Bank, Bancroft.....	25,000
Stockgrowers State Bank, Mountain Home.....	50,000
Fruitland State Bank, Fruitland.....	10,000
Bank of Kamiah, Kamiah.....	10,000
Bank of Hansen, Hansen.....	25,000
Council State Bank, Council.....	10,000
State Bank of Peck, Peck.....	10,000
Priest River State Bank, Priest River.....	10,000
First State Bank, Rockland.....	10,000
Farmers & Traders Bank, Pocatello.....	100,000
Citizens State Bank, Priest River.....	10,000
Farmers & Merchants Bank, Twin Falls.....	100,000
W. B. Hawkins & Co., Bonners Ferry.....	15,000
Weiser Loan & Trust Company, Weiser.....	50,000
Bank of Winchester, Winchester.....	20,000
Bliss State Bank, Bliss.....	10,000
Carey State Bank, Carey.....	10,000
Farmers Commercial & Savings Bank, Oakley.....	25,000
First Bank of King Hill, King Hill.....	10,000
Boise Basin Bank, Idaho City.....	15,000
Citizens State Bank, Juliaetta.....	10,000
Downey State Bank, Downey.....	25,000
The Bank of Roberts, Roberts.....	10,000
	\$600,000

STATE BANKS MERGED.

Bank of Troy with First Bank of Troy.
 Gooding State Bank with First National Bank, Gooding.
 Commercial & Savings Bank, Twin Falls, with Farmers & Merchants Bank.

STATE BANKS NATIONALIZED.

Kellogg State Bank as First National Bank, Kellogg.

STATE BANKS REORGANIZED.

Citizens State Bank, Mountain Home, as Stockgrowers State Bank.
 Ranchers State Savings Bank, Peck, as State Bank of Peck.

ASSETS TAKEN OVER AND LIABILITIES ASSUMED.

Citizens State Bank by First National Bank, Sandpoint.

VOLUNTARY DISSOLUTION.

Priest River State Bank, Priest River.

WITHDRAWING.

Bannock Abstract Deposit & Trust Company, Pocatello.

VOLUNTARY LIQUIDATION.

Boise County Bank, Idaho City.
 Owyhee County Bank, Silver City.

CLOSED BY THE BANK COMMISSIONER AND PLACED IN THE HANDS OF A RECEIVER.

Idaho State Bank, Hailey.

25
6
79

FEES COLLECTED FOR THE YEAR 1910.

First Bank of Ustick, Ustick.....	\$ 30 00
Bank of Meridian, Meridian.....	35 00
Bank of Eagle, Eagle.....	35 00
Bank of Kamiah, Kamiah.....	30 00
State Bank of Kamiah, Kamiah.....	35 00
State Bank of Kooskia, Kooskia.....	30 00
Bank of Stites, Stites.....	35 00
Idaho Trust Company, Lewiston.....	90 00
Farmers Bank, Star.....	40 00
State Bank of Middleton, Middleton.....	35 00
Meridian Exchange Bank, Meridian.....	45 00
State Bank of Notus, Notus.....	30 00
Kuna Savings Bank, Kuna.....	30 00
Caldwell Commercial Bank, Caldwell.....	75 00
Bank of Emmett, Emmett.....	45 00
Bank of Sweet, Sweet.....	30 00
Citizens State Bank, Nampa.....	50 00
Glenns Ferry Bank, Glenns Ferry.....	40 00
Stockgrowers State Bank, Mountain Home.....	50 00
Fruitland State Bank, Fruitland.....	30 00
Farmers State Bank, New Plymouth.....	30 00
Weiser Loan & Trust Company, Weiser.....	40 00
Commercial Trust Company, Lewiston.....	120 00
Grangeville Savings & Trust Company, Grangeville.....	55 00
Fort Lapwai State Bank, Fort Lapwai.....	30 00
Parma State Bank, Parma.....	60 00
Bank of Nampa, Nampa.....	60 00
Rupert State Bank, Rupert.....	35 00
Heyburn State Bank, Heyburn.....	35 00
Bank of Commerce, Burley.....	35 00
D. L. Evans & Co., Albion.....	40 00
Oakley State Bank, Oakley.....	45 00
Farmers Commercial & Savings Bank, Oakley.....	30 00
Bank of Kimberly, Kimberly.....	45 00
Commercial & Savings Bank, Twin Falls.....	55 00
Filer State Bank, Filer.....	35 00
Citizens State Bank, Buhl.....	50 00
Buhl Bank & Trust Company, Buhl.....	45 00
Citizens Bank, Pocatello.....	70 00
Blackfoot State Bank, Blackfoot.....	55 00
Shelley Banking Company, Shelly.....	40 00
State Bank, Idaho Falls.....	65 00
Jerome State Bank, Jerome.....	40 00
Lincoln County State Bank, Gooding.....	35 00
Farmers & Merchants State Bank, Jerome.....	35 00
Wendell State Bank, Wendell.....	35 00
Farmers & Merchants Bank, Idaho Falls.....	60 00
Bancroft State Bank, Bancroft.....	40 00
McCammon State Bank, McCammon.....	40 00
Largilliere Company, Soda Springs.....	35 00
Bank of Montpelier, Montpelier.....	50 00
Bear Lake State Bank, Paris.....	45 00
Idaho State & Savings Bank, Preston.....	40 00
J. N. Ireland & Co., Malad.....	50 00
Evans State Bank, American Falls.....	40 00
First State Bank, Rockland.....	30 00
Bliss State Bank, Bliss.....	30 00
Farmers State Bank, Hagerman.....	30 00

Hagerman State Bank, Hagerman.....	45 00
Bank of Aberdeen, Aberdeen.....	30 00
First Bank of King Hill, King Hill.....	30 00
Bank of Washington County, Midvale.....	50 00
Peoples Bank, Cambridge.....	40 00
Council State Bank, Council.....	30 00
Bank of Council, Council.....	35 00
American Trust Company, Coeur d'Alene.....	55 00
First State Bank, Kellogg.....	40 00
Intermountain State Bank, Crawford.....	30 00
Meadows State Bank, Meadows.....	35 00
State Bank of Murray, Murray.....	30 00
Weber Bank, Wardner.....	35 00
Potlatch State Bank, Potlatch.....	45 00
Latah County State Bank, Deary.....	35 00
First State Bank, Bovill.....	30 00
Genesee Exchange Bank, Genesee.....	55 00
First Bank of Genesee, Genesee.....	45 00
First Trust Company, Moscow.....	55 00
First Bank of Troy, Troy.....	45 00
Farmers Bank & Trust Company, Kendrick.....	40 00
Kendrick State Bank, Kendrick.....	45 00
Bank of Juliaetta, Juliaetta.....	35 00
Bank of Culdesac, Culdesac.....	35 00
First Bank of Culdesac, Culdesac.....	35 00
Bank of Reubens, Reubens.....	35 00
Bank & Trust Company, Vollmer.....	45 00
Bank of Winchester, Winchester.....	30 00
Ilo State Bank, Ilo.....	35 00
Bank of Nezperce, Nezperce.....	45 00
Farmers State Bank, Nezperce.....	50 00
Union State Bank, Nezperce.....	40 00
Ferdinand State Bank, Ferdinand.....	35 00
Bank of Steunenberg, Steunenberg.....	30 00
German State Bank, Cottonwood.....	40 00
Bank of Camas Prairie, Grangeville.....	75 00
Salmon River State Bank, White Bird.....	40 00
Bank of Gifford, Gifford.....	30 00
Citizens State Bank, Priest River.....	30 00
Citizens State Bank, Sandpoint.....	45 00
First State Bank, Kootenai.....	30 00
State Bank of Peck, Peck.....	35 00
W. B. Hawkins & Co., Bonners Ferry.....	30 00
First State Bank, Bonners Ferry.....	40 00
Bank of Orofino, Orofino.....	35 00
Fidelity State Bank, Orofino.....	30 00
D. W. Standrod & Co., Blackfoot.....	70 00
Rigby State Bank, Rigby.....	40 00
Anderson Bros. Bank, Rigby.....	40 00
Rexburg State Bank, Rexburg.....	40 00
St. Anthony Banking & Trust Company, St. Anthony.....	45 00
Driggs State Bank, Driggs.....	40 00
First Savings Bank, Pocatello.....	50 00
Anderson Bros. Bank, Idaho Falls.....	80 00
Security State Bank, Ashton.....	35 00
Ashton State Bank, Ashton.....	35 00
Roseberry State Bank, Roseberry.....	30 00
Fremont County Bank, Sugar City.....	35 00
Bank of Commerce, Arco.....	40 00

W. G. Jenkins & Co., Mackay.....	50 00
State Bank of Mackay, Mackay.....	40 00
Bruneau State Bank, Bruneau.....	45 00
Grandview State Bank, Grandview.....	30 00
Commercial Bank, Rupert.....	35 00
Burley State Bank, Burley.....	40 00
Bank of Hansen, Hansen.....	30 00
Bank of Idaho, Boise.....	70 00
Twin Falls Bank & Trust Company, Twin Falls.....	70 00
Bank of Hollister, Hollister.....	30 00
Elk City Bank, Elk City.....	30 00
Rathdrum State Bank, Rathdrum.....	45 00
Bank of Spirit Lake, Spirit Lake.....	45 00
Milner State Bank, Milner.....	35 00
Farmers & Merchants Bank, Twin Falls.....	70 00
Valley State Bank, Post Falls.....	35 00
First Bank of Harrison, Harrison.....	40 00
Kootenai County State Bank, St. Maries.....	35 00
Lumbermens State Bank, St. Maries.....	45 00
Commercial State Bank, St. Joe.....	35 00
First State Bank, St. Joe.....	35 00
Coeur d'Alene Bank & Trust Company, Coeur d'Alene.....	55 00
First State Bank, Richfield.....	35 00
Carey State Bank, Carey.....	30 00
Bellevue State Bank, Bellevue.....	50 00
Citizens State Bank, Juliaetta.....	30 00
Moscow State Bank, Moscow.....	45 00
Exchange Bank, Rathdrum.....	40 00
Camas Prairie State Bank, Soldier.....	40 00
Farmers & Traders Bank, Pocatello.....	55 00
Downey State Bank, Downey.....	30 00
The Bank of Roberts, Roberts.....	30 00
State Bank of Commerce, Wallace.....	75 00
Leadore State Bank, Junction.....	40 00
Pioneer Bank & Trust Company, Salmon City.....	45 00
Boise Basin Bank, Idaho City.....	30 00
Boise State Bank, Boise.....	55 00
Idaho Trust & Savings Bank, Boise.....	90 00
Bank of Commerce, Lewiston.....	75 00
	\$6,640 00

STATEMENT OF RECEIPTS AND EXPENDITURES
FOR 1910 (TO DECEMBER FIRST).

Fees collected.....	\$6,640 00
Salary Bank Commissioner.....	\$2,400 00
Deputy Bank Commissioner.....	2,228 65
Office expense, supplies, printing, postage, etc..	740 59
Traveling expense.....	989 49
Total expenditures.....	\$6,358 73

I, William G. Cruse, Bank Commissioner of the State of Idaho, do hereby certify that the above is a true and correct statement of all fees received by me, to date, for the year 1910.

WM. G. CRUSE, Bank Commissioner.

Subscribed and sworn to before me this first day of December, 1910.
(Seal) J. WALTER KEEFFE, Notary Public.

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

November 2, 1910.

154 Banks Reporting.

STATE BANKS.

Resources.

Loans and discounts.....	\$14,438,831	61
Overdrafts	470,081	52
Stocks, bonds and warrants.....	949,708	64
Banking house, furniture and fixtures.....	1,184,929	77
Other real estate owned.....	230,602	29
Due from banks.....	3,530,651	46
Checks on other banks and cash items.....	123,249	21
Exchanges for clearing house.....	79,523	51
Cash on hand.....	1,238,865	84
Other resources.....	85,677	69

Total\$22,332,121 54

Liabilities.

Capital stock paid in.....	3,674,399	15
Surplus fund	560,980	31
Undivided profits	534,945	22
Dividends unpaid	3,477	84
Due from banks—deposits.....	727,402	68
State deposits	506,124	01
Individual deposits	10,825,664	84
Demand certificates of deposit.....	802,535	82
Time certificates of deposit.....	3,159,201	31
Savings deposits	721,534	53
Certified checks	14,847	55
Cashier's checks outstanding.....	57,896	30
Notes and bills rediscounted.....	277,310	35
Bills payable	462,894	47
Other liabilities	2,907	16

Total\$22,332,121 54

PRIVATE BANKS.

Resources.

Loans and discounts.....	\$ 186,929	27
Overdrafts	4,159	05
Stocks, bonds and warrants.....	6,878	75
Banking house, furniture and fixtures.....	34,045	68
Other real estate owned.....	17,957	23
Due from banks.....	72,763	70
Checks on other banks and cash items.....	462	40
Exchanges for clearing house.....	425	05
Cash on hand.....	20,574	01
Other resources	3,891	00

Total\$ 348,086 14

Liabilities.

Capital stock paid in.....	\$ 70,000	00
Surplus fund	3,250	78
Undivided profits	33,041	49
State deposits	2,100	00
Individual deposits	178,665	45
Demand certificates of deposit.....	4,645	35
Time certificates of deposit.....	51,283	07
Certified checks	100	00
Bills payable	5,000	00

Total\$ 348,086 14

TRUST COMPANIES.

Resources.

Loans and discounts.....	\$ 2,786,402	45
Overdrafts	59,293	78
Stocks, bonds and warrants.....	326,122	41
Banking house, furniture and fixtures.....	224,698	01
Other real estate owned.....	217,083	90
Due from banks.....	438,411	12
Checks on other banks and cash items.....	13,081	17
Exchanges for clearing house.....	13,254	82
Cash on hand.....	161,475	25
Other resources	667,141	40

Total\$ 4,906,963 82

Liabilities.

Capital stock paid in.....	\$ 1,573,360	00
Surplus fund	139,565	00
Undivided profits	58,872	19
Due to banks—deposits.....	152,936	51
State deposits	90,519	87
Individual deposits	1,391,233	02
Demand certificates of deposit.....	163,268	07
Time certificates of deposit.....	437,829	68
Savings deposits	223,938	22
Certified checks	17,209	75
Cashier's checks outstanding.....	8,670	96
Notes and bills rediscounted.....	2,400	00
Bills payable	646,555	55
Other liabilities	600	00

Total\$ 4,906,963 82

SUMMARY OF REPORTS
OF
STATE AND PRIVATE BANKS AND TRUST
COMPANIES

November 2, 1910.

Arranged by Counties.

REPORT OF BANK COMMISSIONER.

ADA COUNTY.

Resources.

Loans and discounts	\$ 1,775,447 53
Overdrafts	37,778 16
Stocks, warrants and other securities	221,217 04
Banking house, furniture and fixtures	171,079 44
Other real estate owned	75,929 09
Due from banks	390,782 16
Checks and cash items	6,478 75
Exchanges for clearing house	46,265 89
Cash on hand	212,382 02
Other resources	9,699 44

Total \$ 2,947,059 52

Liabilities.

Capital stock paid in	\$ 446,250 00
Surplus fund	14,775 00
Undivided profits	39,500 76
Dividends unpaid	337 54
Due to banks—deposits	279,633 79
State deposits	169,160 62
Individual deposits	1,224,340 87
Demand certificates of deposit	35,285 83
Time certificates of deposit	492,140 72
Savings deposits	114,319 70
Certified checks	2,036 10
Cashier's checks outstanding	8,961 09
Notes and bills re-discounted	77,300 00
Bills payable	43,017 50

Total \$ 2,947,059 52

BANNOCK COUNTY.

Resources.

Loans and discounts	\$ 773,708 68
Overdrafts	21,842 06
Stocks, warrants and other securities	47,242 77
Banking house, furniture and fixtures	69,633 23
Due from banks	256,089 27
Checks and cash items	4,351 87
Cash on hand	66,611 38
Other resources	9,183 57

Total \$ 1,248,662 83

Liabilities.

Capital stock paid in	\$ 289,650 00
Surplus fund	28,230 46
Undivided profits	49,062 25
Due to banks—deposits	44,190 89
State deposits	26,340 11
Individual deposits	476,136 67
Demand certificates of deposit	15,159 84
Time certificates of deposit	98,525 75
Savings deposits	214,496 85
Cashier's checks outstanding	3,538 65
Bills payable	2,831 35

Total \$ 1,248,662 83

REPORT OF BANK COMMISSIONER.

BEAR LAKE COUNTY.

Resources.

Loans and discounts	\$ 334,139 93
Overdrafts	29,277 02
Stocks, warrants and other securities	9,620 14
Banking house, furniture and fixtures	10,807 94
Other real estate owned	10,250 00
Due from banks	51,294 30
Checks and cash items	1,140 69
Cash on hand	20,593 26

Total \$ 467,123 28

Liabilities.

Capital stock paid in	35,000 00
Surplus fund	12,800 00
Undivided profits	7,278 71
Due to banks—deposits	8,868 93
State deposits	5,300 00
Individual deposits	192,449 44
Demand certificates of deposit	2,468 40
Time certificates of deposit	186,054 80
Savings deposits	6,903 00
Bills payable	10,000 00

Total \$ 467,123 28

BINGHAM COUNTY.

Resources.

Loans and discounts	\$ 1,601,370 08
Overdrafts	54,187 78
Stocks, warrants and other securities	101,745 96
Banking house, furniture and fixtures	111,519 29
Other real estate owned	35,568 92
Due from banks	257,794 41
Checks and cash items	7,503 82
Exchanges for clearing house	12,137 71
Cash on hand	117,972 55
Other resources	1,946 67

Total \$ 2,301,747 19

Liabilities.

Capital stock paid in	\$ 411,200 00
Surplus fund	121,518 52
Undivided profits	95,800 71
Due to banks—deposits	130,967 41
State deposits	44,756 81
Individual deposits	1,034,824 78
Demand certificates of deposit	26,873 39
Time certificates of deposit	280,931 36
Savings deposits	24,065 25
Cashier's checks outstanding	3,983 96
Notes and bills rediscounted	3,000 00
Bills payable	123,000 00
Other liabilities	825 00

Total \$ 2,301,747 19

REPORT OF BANK COMMISSIONER.

BLAINE COUNTY.

Resources.

Loans and discounts.....	\$ 422,626 65
Overdrafts	29,637 00
Bonds, warrants and other securities.....	10,800 19
Banking house, furniture and fixtures.....	19,129 72
Due from banks.....	50,809 10
Checks on other banks and cash items.....	3,622 86
Cash on hand.....	16,026 59
Other resources	694 97

Total\$ 553,347 08

Liabilities.

Capital stock paid in.....	\$ 83,100 00
Surplus fund	8,896 74
Undivided profits	4,154 28
Dividends unpaid	934 75
Due to banks—deposits.....	628 01
State deposits	6,100 00
Individual deposits	295,124 68
Demand certificates of deposit.....	24,903 40
Time certificates of deposit.....	91,599 11
Savings deposits	10,480 58
Cashier's checks outstanding.....	2,925 53
Notes and bills rediscounted.....	4,500 00
Bills payable	20,000 00

Total\$ 553,347 08

BOISE COUNTY.

Resources.

Loans and discounts.....	\$ 84,941 91
Overdrafts	985 18
Stocks, warrants and other securities.....	10,359 71
Banking house, furniture and fixtures.....	12,010 30
Due from banks.....	41,349 39
Checks and cash items.....	365 05
Cash on hand.....	12,130 01
Other resources	2,559 86

Total\$ 164,701 41

Liabilities.

Capital stock paid in.....	\$ 40,324 15
Surplus fund	856 13
Undivided profits	2,952 02
Dividends unpaid	432 00
Due to banks—deposits.....	4,725 25
State deposits	2,800 00
Individual deposits	99,707 80
Demand certificates of deposit.....	1,398 09
Time certificates of deposit.....	11,273 50
Cashier's checks outstanding.....	232 47

Total\$ 164,701 41

REPORT OF BANK COMMISSIONER.

BONNER COUNTY.

Resources.

Loans and discounts.....	\$ 164,725 16
Overdrafts	771 82
Stocks, warrants and other securities.....	9,262 92
Banking house, furniture and fixtures.....	19,580 73
Other real estate owned.....	4,800 00
Due from banks	48,182 77
Checks and cash items.....	1,793 54
Cash on hand.....	22,825 61
Other resources	5,211 10

Total\$ 277,153 65

Liabilities.

Capital stock paid in.....	\$ 46,600 00
Surplus fund	3,000 00
Undivided profits	728 06
State deposits	4,200 00
Individual deposits	159,452 34
Demand certificates of deposit.....	17,852 18
Time certificates of deposit.....	38,066 21
Savings deposits	1,254 86
Bills payable	6,000 00

Total\$ 277,153 65

CANYON COUNTY.

Resources.

Loans and discounts	\$ 1,588,432 05
Overdrafts	51,446 64
Stocks, warrants and other securities.....	146,070 07
Banking house, furniture and fixtures.....	134,533 05
Other real estate owned.....	22,664 54
Due from banks.....	273,209 60
Checks and cash items.....	16,221 44
Exchanges for clearing house.....	3,588 64
Cash on hand	99,443 84
Other resources	16,557 78

Total\$ 2,352,167 65

Liabilities.

Capital stock paid in.....	\$ 373,600 00
Surplus fund	58,000 00
Undivided profits	38,680 76
Due to banks—deposits.....	50,290 03
State deposits	43,223 69
Individual deposits	1,119,679 12
Demand certificates of deposit.....	44,914 32
Time certificates of deposit.....	376,403 87
Savings deposits	99,700 92
Certified checks	219 80
Cashier's checks outstanding.....	378 01
Notes and bills re-discounted.....	35,077 13
Bills payable	112,000 00

Total\$ 2,352,167 65

CASSIA COUNTY.

Resources.	
Loans and discounts	\$ 397,295 22
Overdrafts	19,274 15
Stocks, warrants and other securities	9,621 75
Banking house, furniture and fixtures	64,853 98
Other real estate owned	2,200 00
Due from banks	71,331 52
Checks and cash items	1,891 70
Exchanges for clearing house	1,021 85
Cash on hand	31,912 28
Other resources	826 51

Total \$ 600,228 96

Liabilities.

Capital stock paid in	\$ 118,600 00
Surplus fund	13,000 00
Undivided profits	9,637 73
Dividends unpaid	99 00
Due to banks—deposits	1,032 62
State deposits	7,504 72
Individual deposits	304,546 15
Demand certificates of deposit	14,886 42
Time certificates of deposit	83,218 97
Savings deposits	34,484 55
Cashier's checks outstanding	1,218 80
Notes and bills re-discounted	12,000 00

Total \$ 600,228 96

CUSTER COUNTY.

Resources.

Loans and discounts	\$ 189,034 35
Overdrafts	21,321 54
Stocks, warrants and other securities	2,925 29
Banking house, furniture and fixtures	13,320 92
Due from banks	32,423 75
Checks and cash items	1,472 33
Cash on hand	12,606 79

Total \$ 273,104 97

Liabilities.

Capital stock paid in	\$ 75,000 00
Surplus fund	6,085 00
Undivided profits	4,759 64
Dividends unpaid	1,500 00
State deposits	7,400 00
Individual deposits	130,732 57
Demand certificates of deposit	1,988 33
Time certificates of deposit	23,343 63
Savings deposits	21,813 30
Certified checks	182 50
Cashier's checks outstanding	250 00

Total \$ 273,104 97

ELMORE COUNTY.

Resources.

Loans and discounts	\$ 256,044 10
Overdrafts	3,326 00
Stocks, warrants and other securities	14,095 89
Banking house, furniture and fixtures	19,032 59
Other real estate owned	3,204 82
Due from banks	85,969 96
Checks and cash items	1,079 89
Exchanges for clearing house	300 70
Cash on hand	29,363 80
Other resources	306 02

Total \$ 412,723 77

Liabilities.

Capital stock paid in	\$ 80,000 00
Surplus fund	4,750 78
Undivided profits	6,791 35
State deposits	6,017 18
Individual deposits	243,642 18
Demand certificates of deposit	30,916 48
Time certificates of deposit	33,105 80
Certified checks	7,500 00

Total \$ 412,723 77

FREMONT COUNTY.

Resources.

Loans and discounts	\$ 664,426 56
Overdrafts	27,051 63
Stocks, warrants and other securities	14,209 23
Banking house, furniture and fixtures	43,131 74
Other real estate owned	2,700 00
Due from banks	149,676 02
Checks and cash items	9,504 57
Exchanges for clearing house	249 63
Cash on hand	40,142 21
Other resources	1,567 49

Total \$ 952,659 08

Liabilities.

Capital stock paid in	\$ 156,915 00
Surplus fund	14,000 00
Undivided profits	30,788 59
Due to banks—deposits	18,936 64
State deposits	14,218 97
Individual deposits	508,557 85
Demand certificates of deposit	2,389 36
Time certificates of deposit	154,030 43
Savings deposits	13,808 48
Cashier's checks outstanding	8,053 86
Notes and bills rediscounted	22,959 90
Bills payable	8,000 00

Total \$ 952,659 08

IDAHO COUNTY.

Resources.	
Loans and discounts.....	\$ 830,470 04
Overdrafts	20,527 36
Stocks, warrants and other securities.....	34,070 03
Banking house, furniture and fixtures.....	75,201 95
Other real estate owned.....	11,625 65
Due from banks.....	162,069 00
Checks and cash items.....	1,332 97
Exchanges for clearing house.....	3,318 40
Cash on hand.....	59,018 76
Other resources	7,363 79
Total	\$ 1,204,997 95

Liabilities.	
Capital stock paid in.....	\$ 190,100 00
Surplus fund	77,200 00
Undivided profits	75,179 87
Due to banks—deposits.....	14,992 99
State deposits	21,561 06
Individual deposits	497,650 86
Demand certificates of deposit.....	30,159 12
Time certificates of deposit.....	286,282 36
Savings deposits	4,594 07
Cashier's checks outstanding.....	4,718 84
Notes and bills rediscounted.....	2,400 00
Other liabilities	158 78
Total	\$ 1,204,997 95

KOOTENAI COUNTY.

Resources.	
Loans and discounts.....	\$ 835,470 60
Overdrafts	12,527 02
Stocks, warrants and other securities.....	152,562 75
Banking house, furniture and fixtures.....	138,519 36
Other real estate owned.....	70,218 07
Due from banks.....	159,907 11
Checks and cash items.....	7,808 95
Exchanges for clearing house.....	4,710 69
Cash on hand.....	96,581 13
Other resources	7,014 85
Total	\$ 1,485,320 53

Liabilities.	
Capital stock paid in.....	\$ 268,500 00
Surplus fund	28,012 94
Undivided profits	40,083 11
Due to banks—deposits.....	19,860 70
State deposits	25,500 00
Individual deposits	751,565 38
Demand certificates of deposit.....	79,330 82
Time certificates of deposit.....	138,327 35
Savings deposits	58,328 52
Certified checks	10,452 24
Cashier's checks outstanding.....	7,906 23
Bills payable	55,000 00
Other liabilities	2,453 24
Total	\$ 1,485,320 53

LATAH COUNTY.

Resources.	
Loans and discounts.....	\$ 1,174,166 63
Overdrafts	30,398 63
Stocks, warrants and other securities.....	89,463 13
Banking house, furniture and fixtures.....	78,694 71
Other real estate owned.....	22,858 91
Due from banks.....	483,719 69
Checks and cash items	13,558 63
Exchanges for clearing house.....	864 36
Cash on hand.....	116,541 35
Other resources	852 92
Total	\$ 2,011,118 96

Liabilities.	
Capital stock paid in.....	\$ 230,000 00
Surplus fund	52,450 00
Undivided profits	44,759 39
Due to banks—deposits.....	36,489 32
State deposits	22,109 11
Individual deposits	976,349 47
Demand certificates of deposit.....	164,619 35
Time certificates of deposit.....	347,566 72
Savings deposits	104,179 96
Certified checks	3,731 50
Cashier's checks outstanding.....	3,794 00
Notes and bills re-discounted.....	10,000 00
Bills payable	15,000 00
Other liabilities	70 14
Total	\$ 2,011,118 96

LEMHI COUNTY.

Resources.	
Loans and discounts.....	\$ 232,679 04
Overdrafts	6,889 64
Stocks, warrants and other securities.....	19,852 06
Banking house, furniture and fixtures.....	2,846 92
Other real estate owned.....	400 00
Due from banks.....	59,317 13
Checks and cash items	1,589 93
Cash on hand.....	18,841 44
Other resources	1,776 43
Total	\$ 344,192 59

Liabilities.	
Capital stock paid in.....	\$ 60,560 00
Surplus fund	10,070 52
Undivided profits	7,183 32
Due to banks—deposits	857 12
State deposits	11,308 84
Individual deposits	192,463 35
Demand certificates of deposit.....	2,195 23
Time certificates of deposit.....	52,130 10
Savings deposits	2,934 41
Certified checks	1,000 00
Cashier's checks outstanding.....	3,489 70
Total	\$ 344,192 59

LINCOLN COUNTY.

Resources.

Loans and discounts.....	\$ 580,292 98
Overdrafts	6,673 44
Stocks, warrants and other securities.....	47,845 96
Banking house, furniture and fixtures.....	61,291 39
Other real estate owned.....	5,433 89
Due from banks.....	147,673 42
Checks and cash items.....	10,289 58
Exchanges for clearing house.....	903 24
Cash on hand.....	62,810 89
Other resources	8,734 74

Total\$ 931,949 53

Liabilities.

Capital stock paid in.....	\$ 153,400 00
Surplus fund	20,000 00
Undivided profits	17,551 59
Dividends unpaid	42 00
Due to banks—deposits.....	19,577 61
State deposits	13,405 93
Individual deposits	571,211 52
Demand certificates of deposit.....	18,473 10
Time certificates of deposit.....	80,879 97
Cashier's checks outstanding.....	4,157 81
Notes and bills rediscounted.....	23,250 00
Bills payable	10,000 00

Total\$ 931,949 53

NEZ PERCE COUNTY.

Resources.

Loans and discounts.....	\$ 2,717,186 27
Overdrafts	57,396 57
Stocks, bonds and warrants.....	192,247 01
Banking house, furniture and fixtures.....	102,217 41
Other real estate owned.....	183,458 60
Due from banks.....	347,746 21
Checks on other banks and cash items.....	18,313 11
Exchanges for clearing house.....	4,280 71
Cash on hand.....	114,472 70
Other resources	669,800 14

Total\$ 4,407,118 73

Liabilities.

Capital stock paid in.....	\$ 1,478,500 00
Surplus fund	159,150 00
Undivided profits	55,297 79
Due to banks—deposits.....	102,732 47
State deposits	90,614 09
Individual deposits	1,047,021 08
Demand certificates of deposit.....	58,190 78
Time certificates of deposit.....	560,677 32
Savings deposits	106,283 99
Certified checks	4,079 54
Cashier's checks outstanding.....	6,241 05
Notes and bills rediscounted.....	89,223 32
Bills payable	649,107 30

Total\$ 4,407,118 73

ONEIDA COUNTY.

Resources.

Loans and discounts.....	\$ 308,386 70
Overdrafts	61,299 50
Stocks, warrants and other securities.....	21,712 12
Banking house, furniture and fixtures.....	20,885 06
Due from banks.....	86,754 31
Checks and cash items.....	10,628 90
Cash on hand.....	14,610 38
Other resources	881 08

Total\$ 525,158 05

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus fund	12,000 00
Undivided profits	14,454 47
Due to banks—deposits.....	29,336 74
State deposits	7,600 00
Individual deposits	297,680 92
Demand certificates of deposit.....	7,655 45
Time certificates of deposit.....	28,520 22
Savings deposits	14,926 92
Cashier's checks outstanding.....	2,983 33
Bills payable	10,000 00

Total\$ 525,158 05

OWYHEE COUNTY.

Resources.

Loans and discounts.....	\$ 132,627 21
Overdrafts	4,659 73
Stocks, warrants and other securities.....	687 50
Banking house, furniture and fixtures.....	12,317 24
Due from banks.....	71,252 55
Checks and cash items.....	81 80
Cash on hand.....	15,500 18

Total\$ 237,126 21

Liabilities.

Capital stock paid in.....	\$ 35,000 00
Surplus fund	6,000 00
Undivided profits	5,489 90
State deposits	7,800 00
Individual deposits	148,393 08
Demand certificates of deposit.....	507 00
Time certificates of deposit.....	33,916 88
Certified checks	19 35

Total\$ 237,126 21

SHOSHONE COUNTY.

Resources.

Loans and discounts	\$ 665,867 20
Overdrafts	15,363 92
Stocks, warrants and other securities	91,755 86
Banking house, furniture and fixtures	69,270 92
Other real estate owned	7,500 00
Due from banks	259,782 67
Checks and cash items	2,474 35
Exchanges for clearing house	163 50
Cash on hand	99,677 60

Total \$ 1,211,856 02

Liabilities.

Capital stock paid in	\$ 170,000 00
Surplus fund	31,000 00
Undivided profits	35,322 32
Dividends unpaid	132 55
Due to banks—deposits	27,446 19
State deposits	19,467 46
Individual deposits	688,258 17
Demand certificates of deposit	81,940 06
Time certificates of deposit	51,512 87
Savings deposits	105,755 16
Cashier's checks outstanding	1,021 24

Total \$ 1,211,856 02

TWIN FALLS COUNTY.

Resources.

Loans and discounts	\$ 1,213,230 00
Overdrafts	12,385 64
Stocks, warrants and other securities	27,986 70
Banking house, furniture and fixtures	161,530 45
Other real estate owned	3,286 98
Due from banks	384,244 60
Checks and cash items	9,080 88
Exchanges for clearing house	15,397 56
Cash on hand	102,281 06
Other resources	7,075 94

Total \$ 1,936,499 81

Liabilities.

Capital stock paid in	\$ 350,460 00
Surplus fund	7,200 00
Undivided profits	29,774 97
Due to banks—deposits	80,431 52
State deposits	28,799 05
Individual deposits	1,047,469 35
Demand certificates of deposit	244,716 04
Time certificates of deposit	86,322 66
Savings deposits	6,868 97
Certified checks	2,936 27
Cashier's checks outstanding	1,027 11
Bills payable	50,493 87

Total \$ 1,936,499 81

WASHINGTON COUNTY.

Resources.

Loans and discounts	\$ 469,594 44
Overdrafts	8,513 92
Stocks, warrants and other securities	7,355 72
Banking house, furniture and fixtures	32,265 12
Other real estate owned	3,543 95
Due from banks	170,447 34
Checks and cash items	6,207 17
Cash on hand	38,569 27
Other resources	4,656 80

Total \$ 741,153 73

Liabilities.

Capital stock paid in	\$ 125,000 00
Surplus fund	14,800 00
Undivided profits	11,627 31
Due to banks—deposits	9,340 96
State deposits	13,056 24
Individual deposits	388,260 68
Demand certificates of deposit	63,626 25
Time certificates of deposit	113,433 45
Savings deposits	273 26
Cashier's checks outstanding	1,033 53

Total \$ 741,153 73

REPORTS OF STATE BANKS

AT CLOSE OF BUSINESS

November 2, 1910

ABERDEEN.

BANK OF ABERDEEN.

N. J. Paul, President. T. T. Bell, Vice President.
Paul A. Fugate, Cashier.

Resources.	
Loans and discounts	\$ 20,796 74
Overdrafts	2,340 29
Banking house, furniture and fixtures.....	4,374 99
Due from banks	2,147 79
Checks on other banks and cash items.....	887 38
Cash on hand	1,241 24
Other resources	1,946 67
Total	\$ 33,735 10

Liabilities.	
Capital stock paid in	\$ 10,000 00
Undivided profits	664 83
Due to banks	946 90
Individual deposits	13,734 97
Demand certificates of deposit	96 10
Time certificates of deposit	285 00
Cashier's checks outstanding	7 30
Bills payable	8,000 00
Total	\$ 33,735 10

ALBION.

D. L. EVANS & COMPANY, BANKERS.

D. L. Evans, President. A. Lounsbury, Vice President.
Robt. A. Lounsbury, Cashier.

Resources.	
Loans and discounts	\$ 80,457 62
Overdrafts	6,213 13
Bonds and warrants	6,331 19
Banking house, furniture and fixtures.....	22,472 75
Other real estate owned	1,200 00
Due from banks	7,691 97
Checks on other banks and cash items.....	514 35
Cash on hand	5,084 20
Total	\$ 129,965 21

Liabilities.	
Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	3,854 96
Dividends unpaid	30 00
State deposit	2,300 00
Individual deposits	71,346 57
Time certificates of deposit	22,291 18
Cashier's checks outstanding	142 50
Total	\$ 129,965 21

AMERICAN FALLS.

EVANS STATE BANK.

L. L. Evans, President. S. N. Morris, Vice President.
H. C. Allen, Cashier.

Resources.	
Loans and discounts	\$ 92,494 03
Overdrafts	12,094 45
Bonds and warrants	3,175 16
Furniture and fixtures.....	1,692 58
Due from banks	27,644 03
Checks on other banks and cash items.....	2,085 88
Cash on hand.....	4,681 27
Total	\$ 143,867 40

Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	3,000 00
Undivided profits	2,565 36
Due to banks	12,760 65
Individual deposits	77,991 00
Demand certificates of deposit.....	3,785 27
Time certificates of deposit.....	17,919 47
Cashier's checks outstanding.....	845 65
Total	\$ 143,867 40

ARCO.

BANK OF COMMERCE.

J. E. Smith, President. C. W. Berryman, Vice President.
Geo. E. Ferris, Cashier.

Resources.	
Loans and discounts.....	\$ 99,135 74
Overdrafts	10,862 42
Bonds and warrants.....	1,954 03
Banking house, furniture and fixtures.....	6,900 98
Due from banks.....	19,898 08
Cash on hand.....	4,320 32
Total	\$ 143,071 57

Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	2,167 99
Undivided profits	2,657 78
State deposits	2,200 00
Individual deposits	90,627 45
Demand certificates of deposit.....	20,171 60
Cashier's checks outstanding.....	246 75
Total	\$ 143,071 57

ASHTON.

ASHTON STATE BANK.

G. E. Bowerman, President. G. Harrigfeld, Vice President.
F. X. Dolenty, Cashier.

Resources.	
Loans and discounts.....	\$ 63,772 49
Overdrafts	3,231 18
Bonds and warrants.....	1,500 00
Banking house, furniture and fixtures.....	1,568 27
Due from banks.....	14,241 55
Cash on hand.....	2,551 73
Total	\$ 86,865 22

Liabilities.	
Capital stock paid in.....	\$ 11,315 00
Undivided profits	8,214 53
Due to banks.....	508 97
State deposits	1,003 09
Individual deposits	45,794 10
Time certificates of deposit.....	7,488 32
Notes and bills rediscounted.....	12,541 21
Total	\$ 86,865 22

ASHTON.

SECURITY STATE BANK.

Henry Peterson, President. J. Harshborger, Vice President.
W. L. Robinson, Cashier.

Resources.	
Loans and discounts.....	\$ 42,546 31
Overdrafts	653 30
Stocks and other securities.....	1,000 00
Banking house, furniture and fixtures.....	4,812 50
Due from banks.....	14,580 09
Checks on other banks and cash items.....	576 00
Cash on hand.....	3,475 05
Total	\$ 67,643 25

Liabilities.	
Capital stock paid in.....	\$ 10,600 00
Undivided profits	1,034 06
State deposits	1,200 00
Individual deposits	38,220 74
Time certificates of deposit.....	11,217 20
Cashier's checks outstanding.....	5,371 25
Total	\$ 67,643 25

BANCROFT.

BANCROFT STATE BANK.

Theodore Turner, President. Carl A. Valentine, Vice President.
Ezra J. Merrill, Cashier; Cyrus Jensen, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 37,573 40
Overdrafts	616 05
Furniture and fixtures.....	1,875 00
Due from banks.....	22,047 69
Checks on other banks and cash items.....	10 00
Cash on hand.....	2,829 03
Other resources	2,855 27
Total	\$ 67,806 44

Liabilities.	
Capital stock paid in.....	\$ 17,750 00
Surplus fund	1,775 00
Undivided profits	1,949 80
State deposits	2,000 00
Individual deposits	34,915 98
Demand certificates of deposit.....	230 00
Time certificates of deposit.....	8,566 62
Cashier's checks outstanding.....	619 04
Total	\$ 67,806 44

BELLEVUE.

BELLEVUE STATE BANK.

Jas. Laidlow, President. A. E. Cahoon, Vice President.
Chas. W. Wilson, Cashier; Francis Jones, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 224,447 32
Overdrafts	13,996 63
Bonds, warrants and other securities.....	7,777 93
Banking house, furniture and fixtures.....	7,533 64
Due from banks.....	16,800 79
Checks on other banks and cash items.....	3,392 63
Cash on hand.....	5,881 45
Total	\$ 278,830 49

Liabilities.	
Capital stock paid in.....	\$ 23,100 00
Surplus fund	1,728 75
Undivided profits	1,015 79
Dividends unpaid	904 75
Due to banks.....	604 60
State deposits	1,900 00
Individual deposits	126,901 46
Demand certificates of deposit.....	2,066 06
Time certificates of deposit.....	84,498 33
Savings deposits	10,324 22
Cashier's checks outstanding.....	2,286 53
Notes and bills rediscounted.....	4,500 00
Bills payable	20,000 00
Total	\$ 278,830 49

BLACKFOOT.

D. W. STANDROD & CO.

C. W. Berryman, President. G. A. Robethan, Vice President.
C. V. Fisher, Cashier; W. F. Berryman, Assistant Cashier.

Resources.	
Loans and discounts	\$ 344,858 25
Overdrafts	3,401 24
Bonds and warrants	18,166 33
Banking house, furniture and fixtures	27,075 00
Other real estate	7,728 44
Due from banks	81,156 38
Checks on other banks and cash items	3,627 59
Cash on hand	28,931 46
Total	\$ 514,944 69
Liabilities.	
Capital stock paid in	\$ 100,000 00
Surplus fund	30,000 00
Undivided profits	9,438 33
Due to banks	72,219 12
State deposits	4,500 00
Individual deposits	251,349 50
Demand certificates of deposit	2,362 37
Time certificates of deposit	23,137 39
Savings deposits	19,153 15
Cashier's checks outstanding	2,784 83
Total	\$ 514,944 69

BLACKFOOT.

BLACKFOOT STATE BANK.

J. O. Morgan, President. C. A. Hoover, Vice President.
D. R. Jones, Cashier; H. W. Vanderwood, Assistant Cashier.

Resources.	
Loans and discounts	\$ 201,888 55
Overdrafts	2,174 89
Bonds, warrants and other securities	4,470 07
Furniture and fixtures	5,000 00
Other real estate	2,000 00
Due from banks	17,260 68
Checks on other banks and cash items	2,815 99
Cash on hand	8,086 93
Total	\$ 243,697 11
Liabilities.	
Capital stock paid in	\$ 50,000 00
Surplus fund	2,000 00
Undivided profits	3,171 48
Due to banks	20,841 78
State deposits	17,756 81
Individual deposits	83,872 28
Demand certificates of deposit	1,427 00
Time certificates of deposit	48,750 84
Savings deposits	2,876 92
Notes and bills rediscounted	3,000 00
Bills payable	10,000 00
Total	\$ 243,697 11

BLISS.

BLISS STATE BANK.

Frank C. Marimer, President. C. L. Nelson, Vice President.
R. B. Fletcher, Cashier.

Resources.	
Loans and discounts	\$ 10,939 34
Overdrafts	206 77
Stocks and other securities	1,000 00
Furniture and fixtures	1,040 48
Other real estate	275 00
Due from banks	5,525 17
Checks on other banks and cash items	312 21
Cash on hand	2,125 72
Other resources	623 84
Total	\$ 22,048 53
Liabilities.	
Capital stock paid in	\$ 10,000 00
Undivided profits	459 25
Individual deposits	10,499 28
Demand certificates of deposit	90 00
Time certificates of deposit	1,000 00
Total	\$ 22,048 53

BOISE.

IDAHO TRUST & SAVINGS BANK.

B. F. Olden, President. G. W. Green, Vice President.
J. W. Robinson, Cashier; C. A. Cairns, Asst. Cashier;
Fay D. Young, Asst. Cashier.

Resources.	
Loans and Discounts	\$ 815,407 08
Overdrafts	24,831 40
Bonds, warrants and other securities	143,964 97
Banking house, furniture and fixtures	120,201 05
Other real estate owned	71,052 85
Due from banks	156,459 03
Exchanges for clearing house	29,369 19
Cash on hand	88,360 29
Total	\$ 1,449,645 86
Liabilities.	
Capital stock paid in	\$ 200,000 00
Surplus fund	9,000 00
Undivided profits	3,075 12
Dividends unpaid	337 54
Due to banks	168,424 37
State deposits	124,357 04
Individual deposits	517,203 14
Demand certificates of deposit	17,872 20
Time certificates of deposit	238,538 31
Savings deposits	90,132 18
Certified checks	1,545 50
Cashier's checks outstanding	2,110 46
Notes and bills re-discounted	77,050 00
Total	\$ 1,449,645 86

BOISE.

BOISE STATE BANK.

Edward Payne, President. Arthur Pence, Vice President.
Leonard Way, Cashier; Eugene B. Payne, Asst. Cashier.

Resources

Loans and discounts	\$ 196,632 80
Overdrafts	4,317 93
Bonds, warrants and other securities	35,627 62
Furniture and fixtures	5,606 73
Other real estate	4,876 24
Due from banks	22,034 91
Exchanges for clearing house	2,315 92
Cash on hand	19,977 41

Total

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	305 93
Due to banks	36,746 68
State deposits	4,000 00
Individual deposits	116,283 06
Demand certificates of deposit	1,950 00
Time certificates of deposit	46,593 66
Savings deposits	24,149 33
Certified checks	490 60
Cashier's checks outstanding	870 30
Bills payable	10,000 00

Total

BOISE.

BANK OF IDAHO.

R. F. Buller, President. Edgar Wilson, Vice President.
F. H. Parsons, Cashier; J. H. Black, Asst. Cashier.

Resources.

Loans and discounts	\$ 430,159 35
Overdrafts	3,493 18
Bonds, warrants and other securities	37,762 51
Furniture and fixtures	4,500 00
Due from banks	130,676 20
Exchanges for clearing house	14,580 78
Cash on hand	72,891 88

Total

Liabilities.

Capital stock paid in	\$ 100,000 00
Undivided profits	22,709 44
Due to banks	72,229 47
State deposits	33,700 00
Individual deposits	320,022 07
Demand certificates of deposit	9,004 70
Time certificates of deposit	108,551 37
Cashier's checks outstanding	2,846 85
Bills payable	25,000 00

Total

BONNERS FERRY.

FIRST STATE BANK.

J. I. Monks, President. W. P. Mahoney, Vice President.
W. D. Baxter, Cashier.

Resources.

Loans and discounts	\$ 95,505 80
Overdrafts	269 49
Bonds, warrants and other securities	5,412 40
Banking house, furniture and fixtures	5,000 00
Other real estate	3,500 00
Due from banks	36,792 64
Checks on other banks and cash items	1,510 42
Cash on hand	12,846 85

Total

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	3,000 00
Undivided profits	420 71
State deposits	4,200 00
Individual deposits	93,379 85
Demand certificates of deposit	9,430 83
Time certificates of deposit	35,406 21

Total

BONNERS FERRY.

W. B. HAWKINS & CO.

W. B. Hawkins, President. John P. Dunn, Vice President.
E. P. Hawkins, Cashier.

Resources.

Loans and discounts	\$ 10,631 91
Overdrafts	7 37
Banking house, furniture and fixtures	6,948 64
Due from banks	6,534 47
Checks on other banks and cash items	25 00
Cash on hand	3,620 04
Other resources	2,912 70

Total

Liabilities.

Capital stock paid in	\$ 11,600 00
Undivided profits	307 35
Individual deposits	10,599 03
Demand certificates of deposit	1,963 75
Time certificates of deposit	210 00
Bills payable	6,000 00

Total

BRUNEAU.**BRUNEAU STATE BANK.**

Arthur Pence, President. R. P. Chattin, Vice President.
M. E. Reynolds, Cashier.

Resources.	
Loans and Discounts	\$ 112,761 21
Overdrafts	4,268 80
Stock and other securities	687 50
Banking house, furniture and fixtures	7,381 15
Due from banks	68,784 31
Checks on other banks and cash items	81 80
Cash on hand	13,290 90
Total	\$ 207,255 67
Liabilities.	
Capital stock paid in	\$ 25,000 00
Surplus fund	6,000 00
Undivided profits	5,347 22
State deposits	3,600 00
Individual deposits	132,968 22
Demand certificates of deposits	507 00
Time certificates of deposit	33,813 88
Certified checks	19 35
Total	\$ 207,255 67

BUHL.**CITIZEN'S STATE BANK.**

J. W. Hayward, President. C. C. Griffin, Vice President.
Russ W. Allred, Cashier; Glenn F. Fritcher, Asst. Cashier.

Resources.	
Loans and discounts	\$ 109,596 19
Overdrafts	2,498 97
Stocks and other securities	1,500 00
Banking house, furniture and fixtures	38,187 60
Due from banks	31,402 90
Checks on other banks and cash items	647 48
Cash on hand	8,222 65
Other resources	2,442 07
Total	\$ 194,497 86
Liabilities.	
Capital stock paid in	\$ 50,000 00
Surplus fund	1,200 00
Undivided profits	9,669 95
State deposits	3,400 00
Individual deposits	79,556 96
Demand certificates of deposit	22,654 92
Time certificates of deposit	28,000 00
Cashier's checks outstanding	16 03
Total	\$ 194,497 86

BURLEY.**BURLEY STATE BANK.**

David Eccles, President. M. S. Browning, Vice President.
L. W. Robbins, Vice President.
S. Grover Rich, Cashier; G. S. Corlew, Asst. Cashier.

Resources	
Loans and discounts	\$ 106,575 20
Overdrafts	8,410 25
Bonds and warrants	196 23
Banking house, furniture and fixtures	13,466 42
Due from banks	3,812 93
Checks on other banks and cash items	275 00
Cash on hand	8,920 18
Total	\$ 141,656 21
Liabilities.	
Capital stock paid in	\$ 25,000 00
Surplus fund	2,000 00
Undivided profits	2,423 07
Due to banks	576 15
State deposits	1,800 00
Individual deposits	48,528 54
Demand certificates of deposit	13,763 86
Time certificates of deposit	35,101 43
Cashier's checks outstanding	463 16
Notes and bills re-discounted	12,000 00
Total	\$ 141,653 21

BURLEY.**BANK OF COMMERCE.**

Albert Ploeger, President. Jas. H. Hawley, Vice President.
C. M. Oberholtzer, Cashier.

Resources.	
Loans and discounts	\$ 60,146 90
Overdrafts	1,806 05
Bonds, warrants and other securities	1,772 00
Furniture and fixtures	2,782 55
Due from banks	17,750 05
Checks on other banks and cash items	853 35
Cash on hand	6,808 09
Total	\$ 91,918 99
Liabilities.	
Capital stock paid in	\$ 19,250 00
Undivided profits	1,540 66
State deposits	1,404 72
Individual deposits	57,143 45
Demand certificates of deposit	837 16
Time certificates of deposit	11,549 15
Cashier's checks outstanding	193 85
Total	\$ 91,918 99

BOVILL.

FIRST STATE BANK.

J. A. Harsh, President. T. P. Jones, Vice President.
Wm. C. Nelson, Cashier.

Resources.

Loans and discounts.....	\$ 18,785 62
Overdrafts	836 38
Banking house, furniture and fixtures.....	3,828 97
Due from banks.....	19,927 82
Checks on other banks and cash items.....	2,438 31
Cash on hand.....	3,916 85
Total	\$ 49,733 95

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	200 00
Undivided profits	1,073 45
Individual deposits	18,671 59
Demand certificates of deposit.....	19,788 91
Total	\$ 49,733 95

CALDWELL.

CALDWELL COMMERCIAL BANK.

J. C. Rice, President. J. H. Lowell, Vice President.
Elmer A. Clark, Cashier; E. H. Plowhead, Asst. Cashier; W. E.
Parker, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 418,531 83
Overdrafts	12,742 80
Bonds, warrants and other securities.....	64,120 58
Banking house, furniture and fixtures.....	35,000 00
Other real estate owned.....	7,800 00
Due from banks.....	53,612 08
Checks on other banks and cash items.....	9,128 77
Cash on hand.....	34,833 55
Total	\$ 635,769 61

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus fund	20,000 00
Undivided profits	598 96
Due to banks.....	34,782 78
State deposits	21,000 00
Individual deposits	230,927 28
Demand certificates of deposit.....	10,533 17
Time certificates of deposit.....	73,249 44
Savings deposits	64,677 98
Bills payable	80,000 00
Total	\$ 635,769 61

CAMBRIDGE.

PEOPLE'S BANK.

H. M. Coon, President. A. F. Isham, Vice President.
A. W. Gipson, Cashier; Fred Rodgers, Asst. Cashier.

Resources.

Loans and discounts	\$ 103,265 95
Overdrafts	2,700 52
Stocks and other securities	250 00
Banking house, furniture and fixtures.....	4,981 80
Due from banks	31,114 20
Checks on other banks and cash items.....	1,579 00
Cash on hand	10,647 50
Total	\$ 154,538 97

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	3,000 00
Undivided profits	4,057 70
State deposits	1,956 24
Individual deposits	117,319 40
Demand certificates of deposit	999 44
Time certificates of deposit	17,206 19
Total	\$ 154,538 97

CAREY.

CAREY STATE BANK.

Wm. F. Rawson, President. H. D. Curtis, Vice President.
C. C. Shetler, Cashier.

Resources.

Loans and discounts	\$ 26,388 78
Overdrafts	1,239 27
Banking house, furniture and fixtures.....	2,671 60
Due from banks	5,611 24
Checks on other banks and cash items.....	86 50
Cash on hand	1,180 59
Other resources	694 97
Total	\$ 37,872 95

Liabilities.

Capital stock paid in	\$ 10,000 00
Individual deposits	22,494 37
Time certificates of deposit	4,850 97
Savings deposits	156 36
Cashier's checks outstanding	371 25
Total	\$ 37,872 95

COTTONWOOD.

GERMAN STATE BANK.

Herman H. Nuxall, President. Barney J. Stubbers, Vice President.
M. M. Belknap, Cashier.

Resources.

Loans and discounts.....	\$ 75,180 95
Bonds and warrants.....	1,179 10
Banking house, furniture and fixtures.....	8,158 10
Due from banks.....	14,271 75
Cash on hand.....	4,366 35

Total\$ 103,156 25

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Surplus fund.....	1,000 00
Undivided profits.....	2,336 10
Due to banks.....	621 61
Individual deposits.....	54,084 70
Demand certificates of deposit.....	1 00
Time certificates of deposit.....	19,606 20
Cashier's checks outstanding.....	506 64

Total\$ 103,156 25

CRAWFORD.

INTER-MOUNTAIN STATE BANK.

J. T. Patterson, President. T. L. Worthington, Vice President.
H. C. Sims, Cashier.

Resources.

Loans and discounts.....	\$ 40,222 14
Overdrafts.....	219 20
Stocks and other securities.....	1,000 00
Banking house, furniture and fixtures.....	2,266 97
Due from banks.....	15,736 32
Checks on other banks and cash items.....	30 00
Cash on hand.....	3,862 80

Total\$ 63,337 93

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund.....	156 13
Undivided profits.....	1,381 25
Individual deposits.....	44,239 41
Demand certificates of deposit.....	401 10
Time certificates of deposit.....	7,160 04

Total\$ 63,337 93

COUNCIL.

FIRST BANK OF COUNCIL

Frank E. Brown, President. Fred Pool, Vice President.
H. M. Jorgens, Cashier; Wm. Winkler, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 49,155.44
Overdrafts.....	1,810.68
Stocks and other securities.....	1,130.00
Banking house, furniture and fixtures.....	10,501.86
Due from banks.....	28,891.79
Checks on other banks and cash items.....	1,450.29
Cash on hand.....	5,387.35

Total\$ 98,327.41

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund.....	1,300.00
Undivided profits.....	2,512.62
Individual deposits.....	62,359.88
Demand certificates of deposit.....	10,600.00
Time certificates.....	11,554.91

Total\$ 98,327.41

COUNCIL.

COUNCIL STATE BANK.

C. E. Cunningham, President. E. W. Bowman, Vice President.
Henry M. Olson, Cashier.

Resources.

Loans and discounts.....	\$ 26,217.38
Overdrafts.....	173.61
Furniture and fixtures.....	1,368.59
Other real estate.....	3,000.00
Due from banks.....	4,886.49
Checks on other banks and cash items.....	120 16
Cash on hand.....	2,705.45
Other resources.....	3,171.51

Total\$ 41,643.19

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Undivided profits.....	757.42
State deposits.....	1,000.00
Individual deposits.....	27,068.98
Time certificates of deposit.....	1,131.21
Cashier checks outstanding.....	1,685.58

Total\$ 41,643.19

CULDESAC.

BANK OF CULDESAC.

J. S. Martin, President. Thos. H. Brewer, Vice President.
Geo. G. Martin, Cashier; M. E. Martin, Asst. Cashier.

Resources.

Loans and discounts	\$ 88,614 34
Overdrafts	3,044 82
Bonds, warrants and other securities	445 29
Banking house, furniture and fixtures	3,275 00
Due from banks	5,742 36
Checks on other banks and cash items	608 33
Cash on hand	6,011 58
Total	\$ 107,741 72

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	3,500 00
Undivided profits	1,346 25
State deposits	2,200 00
Individual deposits	37,456 24
Demand certificates of deposit	3,613 06
Time certificates of deposit	18,228 37
Notes and bills rediscounted	31,397 80
Total	\$ 107,741 72

CULDESAC.

FIRST BANK OF CULDESAC.

F. M. Remington, President. Jno. P. Vollmer, Vice President.
C. B. Updegraff, Cashier.

Resources.

Loans and discounts	\$ 85,241 66
Overdrafts	3,650 00
Other real estate	1,000 00
Due from banks	5,224 59
Checks on other banks and cash items	1,519 15
Cash on hand	7,444 26
Other resources	3,932 89
Total	\$ 108,012 55

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	2,000 00
Undivided profits	6,278 36
State deposits	2,000 00
Individual deposits	32,659 02
Demand certificates of deposit	2,740 05
Time certificates of deposit	52,314 47
Cashier's checks outstanding	20 65
Total	\$ 108,012 55

DEARY.

LATAH COUNTY STATE BANK.

J. A. Harsh, President. F. C. McGown, Vice President.
H. D. Warren, Cashier.

Resources.

Loans and discounts	\$ 37,733.78
Overdrafts	59.17
Stock and other securities	4,000.00
Banking house, furniture and fixtures	7,713.59
Due from banks	9,758.52
Checks on other banks and cash items	1,003.36
Cash on hand	5,042.26
Other resources	537.37
Total	\$ 65,848.05

Liabilities.

Capital stock paid in	\$ 15,000.00
Due to banks	13,090.39
Individual deposits	21,074.55
Demand certificates of deposit	16,683.11
Total	\$ 65,848.05

DOWNEY.

DOWNEY STATE BANK.

George T. Hyde, President. W. H. Coffin, Vice President.
G. A. Sievers, Cashier.

Resources.

Loans and discounts	\$ 11,678.64
Bonds and warrants	512.13
Banking house, furniture and fixtures	3,824.92
Due from banks	31,702.28
Checks and cash items	161.76
Cash on hand	1,742.35
Total	\$ 49,622.08

Liabilities.

Capital stock paid in	\$ 12,500.00
Undivided profit	214.70
Individual deposits	33,747.27
Time certificates of deposit	473.00
Cashier checks outstanding	2,687.11
Total	\$ 49,622.08

DRIGGS.**DRIGGS STATE BANK.**

W. W. Taylor, President. Ray C. Kindall, Vice President.
Don C. Driggs, Cashier; C. Cherrington, Asst. Cashier.

Resources.

Loans and discounts	\$ 109,549 67
Overdrafts	8,755 98
Stocks and other securities	866 17
Banking house, furniture and fixtures.....	5,854 86
Due from banks	9,597 65
Checks on other banks and cash items.....	3,582 05
Cash on hand	4,297 96
Other resources	1,473 03

Total\$ 143,977 37

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	611 03
Due to banks	3,368 69
State deposits	1,700 00
Individual deposits	59,785 80
Demand certificates of deposit.....	1,483 32
Time certificates of deposit	31,909 53
Cashier's checks outstanding	700 31
Notes and bills rediscounted.....	10,418 69
Bills payable	4,000 00

Total\$ 143,977 37

EAGLE.**BANK OF EAGLE.**

William Goodall, President. F. M. Gardner, Cashier.

Resources.

Loans and discounts.....	\$ 63,279.08
Overdrafts	218.43
Stock and other securities.....	1,000.00
Banking house, furniture and fixtures.....	5,079.75
Due from banks.....	18,249.26
Cash on hand.....	4,577.74

Total\$ 92,404.26

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Surplus fund	500.00
Undivided profits	1,384.13
Due to banks.....	2,001.60
State deposits	800.00
Individual deposits	49,191.83
Demand certificates of deposit.....	3,463.20
Time certificates of deposit.....	16,822.65
Cashier checks outstanding.....	240.85
Bills payable	8,000.00

Total\$ 92,404.26

ELK CITY.**ELK CITY BANK.**

C. F. Horn, President. P. J. Jennings, Vice President.
George T. Hoyt, Cashier.

Resources.

Loans and discounts.....	\$ 8,708.15
Overdrafts	76.29
Banking house, furniture and fixtures.....	7,200.00
Due from banks.....	1,611.59
Checks on other banks and cash items.....	40.00
Cash on hand.....	2,425.90
Other resources	649.86

Total\$ 20,711.79

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Surplus fund	2,000.00
Undivided profits	31.57
Individual deposits	5,191.72
Demand certificates of deposit.....	899.25
Cashier checks outstanding.....	2,589.25

Total\$ 20,711.79

EMMETT.**BANK OF EMMETT.**

W. R. Cartwright, President. C. J. Bullard, Vice President.
V. T. Craig, Cashier; Lauren Dean, Asst. Cashier.

Resources

Loans and discounts.....	\$ 135,195 90
Overdrafts	7,421 28
Bonds and warrants.....	17,554 28
Banking house, furniture and fixtures.....	16,153 58
Other real estate.....	5,000 00
Due from banks.....	28,332 68
Checks on other banks and cash items.....	114 95
Cash on hand.....	11,624 12
Other resources	9,433 41

Total\$ 230,830 20

Liabilities.

Capital stock paid in.....	\$ 33,600 00
Surplus fund	4,500 00
Undivided profits	11,643 41
Due to banks.....	1,235 85
State deposits	4,400 00
Individual deposits	103,304 50
Demand certificate of deposit.....	3,776 27
Time certificates of deposit.....	68,370 17

Total\$ 230,830 20

FERDINAND.

FERDINAND STATE BANK.

Henry Kuther, President. Nick Kinzer, Vice President.
F. M. Bieker, Cashier; Jos. G. Schaeffer, Asst. Cashier.

Resources

Loans and discounts.....	\$ 42,665 76
Overdrafts	635 01
Banking house, furniture and fixtures.....	2,770 52
Other real estate owned.....	350 00
Due from banks.....	6,891 72
Checks on other banks and cash items.....	23 46
Cash on hand.....	3,622 41
Total	\$ 56,958 88

Liabilities.

Capital stock paid in.....	\$ 12,500 00
Surplus fund	1,100 00
Undivided profits	953 54
State deposits	1,504 66
Individual deposits	17,238 72
Demand certificates of deposit.....	139 00
Time certificates of deposit.....	23,522 96
Total	\$ 56,958 88

FILER.

FILER STATE BANK.

F. E. Allen, President. T. E. Moore, Vice President.
R. E. Brown, Cashier.

Resources.

Loans and discounts.....	\$ 58,848.15
Overdrafts	3,278.41
Stocks and other securities.....	1,000.00
Banking house, furniture and fixtures.....	2,800.00
Due from banks.....	13,290.25
Checks on other banks and cash items.....	4,113.12
Cash on hand.....	5,145.40
Other resources	2,638.28
Total	\$ 91,113.61

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Surplus fund	5,000.00
Undivided profits	1,368.68
Individual deposits	68,074.14
Demand certificates of deposit.....	6,670.79
Total	\$ 91,113.61

FORT LAPWAI.

FORT LAPWAI STATE BANK.

J. A. Shultz, President. Roy C. Lane, Vice President.
Lee A. Strickfaden, Cashier.

Resources.

Loans and discounts.....	\$ 14,850.90
Overdrafts	2,690.44
Banking house, furniture and fixtures.....	4,254.31
Due from banks.....	8,312.46
Cash on hand.....	2,563.41
Total	\$ 32,671.52

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Undivided profits	83.00
State deposits	1,704.53
Individual deposits	14,704.29
Demand certificates of deposit.....	4,364.65
Time certificates of deposit.....	1,315.00
Certified checks	500.00
Total	\$ 32,671.52

FRUITLAND.

FRUITLAND STATE BANK.

C. H. Sargent, President. E. E. Hunter, Vice President.
J. O. Scritchfield, Cashier.

Resources

Loans and discounts.....	\$ 36,168 91
Overdrafts	1,025 75
Bonds, warrants and other securities.....	577 00
Banking house, furniture and fixtures.....	5,049 35
Due from banks.....	3,939 31
Checks on other banks and cash items.....	21 40
Cash on hand.....	3,121 46
Other resources	303 20
Total	\$ 50,206 38

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Individual deposits	32,120 40
Time certificates of deposit.....	7,913 70
Savings deposits	172 28
Total	\$ 50,206 38

GENESEE.

GENESEE EXCHANGE BANK.

Thos. H. Brewer, President. T. Driscoll, Vice President.
Fred K. Bressler, Cashier; E. O. Cathcart, Asst. Cashier.

Resources	
Loans and discounts.....	\$ 180,301 86
Overdrafts	2,581 68
Bonds, warrants and other securities.....	4,660 00
Banking house, furniture and fixtures.....	11,800 00
Other real estate.....	3,050 00
Due from banks.....	56,896 82
Exchanges for clearing house.....	106 40
Cash on hand.....	21,193 88

Total\$ 280,590 64

Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	25,000 00
Undivided profits	5,680 51
Due to banks.....	16,202 03
State deposits	3,600 00
Individual deposits	137,189 10
Demand certificates of deposit.....	630 46
Time certificates of deposit.....	67,068 04
Certified checks	220 50

Total\$ 280,590 64

GENESEE.

FIRST BANK OF GENESEE.

John P. Vollmer, President. J. T. Nelson, Cashier.

Resources.	
Loans and discounts.....	\$ 130,727.90
Overdrafts	1,001.79
Banking house, furniture and fixtures.....	16,544.00
Due from banks.....	15,000.00
Checks on other banks and cash items.....	53.35
Cash on hand.....	3,815.24

Total\$ 167,142.28

Liabilities.	
Capital stock paid in.....	\$ 30,000.00
Surplus fund	10,000.00
Undivided profits	8,874.56
Due to banks.....	5,587.32
State deposits	1,500.00
Individual deposits	69,205.84
Demand certificates of deposit.....	314.51
Time certificates of deposit.....	41,610.05
Cashier checks outstanding.....	50.00

Total\$ 167,142.28

GIFFORD.

BANK OF GIFFORD.

Louis Clark, President. E. W. Eaves, Vice President.
F. L. Wicks, Cashier.

Resources.	
Loans and discounts.....	\$ 45,111.19
Overdrafts	178.83
Banking house, furniture and fixtures.....	1,270.30
Other real estate.....	1,300.00
Due from banks.....	3,424.67
Cash on hand.....	2,870.30

Total\$ 54,155.29

Liabilities.	
Capital stock paid in.....	\$ 10,000.00
Surplus fund	1,000.00
Undivided profits	1,584.15
State deposits	1,100.00
Individual deposits	34,557.12
Demand certificates of deposit.....	1,873.15
Time certificates of deposit.....	4,040.87

Total\$ 54,155.29

GLENN'S FERRY.

GLENN'S FERRY BANK.

Jos. Rosevear, President. Albert Stein, Vice President.
Ed M. Clark, Cashier; I. E. White, Asst. Cashier.

Resources	
Loans and discounts.....	\$ 104,245 30
Overdrafts	226 32
Bonds and warrants.....	3,132 11
Furniture and fixtures.....	1,986 90
Other real estate.....	704 82
Due from banks.....	54,031 36
Checks on other banks and cash items.....	273 77
Cash on hand.....	14,055 40

Total\$ 178,656 48

Liabilities.	
Capital stock paid in.....	\$ 20,000 00
Surplus fund	4,000 00
Undivided profits	2,276 86
State deposits	1,000 00
Individual deposits	111,740 75
Demand certificates of deposit.....	29,101 42
Time certificates of deposit.....	10,537 45

Total\$ 178,656 48

REPORT OF BANK COMMISSIONER.

GOODING.

LINCOLN COUNTY STATE BANK.

G. W. Wedgwood, President. W. H. Cannon, Vice President.
H. W. Leyson, Cashier.

Resources.

Loans and discounts.....	\$ 55,166 25
Overdrafts	1,348 31
Bonds, warrants and other securities.....	3,355 62
Furniture and fixtures.....	1,325 58
Other real estate owned.....	2,500 00
Due from banks.....	9,183 67
Checks on other banks and cash items.....	576 07
Cash on hand.....	5,034 45
Other resources	2,034 60
Total	\$ 80,524 55

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	2,525 32
Individual deposits	48,749 24
Demand certificates of deposit.....	150 50
Time certificates of deposit.....	18,530 88
Cashier's checks outstanding.....	568 61
Total	\$ 80,524 55

GRANDVIEW.

STATE BANK OF GRANDVIEW.

R. C. Massey, President. B. F. Olden, Vice President.
Otto R. Bolen, Cashier.

Resources.

Loans and discounts.....	\$ 19,866.00
Overdrafts	390.93
Banking house, furniture and fixtures.....	4,936.09
Due from banks.....	2,468.24
Cash on hand.....	2,209.28
Total	\$ 29,870.54

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Undivided profits	142.68
State deposits	4,200.00
Individual deposits	15,424.86
Time certificates of deposit.....	103.00
Total	\$ 29,870.54

REPORT OF BANK COMMISSIONER.

GRANGEVILLE.

BANK OF CAMAS PRAIRIE.

Frank W. Kettenbach, President. A. Friedenrich, Vice President.
W. W. Brown, Cashier; John Norwood, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 375,253 65
Overdrafts	13,708 41
Bonds, warrants and other securities.....	12,079 25
Banking house, furniture and fixtures.....	12,988 32
Other real estate.....	4,100 00
Due from banks.....	32,282 95
Exchanges for clearing house.....	562 27
Cash on hand.....	24,212 50
Total	\$ 475,187 35

Liabilities.

Capital stock paid in.....	\$ 50,000 00
Surplus fund	50,000 00
Undivided profits	53,807 67
State deposits	9,500 00
Individual deposits	177,250 35
Demand certificates of deposit.....	10,908 87
Time certificates of deposit.....	123,720 46
Total	\$ 475,187.35

HAGERMAN.

HAGERMAN STATE BANK.

J. E. Clinton, Jr., President. W. L. Colthorp, Vice President.
P. E. Dusault, Cashier.

Resources.

Loans and discounts	\$ 108,875 31
Overdrafts	538 60
Bonds, warrants and other securities	1,473 09
Banking house, furniture and fixtures.....	9,721 75
Due from banks	32,112 46
Checks on other banks and cash items.....	4,121 61
Cash on hand	6,075 50
Total	\$ 162,918 32

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	15,000 00
Undivided profits	220 75
State deposits	1,905 98
Individual deposits	90,480 39
Time certificates of deposit	26,811 20
Notes and bills rediscounted.....	18,500 00
Total	\$ 162,918 32

HAGERMAN.

FARMERS' STATE BANK.

C. E. Gridley, President. C. N. Dilatush, Vice President.
C. W. Stringfield, Cashier.

Resources.

Loans and discounts	\$ 21,302 27
Overdrafts	196 17
Bonds, warrants and other securities	1,648 50
Furniture and fixtures	2,511 50
Due from banks	6,872 51
Checks on other banks and cash items	2,632 17
Cash on hand	2,316 90
Other resources	2,986 20
Total	\$ 40,466 22

Liabilities.

Capital stock paid in	\$ 14,800 00
Undivided profits	1,317 58
Individual deposits	16,342 22
Demand certificates of deposit	3,900 00
Time certificates of deposit	4,102 72
Cashier's checks outstanding	3 70
Total	\$ 40,466 22

HANSEN.

BANK OF HANSEN.

C. B. Wilfley, President. Lawrence Hansen, Vice President.
M. B. Provost, Cashier.

Resources.

Loans and discounts	\$ 21,710 50
Overdrafts	38 46
Stock and other securities	1,160 00
Furniture and fixtures	1,052 80
Due from banks	15,231 06
Cash on hand	1,410 20
Other resources	1,531 42
Total	\$ 42,134 24

Liabilities.

Capital stock paid in	\$ 15,000 00
Undivided profits	1,257 75
State deposits	1,800 00
Individual deposits	13,487 95
Demand certificates of deposit	7,500 00
Time certificates of deposit	3,088 54
Total	\$ 42,134 24

HARRISON.

FIRST BANK OF HARRISON.

B. F. O'Neil, President. William A. McEachern, Vice President.
W. D. Hagar, Cashier.

Resources.

Loans and discounts	\$ 69,443 23
Overdrafts	1,376 60
Bonds and warrants	29,970 87
Banking house, furniture and fixtures	7,073 00
Other real estate owned	10,340 34
Due from banks	19,768 22
Checks on other banks and cash items	1,375 36
Cash on hand	8,076 37
Total	\$ 147,424 49

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	1,650 14
Due to banks	206 59
State deposits	3,700 00
Individual deposits	71,545 08
Demand certificates of deposit	11,726 25
Time certificates of deposit	26,726 10
Certified checks	19 09
Other liabilities	1,853 24
Total	\$ 147,424 49

HEYBURN.

B. F. Olden, President. Wilber H. Disney, Vice President.
F. M. Snyder, Cashier.

Resources.

Loans and discounts	\$ 46,764 79
Overdrafts	1,178 62
Bonds, warrants and other securities	664 61
Banking house, furniture and fixtures	6,942 96
Other real estate owned	206 54
Due from banks	15,285 69
Checks on other banks and cash items	56 61
Cash on hand	4,081 60
Total	\$ 75,176 42

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	2,000 00
Undivided profits	1,140 93
Due to banks	302 33
State deposits	1,600 00
Individual deposits	47,445 19
Demand certificates of deposit	3,027 77
Time certificates of deposit	9,660 20
Total	\$ 75,176 42

HOLLISTER.

BANK OF HOLLISTER.

H. L. Hollister, President. A. E. Leavitt, Vice President.
W. H. Craven, Cashier.

Resources.

Loans and discounts	\$ 10,511 30
Overdrafts	82 79
Bonds and warrants	818 70
Banking house, furniture and fixtures	3,794 63
Due from banks	3,990 17
Checks on other banks and cash items	224 00
Cash on hand	2,430 18
Other resources	464 17

Total\$ 22,315 94

Liabilities.

Capital stock paid in	\$ 10,000 00
Individual deposits	12,176 94
Time certificates of deposit	139 00

Total\$ 22,315 94

IDAHO CITY.

BOISE BASIN BANK.

Oliver A. Duquette, President. Walter S. Galbreath, Vice President.
John Myers, Cashier.

Resources.

Loans and discounts	\$ 3,365 00
Overdrafts	273 16
Bonds and warrants	7,277 46
Furniture and fixtures	1,332 89
Due from banks	6,613 29
Cash on hand	4,145 15
Other resources	860 52

Total\$ 23,867 47

Liabilities.

Capital stock paid in	\$ 10,324 15
Undivided profits	44 80
Individual deposits	13,190 58
Demand certificates of deposit	75 47
Cashier's checks outstanding	232 47

Total\$ 23,867 47

IDAHO FALLS.

ANDERSON BROTHERS' BANK.

C. C. Campbell, President. Jas. E. Steele, Vice President.

M. M. Hitt, Cashier.

G. R. Hitt, Asst. Cashier; A. L. Campbell, Asst. Cashier.

Resources.

Loans and discounts	\$ 550,654 76
Overdrafts	15,979 15
Bonds and warrants	56,574 98
Banking house, furniture and fixtures	10,000 00
Other real estate owned	25,840 48
Due from banks	43,359 55
Exchanges for clearing house	2,804 63
Cash on hand	36,307 73

Total\$ 741,521 28

Liabilities.

Capital stock paid in	\$ 100,000 00
Surplus fund	50,000 00
Undivided profits	62,594 38
Due to banks	36,953 61
State deposits	8,500 00
Individual deposits	328,604 08
Demand certificates of deposit	9,336 00
Time certificates of deposit	94,202 21
Bills payable	50,000 00
Other liabilities	325 00

Total\$ 741,521 28

IDAHO FALLS.

FARMERS AND MERCHANTS BANK.

James L. Milner, President. Andrew Melquist, Vice President.

E. H. Hollister, Cashier; T. A. Milner, Asst. Cashier.

Resources.

Loans and discounts	\$ 213,688 91
Overdrafts	8,874 53
Bonds, warrants and other securities	10,973 61
Banking house, furniture and fixtures	32,400 00
Due from banks	41,984 34
Exchanges for clearing house	2,112 04
Cash on hand	18,213 56

Total\$ 328,246 99

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	10,000 00
Undivided profits	11,791 63
State deposits	6,000 00
Individual deposits	157,948 35
Demand certificates of deposit	450 00
Time certificates of deposit	44,530 40
Savings deposits	2,035 18
Cashier's checks outstanding	491 43
Bills payable	45,000 00

Total\$ 328,246 99

IDAHO FALLS.

STATE BANK OF IDAHO FALLS.

S. E. Larabee, President. W. F. Gullette, Vice President.
C. G. Peck, Cashier.
R. D. Larabee, Asst. Cashier; O. J. Ellis, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 194,570 72
Overdrafts	13,655 68
Bonds and warrants.....	2,860 97
Banking house, furniture and fixtures.....	29,484 04
Due from banks.....	60,128 55
Exchanges for clearing house.....	7,221 04
Cash on hand.....	21,341 47
Total	\$ 329,262.47

Liabilities.

Capital stock paid in.....	\$ 75,000 00
Surplus fund	25,000 00
Undivided profits	7,668 61
State deposits	5,500 00
Individual deposits	145,664 25
Demand certificates of deposit.....	12,701 92
Time certificates of deposit.....	47,603 77
Cashier's checks outstanding.....	123 92
Bills payable	10,000 00
Total	\$ 329,262.47

ILO.

ILO STATE BANK.

F. F. Johnson, President. L. N. Swift, Vice President.
P. J. Miller, Cashier; J. J. Mockler, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 119,152 78
Overdrafts	2,640 57
Banking house, furniture and fixtures.....	4,138 75
Due from banks.....	40,003 78
Checks on other banks and cash items.....	2,109 61
Exchanges for clearing house.....	1,795 20
Cash on hand.....	8,269 80
Total	\$ 178,110.49

Liabilities.

Capital stock paid in.....	\$ 12,500 00
Surplus fund	3,750 00
Undivided profits	3,454 27
State deposits	1,100 00
Individual deposits	102,935 49
Demand certificates of deposit.....	3,608 16
Time certificates of deposit.....	50,762 57
Total	\$ 178,110.49

JEROME.

FARMERS & MERCHANTS STATE BANK

R. S. Fraser, President. J. N. Hale, Vice President.
W. L. Huyette, Cashier; C. F. Massey, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 48,552 92
Bonds, warrants and other securities.....	3,551 07
Furniture and fixtures.....	900 00
Due from banks.....	7,296 60
Exchanges for clearing house.....	521 50
Cash on hand.....	5,854 37
Total	\$ 66,676.46

Liabilities.

Capital stock paid in.....	\$ 15,000 00
Surplus fund	500 00
Undivided profits	2,078 77
State deposits	1,899 95
Individual deposits	41,316 59
Demand certificates of deposit.....	88 35
Time certificates of deposit.....	792 80
Bills payable	5,000 00
Total	\$ 66,676.46

JEROME.

JEROME STATE BANK.

W. S. Kuhn, President. D. C. MacWatters, Vice President.
F. E. Eichelberger, Cashier; H. E. Gundelfinger, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 109,661 19
Overdrafts	11 63
Bonds and warrants	7,947 68
Furniture and fixtures	2,463 75
Due from banks	6,031 77
Checks on other banks and cash items.....	569 23
Cash on hand	10,162 71
Total	\$ 136,847.96

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Undivided profits	3,038 90
Due to banks	16,909 62
State deposits	1,600 00
Individual deposits	87,419 66
Cashier's checks outstanding.....	2,879 78
Total	\$ 136,847.96

JULIAETTA.

CITIZENS' STATE BANK.

Charles Hill, President. C. E. Carlson, Vice President.
F. F. McGuire, Cashier; N. M. Talbott, Asst. Cashier.

Resources.

Loans and discounts	\$ 10,091 90
Overdrafts	4 82
Other securities	25 00
Banking house, furniture and fixtures	1,737 07
Due from banks	3,993 72
Check on other banks and cash items	39 55
Cash on hand	1,331 32
Other resources	315 55
Total	\$ 17,538 93

Liabilities.

Capital stock paid in	\$ 10,000 00
Individual deposits	7,438 93
Time certificates	100 00
Total	\$ 17,538 93

JUNCTION.

LEADORE STATE BANK.

H. H. Hays, President. W. F. Stone, Vice President.
Q. L. Webb, Cashier.

Resources.

Loans and discounts	\$ 65,215 99
Overdrafts	6,302 63
Banking house, furniture and fixtures	2,391 09
Other real estate owned	400 00
Due from banks	25,186 82
Checks on other banks and cash items	99 15
Cash on hand	4,491 04
Other resources	1,743 43
Total	\$ 105,829 85

Liabilities.

Capital stock paid in	\$ 26,500 00
Surplus fund	1,555 52
Due to banks	547 26
State and county deposits	6,894 30
Individual deposits	64,342 92
Demand certificates of deposit	585 00
Time certificates of deposit	3,517 35
Cashier's checks outstanding	1,887 50
Total	\$ 105,829 85

KAMIAH.

BANK OF KAMIAH.

A. M. Roberts, President. John P. Vollmer, Vice President.
L. J. Esslinger, Cashier.

Resources.

Loans and discounts	\$ 29,342 95
Bonds and warrants	33 00
Furniture and fixtures	717 51
Due from banks	3,156 33
Cash on hand	2,220 94
Other resources	1,576 77
Total	\$ 37,047 50

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,241 71
State deposits	1,100 00
Individual deposits	20,620 79
Demand certificates of deposit	80 00
Time certificates of deposit	4,005 00
Total	\$ 37,047 50

KAMIAH.

STATE BANK OF KAMIAH.

M. R. Rawson, President. J. F. Bridwell, Vice President.
Geo. A. Waterman, Cashier; C. H. Works, Asst. Cashier.

Resources.

Loans and discounts	\$ 92,231 53
Overdrafts	437 00
Bonds and warrants	369 10
Banking house, furniture and fixtures	7,328 65
Due from banks	8,907 57
Checks on other banks and cash items	603 17
Cash on hand	6,709 44
Total	\$ 117,086 46

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	2,500 00
Undivided profits	246 99
Due to banks	12,381 83
State deposits	2,606 65
Individual deposits	56,113 01
Demand certificates of deposit	5,936 43
Time certificates of deposit	17,301 55
Bills payable	5,000 00
Total	\$ 117,086 46

KELLOGG.**FIRST STATE OF KELLOGG.**

B. F. O'Neil, President. W. W. Papesh, Vice President.
J. A. Walden, Cashier.

Resources.

Loans and discounts	\$ 75,805 15
Overdrafts	1,626 63
Bonds and warrants	13,797 34
Banking house furniture and fixtures	18,460 74
Due from banks	36,277 38
Exchanges for clearing house	163 50
Cash on hand	17,104 61
Total	\$ 163,235 35

Liabilities.

Capital stock paid in	\$ 40,000 00
Undivided profits	453 61
State deposits	3,611 37
Individual deposits	66,766 18
Demand certificates of deposit	4,117 25
Time certificates of deposit	19,544 95
Savings deposits	28,741 99
Total	\$ 163,235 35

KENDRICK.**KENDRICK STATE BANK.**

J. W. Bradbury, President. A. Bradbury, Vice President.
E. D. Bradbury, Cashier.

Resources.

Loans and discounts	\$ 99,862 20
Overdrafts	8,479 87
Stocks and other securities	1,000 00
Banking house, furniture and fixtures	10,720 00
Other real estate owned	1,500 00
Due from banks	19,893 05
Checks on other banks and cash items	557 77
Cash on hand	9,909 65
Total	\$ 151,922 54

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	1,599 99
Due to banks	1,519 58
State deposits	3,609 11
Individual deposits	60,175 54
Demand certificates of deposit	1,237 50
Time certificates of deposit	38,441 82
Cashier's checks outstanding	339 00
Notes and bills rediscounted	10,000 00
Bills payable	10,000 00
Total	\$ 151,922 54

KIMBERLY.**BANK OF KIMBERLY.**

Henry Jones, President. H. P. Larsen, Vice President.
N. Larsen, Vice President; W. H. Turner, Cashier.

Resources.

Loans and discounts	\$ 87,106 38
Overdrafts	204 26
Bonds, warrants and other securities	1,874 97
Banking house, furniture and fixtures	21,038 33
Due from banks	19,774 07
Checks on other banks and cash items	2,074 14
Cash on hand	5,427 20
Total	\$ 137,499 35

Liabilities.

Capital stock paid in	\$ 30,460 00
Undivided profits	1,563 83
Due to banks	176 27
State deposits	2,700 00
Individual deposits	75,628 11
Demand certificates of deposit	26,560 64
Cashier's checks outstanding	410 50
Total	\$ 137,499 35

KOOSKIA.**STATE BANK OF KOOSKIA.**

J. L. Gross, President. Geo. H. Waterman, Vice President.
F. E. Quist, Cashier.

Resources.

Loans and discounts	\$ 30,069 40
Furniture and fixtures	615 65
Due from banks	17,129 58
Checks on other banks and cash items	139 57
Cash on hand	4,148 77
Total	\$ 52,102 97

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	1,390 25
State deposits	953 02
Individual deposits	33,511 73
Time certificates of deposit	5,546 82
Cashier's checks outstanding	701 15
Total	\$ 52,102 97

KOOTENAI.

FIRST STATE BANK.

T. J. Humbird, President. Fred B. Grinnell, Vice President.
B. J. Ellis, Cashier.

Resources.

Loans and discounts	\$ 33,443 77
Overdrafts	55 94
Bonds and warrants	136 00
Banking house, furniture and fixtures	6,328 20
Due from banks	2,338 89
Cash on hand	3,946 17
Other resources	1,845 94

Total\$ 48,094 91

Liabilities.

Capital stock paid in	\$ 10,000 00
Individual deposits	31,957 31
Demand certificates of deposit	6,137 60

Total\$ 48,094 91

KUNA.

KUNA SAVINGS BANK.

C. J. McCormick, President. F. H. Teed, Vice President.
L. A. Martin, Cashier.

Resources.

Loans and discounts.....	\$ 24,291 91
Overdrafts	441 40
Stocks and other securities.....	1,000 00
Furniture and fixtures.....	1,200 00
Due from banks.....	2,525 07
Checks on other banks and cash items.....	362 69
Cash on hand.....	2,090 81
Other resources	107 55

Total\$ 32,019 43

Liabilities.

Capital stock paid in.....	\$ 15,000 00
Surplus fund	100 00
Undivided profits	573 19
State deposits	1,400 00
Individual deposits	11,408 39
Demand certificates of deposit.....	8 30
Time certificates of deposit.....	3,512 05
Bills payable	17 50

Total\$ 32,019 43

LEWISTON.

BANK OF COMMERCE.

Wilbur S. Chaney, President. Theron S. Ward, Vice President.
James Aspoas, Cashier.

Resources.

Loans and discounts.....	\$ 562,300 55
Stocks, bonds and warrants.....	43,650 09
Furniture and fixtures.....	2,500 00
Due from banks.....	88,410 54
Checks on other banks and cash items.....	9,341 60
Cash on hand.....	27,970 91

Total\$ 734,173 69

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus	27,000 00
Undivided profits	9,684 26
Due to banks.....	30,103 52
State deposits	25,000 00
Individual deposits subject to check.....	338,262 49
Demand certificates of deposit.....	2,065 50
Time certificates of deposit.....	126,850 40
Savings deposits	26,554 90
Certified checks	140 21
Cashier's checks outstanding.....	3,512 41
Bills payable	45,000 00

Total\$ 734,173 69

MACKAY.

W. G. JENKINS & CO.

J. H. Greene, President. J. D. Daniels, Vice President.
D. V. Archbold, Cashier.

Resources.

Loans and discounts.....	\$ 122,033 20
Overdrafts	12,262 16
Bonds, warrants and other securities.....	1,938 34
Banking house, furniture and fixtures.....	5,833 75
Due from banks.....	26,612 32
Checks on other banks and cash items.....	663 03
Cash on hand.....	8,151 99

Total\$ 177,494 79

Liabilities.

Capital stock paid in.....	\$ 50,000 00
Surplus fund	5,835 00
Undivided profits	3,036 43
Dividends unpaid	1,500 00
State deposits	6,000 00
Individual deposits	82,430 99
Demand certificates of deposit.....	1,938 33
Time certificates of deposit.....	7,589 23
Savings deposits	19,164 81

Total\$ 177,494 79

MACKAY.

STATE BANK OF MACKAY.

D. R. Jones, President. W. H. Felkner, Vice President.
A. L. Fowler, Cashier; Jno. H. Wall, Asst. Cashier.

Resources.

Loans and discounts	\$ 67,001 15
Overdrafts	9,059 38
Bonds and warrants	986 95
Banking house, furniture and fixtures	7,487 17
Due from banks	5,811 43
Checks on other banks and cash items	809 30
Cash on hand	4,454 80
Total	\$ 95,610 18

Liabilities.

Capital stock paid in	\$ 25,000 00
Surplus fund	250 00
Undivided profits	1,723 21
State deposits	1,400 00
Individual deposits	48,351 58
Demand certificates of deposit	50 00
Time certificates of deposit	15,754 40
Savings deposits	2,648 49
Certified checks	182 50
Cashier's checks outstanding	250 00
Total	\$ 95,610 18

MALAD.

J. N. IRELAND & CO.

D. L. Evans, President. J. N. Ireland, Vice President.
W. R. Evans, Cashier.

Resources.

Loans and discounts	\$ 129,796 30
Overdrafts	23,820 20
Bonds and warrants	18,536 96
Furniture and fixtures	2,401 52
Due from banks	48,186 97
Checks on other banks and cash items	1,143 95
Cash on hand	5,530 91
Total	\$ 229,416 81

Liabilities.

Capital stock paid in	\$ 40,000 00
Surplus fund	8,000 00
Undivided profits	7,566 92
Due to banks	11,636 98
State deposits	4,000 00
Individual deposits	135,441 98
Demand certificates of deposit	3,870 18
Time certificates of deposit	8,900 75
Bills payable	10,000 00
Total	\$ 229,416 81

MEADOWS.

MEADOWS' STATE BANK.

Frank C. Woodford, President. B. F. Olden, Vice President.
A. B. Lucas, Cashier; C. M. Lucas, Asst. Cashier.

Resources.

Loans and discounts	\$ 45,260 77
Overdrafts	1,341 59
Stocks and other securities	5,910 72
Banking house, furniture and fixtures	3,222 20
Due from banks	28,987 61
Cash on hand	4,981 13
Total	\$ 89,704 02

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	1,500 00
Undivided profits	1,134 05
State deposits	1,800 00
Individual deposits	63,263 58
Demand certificates of deposits	775 00
Time certificates of deposit	1,231 39
Total	\$ 89,704 02

MERIDIAN.

MERIDIAN EXCHANGE BANK.

J. J. Jones, President. S. M. Burns, Vice President.
E. C. Pfaffle, Cashier; D. J. Bullock, Asst. Cashier.

Resources.

Loans and discounts	\$ 109,298 77
Overdrafts	1,618 32
Bonds, warrants and other securities	861 94
Banking house, furniture and fixtures	12,976 07
Due from banks	22,020 87
Checks on other banks and cash items	5,167 56
Cash on hand	12,440 20
Total	\$ 164,384 23

Liabilities.

Capital stock paid in	\$ 22,300 00
Surplus fund	4,700 00
Undivided profits	3,548 21
State deposits	1,000 00
Individual deposits	108,557 76
Demand certificates of deposit	1,730 93
Time certificates of deposit	19,654 70
Cashier's checks outstanding	2,892 63
Total	\$ 164,384 23

MERIDIAN.

BANK OF MERIDIAN.

T. E. Madden, President. H. B. Carpenter, Vice President.
J. W. Harrell, Cashier; T. Stevens, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 34,770 85
Overdrafts	2,553 04
Banking house, furniture and fixtures.....	9,636 53
Due from banks.....	12,328 60
Cash on hand.....	4,304 82
Other resources	7,009 63
Total	\$ 70,603 47

Liabilities.

Capital stock paid in.....	\$ 13,950 00
Undivided profits	7,778 07
State deposits	1,000 00
Individual deposits	44,445 97
Time certificates of deposit.....	3,391 24
Savings deposits	38 19
Total	\$ 70,603 47

MIDDLETON.

STATE BANK OF MIDDLETON.

D. D. Campbell, President. W. T. Plowhead, Vice President.
G. C. Painter, Cashier.

Resources.

Loans and discounts.....	\$ 34,353 87
Overdrafts	770 75
Bonds, warrants and other securities.....	2,640 78
Banking house, furniture and fixtures.....	5,250 00
Due from banks.....	1,254 07
Checks on other banks and cash items.....	680 87
Cash on hand.....	2,564 41
Other resources	1,572 48
Total	\$ 49,087 23

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	1,260 28
Due to banks.....	1,173 97
State deposits	802 38
Individual deposits	26,108 31
Demand certificates of deposit.....	103 10
Time certificates of deposit.....	9,619 32
Cashier's checks outstanding.....	19 86
Total	\$ 49,087 23

MIDVALE.

BANK OF WASHINGTON COUNTY.

A. E. Anderson, President. Geo. Crofton, Vice President.
W. L. Anderson, Cashier; J. L. Gilmore, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 182,325 76
Overdrafts	1,355 94
Banking house, furniture and fixtures.....	10,082 27
Other real estate owned.....	543 95
Due from banks.....	41,065 66
Checks on other banks and cash items.....	1,962 89
Cash on hand.....	9,040 30
Other resources	860 29
Total	\$ 247,237 06

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Surplus fund	9,000 00
Undivided profits	3,165 52
State deposits	4,300 00
Individual deposits	74,562 31
Demand certificates of deposit.....	49,576 81
Time certificates of deposit.....	81,632 42
Total	\$ 247,237 06

MILNER.

MILNER STATE BANK.

W. S. Kuhn, President. D. C. MacWatters, Vice President.
E. E. Bauer, Cashier; R. D. Edie, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 79,997 31
Overdrafts	352 09
Bonds and warrants	325 00
Furniture and fixtures	2,944 48
Due from banks	55,349 73
Checks on other banks and cash items.....	263 44
Cash on hand	10,251 68
Total	\$ 149,483 73

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	6,428 83
Individual deposits	122,778 78
Demand certificates of deposit	9,026 00
Certified checks	750 00
Cashier's checks outstanding.....	6 25
Bills payable	493 87
Total	\$ 149,483 73

MONTPELIER.

BANK OF MONTPELIER.

G. C. Gray, President. A. D. Gray, Vice President.
Richard Groo, Cashier.

Resources.

Loans and discounts	\$ 200,318 91
Overdrafts	21,598 34
Bonds and warrants	1,754 69
Banking house, furniture and fixtures	4,414 70
Other real estate owned	10,250 00
Due from banks	32,849 52
Exchanges for clearing house	934 53
Cash on hand	14,582 30
Total	\$ 286,702 99

Liabilities.

Capital stock paid in	\$ 20,000 00
Surplus fund	4,000 00
Undivided profits	5,464 46
Due to banks	8,868 93
Individual deposits	124,770 25
Demand certificates of deposit	1,858 65
Time certificates of deposit	114,837 70
Savings deposits	6,903 00
Total	\$ 286,702 99

MOSCOW.

MOSCOW STATE BANK.

John G. Gibson, President. S. R. H. McGowan, Vice President.
B. W. Ludeman, Cashier.

Resources.

Loans and discounts	\$ 114,424 75
Overdrafts	4,341 90
Bonds, warrants and other securities	22,488 68
Furniture and fixtures	3,140 25
Other real estate owned	5,360 00
Due from banks	11,462 87
Exchanges for clearing house	757 96
Cash on hand	8,053 61
Total	\$ 170,030 02

Liabilities.

Capital stock paid in	\$ 25,000 00
Undivided profits	5,017 12
State deposits	3,600 00
Individual deposits	55,469 28
Demand certificates of deposit	33,455 58
Time certificates of deposit	30,876 00
Savings deposits	11,138 04
Certified checks	2,200 00
Cashier's checks outstanding	3,274 00
Total	\$ 170,030 02

MOUNTAIN HOME.

STOCKGROWERS STATE BANK.

F. P. Ake, President. R. W. Smith, Vice President.
D. F. Densel, Cashier.

Resources.

Loans and discounts	\$ 142,403 87
Overdrafts	2,983 29
Bonds and warrants	10,952 53
Banking house, furniture and fixtures	11,442 03
Other real estate	2,500 00
Due from banks	27,683 82
Checks on other banks and cash items	366 02
Exchanges for clearing house	300 70
Cash on hand	12,863 75
Total	\$ 211,496 01

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	4,346 40
State deposits	5,017 18
Individual deposits	120,942 78
Demand certificates of deposit	1,662 61
Time certificates of deposit	22,027 04
Certified checks	7,500 00
Total	\$ 211,496 01

MURRAY.

STATE BANK OF MURRAY.

M. S. Simmons, President. J. C. Feehan, Vice President.
C. B. Craven, Cashier.

Resources.

Loans and discounts	\$ 13,260 25
Overdrafts	156 26
Bonds, warrants and other securities	18,714 64
Furniture and fixtures	57 50
Due from banks	15,774 82
Checks on other banks and cash items	1,532 89
Cash on hand	2,580 80
Total	\$ 52,077 16

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	3,000 00
Undivided profits	2,744 89
Individual deposits	28,985 77
Demand certificates of deposit	7,346 50
Total	\$ 52,077 16

McCAMMON.

McCAMMON STATE BANK.

T. M. Edwards, President. H. O. Harkness, Vice President.
Geo. F. Girard, Cashier.

Resources.

Loans and discounts.....	\$ 47,424 13
Overdrafts	3,726 82
Bonds, warrants and other securities.....	5,802 49
Banking house, furniture and fixtures.....	14,652 51
Due from banks.....	4,891 57
Checks on other banks and cash items.....	143 48
Cash on hand.....	3,262 89
Total	\$ 79,903 89

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Undivided profits	2,505 16
State deposits	16,813 81
Individual deposits	27,000 25
Time certificates of deposit.....	4,601 83
Savings deposits	1,151 49
Bills payable	2,831 35
Total	\$ 79,903 89

NAMPA.

THE BANK OF NAMPA.

John W. Givens, President. J. A. Givens, Vice President.
C. E. Lore, Cashier.

Resources.

Loans and discounts	\$ 467,316 10
Overdrafts	8,952 94
Bonds and warrants	20,713 40
Banking house, furniture and fixtures.....	45,817 72
Other real estate	9,864 54
Due from banks	59,483 19
Checks on other banks and cash items.....	3,572 40
Exchanges for clearing house	3,588 64
Cash on hand	15,127 35
Other resources	996 27
Total	\$ 635,432 55

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus fund	3,500 00
Undivided profits	6,644 65
Due to banks	3,718 87
State deposits	6,500 00
Individual deposits	319,780 23
Demand certificates of deposit	21,671 64
Time certificates of deposit	81,641 58
Savings deposits	26,886 45
Cashier's checks outstanding	12 00
Notes and bills rediscounted	35,077 13
Bills payable	30,000 00
Total	\$ 635,432 55

Total

NAMPA.

CITIZENS' STATE BANK.

T. L. Burkland, President. E. H. Dewey, Vice President.
Edw. F. Larson, Cashier; C. C. Reed, Asst. Cashier.

Resources.

Loans and discounts	\$ 187,348 82
Overdrafts	7,137 53
Bonds, warrants and other securities	29,794 90
Furniture and fixtures	5,706 50
Due from banks	73,359 98
Checks on other banks and cash times.....	2,703 05
Cash on hand	18,372 60
Other resources	2,757 21
Total	\$ 327,180 59

Liabilities.

Capital stock paid in	\$ 50,000 00
Undivided profits	2,220 79
Due to banks	7,707 92
State deposits	6,021 31
Individual deposits	164,341 98
Demand certificates of deposit	3,819 56
Time certificates of deposit	87,144 51
Savings deposits	5,358 57
Certified checks	219 80
Cashier's checks outstanding.....	346 15
Total	\$ 327,180 59

Total

NEW PLYMOUTH.

FARMERS STATE BANK.

J. H. Hanigan, President. Peter Pence, Vice President.
C. S. French, Cashier.

Resources.

Loans and discounts.....	\$ 29,671 60
Overdrafts	3,472 93
Stock and other securities.....	1,118 75
Banking house, furniture and fixtures.....	3,805 88
Due from banks.....	22,624 69
Cash on hand.....	1,790 01
Total	\$ 62,483 86

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	205 97
Individual deposits	45,924 46
Time certificates of deposit.....	6,353 43
Total	\$ 62,483 86

Total

NEZ PERCE.
FARMERS STATE BANK.

L. N. Swift, President. F. F. Johnson, Vice President.
N. M. Lauby, Cashier.

Resources.

Loans and discounts.....	\$ 207,197 11
Overdrafts	5,063 27
Banking house, furniture and fixtures.....	5,000 00
Due from banks.....	10,756 98
Checks on other banks and cash items.....	235 23
Cash on hand.....	5,297 50
Total	\$ 233,550 09

Liabilities.

Capital stock paid in.....	\$ 35,000 00
Surplus fund	15,000 00
Undivided profits	5,967 79
Due to banks.....	5,503 89
State deposits	4,500 00
Individual deposits	62,547 66
Demand certificates of deposit.....	2,746 70
Time certificates of deposit.....	67,554 05
Notes and bills rediscounted.....	34,730 00
Total	\$ 233,550 09

NEZ PERCE.

UNION STATE BANK.

W. F. Johnson, President. F. L. Leonard, Vice President.
E. L. Kilen, Cashier.

Resources.

Loans and discounts.....	\$ 85,743 09
Overdrafts	810 82
Stocks and other securities.....	560 00
Banking house, furniture and fixtures.....	15,241 80
Due from banks.....	29,132 08
Checks on other banks and cash items.....	1,233 33
Cash on hand.....	5,692 55
Total	\$ 138,413 67

Liabilities.

Capital stock paid in.....	\$ 42,200 00
Undivided profits	381 21
State deposits	2,200 00
Individual deposits	65,710 40
Time certificates of deposit.....	27,650 06
Cashier's checks outstanding.....	272 00
Total	\$ 138,413 67

NEZ PERCE.

BANK OF NEZ PERCE.

O. M. Collins, President. D. V. Dowd, Cashier.

Resources.

Loans and discounts.....	\$ 96,638 96
Overdrafts	8,997 58
Banking house, furniture and fixtures.....	9,934 23
Other real estate owned.....	16,600 00
Due from banks.....	116 60
Exchanges for clearing house.....	2,290 05
Cash on hand.....	4,312 01
Other resources	4,197 20
Total	\$ 143,086 63

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Due to banks.....	2,485 55
Individual deposits	26,709 35
Demand certificates of deposit.....	5,193 69
Time certificates of deposit.....	42,050 77
Notes and bills rediscounted.....	23,095 52
Bills payable	18,551 75
Total	\$ 143,086 63

NOTUS.

STATE BANK OF NOTUS.

E. P. Gilbert, President. A. H. Albertson, Vice President.
W. D. Pedigo, Cashier.

Resources.

Loans and discounts	\$ 24,735 02
Overdrafts	585 44
Bonds and warrants	3,350 38
Banking house, furniture and fixtures.....	4,950 02
Due to banks	11,771 18
Cash on hand	2,036 81
Other resources	1,495 21
Total	\$ 48,924 06

Liabilities.

Capital stock paid in	\$ 10,000 00
Undivided profits	806 58
Due to banks	1,670 64
State deposit	1,000 00
Individual deposits	24,707 76
Demand certificates of deposit	2,670 78
Time certificates of deposit	6,068 30
Bills payable	2,000 00
Total	\$ 48,924 06

OAKLEY.

FARMERS' COMMERCIAL AND SAVINGS BANK.

David P. Thomas, President. Jno. Iverson, Vice President.
D. R. Langlois, Cashier.

Resources.	
Loans and discounts	\$ 30,596 40
Overdrafts	113 67
Bonds and warrants	897 03
Banking house, furniture and fixtures.....	7,357 28
Due to banks	26,741 98
Checks on other banks and cash items.....	12 70
Exchanges for clearing house	1,021 85
Cash on hand.....	4,356 20
Other resources	826 51
Total	\$ 71,923 62
Liabilities.	
Capital stock paid in	\$ 24,350 00
Individual deposits	44,596 88
Demand certificates of deposit	170 00
Savings deposits	2,806 74
Total	\$ 71,923 62

OAKLEY.

OAKLEY STATE BANK.

Adam Patterson, President. Hector C. Haight, Vice President.
J. B. Randall, Cashier; Carrie Tucker, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 119,519 10
Overdrafts	2,731 05
Bonds and warrants.....	425 30
Banking house, furniture and fixtures.....	18,774 98
Other real estate owned.....	1,000 00
Due from banks.....	15,334 59
Checks on other banks and cash items.....	236 30
Cash on hand.....	6,743 61
Total	\$ 164,764 93
Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	6,000 00
Undivided profits	1,819 04
Dividends unpaid	69 00
Due to banks.....	456 47
State deposits	2,000 00
Individual deposits	82,930 71
Demand certificates of deposit.....	115 40
Time certificates of deposit.....	14,277 21
Savings deposits	31,677 81
Cashier's checks outstanding.....	419 29
Total	\$ 164,764 93

OROFINO.

BANK OF OROFINO.

J. A. Humbird, President. Jerome J. Day, Vice President.
William J. White, Cashier.

Resources.	
Loans and discounts.....	\$ 64,102 58
Overdrafts	71 14
Bonds and warrants.....	87 12
Furniture and fixtures.....	2,939 60
Due from banks.....	9,498 89
Checks on other banks and cash items.....	162 00
Cash on hand.....	3,942 23
Total	\$ 80,803 56
Liabilities.	
Capital stock paid in.....	\$ 12,000 00
Undivided profits	493 64
Individual deposits	45,995 60
Demand certificates of deposit.....	2,234 67
Time certificates of deposit.....	11,079 65
Bills payable	9,000 00
Total	\$ 80,803 56

OROFINO.

FIDELITY STATE BANK.

J. W. Blake, President. P. H. Blake, Cashier.

Resources.	
Loans and discounts	\$ 24,975 52
Overdrafts	117 42
Banking house, furniture and fixtures.....	5,865 18
Due from banks	11,654 47
Checks on other banks and cash items.....	219 89
Cash on hand	2,767 43
Total	\$ 45,599 91
Liabilities.	
Capital stock paid in	\$ 10,000 00
Surplus fund	2,100 00
Undivided profits	2,123 11
State deposits	2,400 00
Individual deposits	25,928 00
Demand certificates of deposit	3,048 80
Total	\$ 45,599 91

PARIS.

BEAR LAKE STATE BANK.

J. R. Shepherd, President. M. L. Browning, Vice President.
Will H. Young, Cashier; J. Russell Shepherd, Asst. Cashier

Resources.

Loans and discounts	\$ 133,821 02
Overdrafts	7,678 68
Bonds and warrants	7,865 45
Banking house, furniture and fixtures	6,393 24
Due from banks	18,444 78
Checks on other banks and cash items	206 16
Cash on hand	6,010 96
Total	\$ 180,420 29

Liabilities.

Capital stock paid in	\$ 15,000 00
Surplus fund	8,800 00
Undivided profits	1,814 25
State deposits	5,300 00
Individual deposits	67,679 19
Demand certificates of deposit	609 75
Time certificates of deposit	71,217 10
Bills payable	10,000 00
Total	\$ 180,420 29

PARMA.

STATE BANK OF PARMA.

E. M. Kirkpatrick, President. F. E. Fisk, Vice President.
J. C. Blackwell, Cashier; R. B. Mitchell, Assistant Cashier.

Resources.

Loans and discounts	\$ 255,110 00
Overdrafts	9,337 22
Bonds and warrants	6,200 00
Banking house, furniture and fixtures	12,800 00
Due from banks	18,832 42
Cash on hand	9,973 53
Total	\$ 312,253 17

Liabilities.

Capital stock paid in	\$ 50,000 00
Surplus fund	30,000 00
Undivided profits	15,300 12
State deposits	3,500 00
Individual deposits	172,464 20
Demand certificates of deposit	2,339 80
Time certificates of deposit	36,043 41
Savings deposits	2,605 64
Total	\$ 312,253 17

PECK.

STATE BANK OF PECK.

Geo. H. Waterman, President. G. W. Woods, Vice President.
L. I. Randall, Cashier.

Resources.

Loans and discounts	\$ 40,548 73
Overdrafts	476 59
Bonds and warrants	672 77
Banking house, furniture and fixtures	2,112 55
Other real estate	3,832 70
Due from banks	3,616 75
Checks on other banks and cash items	318 30
Cash on hand	2,770 57
Total	\$ 54,348 96

Liabilities.

Capital stock paid in	\$ 10,000 00
Surplus fund	800 00
Undivided profits	560 57
Due to banks	280 61
State deposits	902 86
Individual deposits	35,227 08
Demand certificates of deposit	2,832 10
Time certificates of deposit	2,943 10
Savings deposits	802 64
Total	\$ 54,348 96

POCATELLO.

FARMERS & TRADERS BANK.

Theodore Turner, President. Carl A. Valentine, Vice President.
Ezra J. Merrill, Cashier.

Resources.

Loans and discounts	\$ 102,880 28
Overdrafts	4,187 75
Bonds and warrants	12,000 00
Banking house, furniture and fixtures	28,368 00
Due from banks	40,968 62
Checks on other banks and cash items	609 80
Cash on hand	16,634 86
Other resources	6,328 30
Total	\$ 211,977 61

Liabilities.

Capital stock paid in	\$ 99,400 00
Surplus fund	4,455 46
Due to banks	29,362 11
State deposits	8,026 30
Individual deposits	51,020 50
Demand certificates of deposit	265 00
Time certificates of deposit	18,527 14
Savings deposits	688 60
Cashier's checks outstanding	232 50
Total	\$ 211,977 61

POCATELLO.

FIRST SAVINGS BANK.

D. W. Standrod, President. J. M. Ireland, Vice President.
W. D. Service, Cashier; H. E. Wasley, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 178,000 48
Overdrafts	20 00
Stocks and other securities.....	536 05
Furniture and fixtures.....	1,339 75
Due from banks.....	25,885 22
Cash on hand.....	3,043 03
Total	\$ 208,824 53

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Undivided profits	29,848 35
Savings deposits	153,976 18
Total	\$ 208,824 53

POCATELLO.

CITIZENS BANK, LTD.

William A. Anthes, President. A. B. Bean, Vice President.
I. N. Anthes, Cashier.

Resources.

Loans and discounts.....	\$ 364,243 95
Overdrafts	10,968 22
Bonds and warrants and other securities.....	25,392 10
Banking house, furniture and fixtures.....	13,400 63
Due from banks.....	98,491 32
Checks on other banks and cash items.....	3,426 83
Cash on hand.....	35,065 80
Total	\$ 550,988 85

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus fund	20,000 00
Undivided profits	11,381 61
Due to banks.....	14,828 78
Individual deposits	270,982 20
Demand certificates of deposit.....	12,367 84
Time certificates of deposit.....	62,747 84
Savings deposits	58,680 58
Total	\$ 550,988 85

POST FALLS.

VALLEY STATE BANK.

J. E. Fredrickson, President. M. C. Findeisen, Vice President.
Thomas Germo, Cashier; E. F. Germo, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 40,179.84
Overdrafts	162.15
Bonds and warrants.....	2,395.28
Banking house, furniture and fixtures.....	4,089.50
Other real estate.....	5,861.71
Due from banks.....	9,820.60
Checks on other banks and cash items.....	123.80
Cash on hand.....	5,191.67
Total	\$ 67,824.55

Liabilities.

Capital stock paid in.....	\$ 10,000.00
Undivided profits	1,065.49
Individual deposits	44,780.94
Demand certificates of deposit.....	2,503.80
Time certificates of deposit.....	9,044.02
Savings deposits	430.30
Total	\$ 67,824.55

POTLATCH.

POTLATCH STATE BANK.

A. W. Laird, President. William Deary, Vice President.
L. P. Nelson, Cashier.

Resources.

Loans and discounts.....	\$ 94,606 70
Overdrafts	1,082 75
Furniture and fixtures.....	1,000 00
Due from banks.....	221,953 85
Checks on other banks and cash items.....	6,490 30
Cash on hand.....	25,127 97
Total	\$ 350,261 57

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	9,000 00
Undivided profits	3,552 05
Individual deposits	244,268 76
Demand certificates of deposit.....	82,740 76
Certified checks	700 00
Total	\$ 350,261 57

REPORT OF BANK COMMISSIONER.

PRESTON.

IDAHO STATE & SAVINGS BANK.

Geo. C. Parkinson, President. Thomas Smart, Vice President.
G. H. Blood, Cashier.

Resources.

Loans and discounts.....	\$ 74,404 87
Overdrafts	24,329 16
Banking house, furniture and fixtures.....	12,231 55
Due from banks.....	115 60
Checks on other banks and cash items.....	7,187 72
Cash on hand.....	3,363 50
Total	\$ 121,632 40

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Surplus fund	1,000 00
Undivided profits	4,322 19
Due to banks	4,939 11
State deposits	3,600 00
Individual deposits	64,036 50
Time certificates of deposit.....	1,670 00
Savings deposits	14,926 92
Cashier's checks outstanding.....	2,137 68
Total	\$ 121,632 40

PRIEST RIVER.

CITIZENS STATE BANK.

V. M. Smith, President. C. W. Beardmore, Vice President.
Lee Berry, Cashier.

Resources.

Loans and discounts.....	\$ 25,143 68
Overdrafts	439 02
Bonds and warrants.....	3,714 52
Furniture and fixtures.....	1,303 89
Other real estate.....	1,300 00
Due from banks.....	2,516 77
Checks on other banks and cash items.....	258 12
Cash on hand.....	2,412 55
Other resources	452 46
Total	\$ 37,541 01

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Individual deposits	23,516 15
Demand certificates of deposit.....	320 00
Time certificates of deposit.....	2,450 00
Savings deposits	1,254 86
Total	\$ 37,541 01

REPORT OF BANK COMMISSIONER.

RATHDRUM.

RATHDRUM STATE BANK.

Stewart Young, President. Frank Wenz, Vice President.
R. E. Young, Cashier.

Resources.

Loans and discounts.....	\$ 68,123 68
Overdrafts	90 92
Bonds and warrants.....	9,970 34
Banking house, furniture and fixtures.....	16,847 35
Other real estate owned.....	1,025 00
Due from banks.....	35,461 43
Cash on hand.....	11,870 26
Total	\$ 143,388 98

Liabilities.

Capital stock paid in.....	\$ 25,000 00
Surplus fund	10,000 00
Undivided profits	4,972 01
Individual deposits	85,200 29
Demand certificates of deposit.....	18,209 31
Cashier's checks outstanding.....	7 37
Total	\$ 143,388 98

REXBURG.

REXBURG STATE BANK.

J. E. Cosgriff, President. R. S. Hunt, Vice President.
Jas. R. Wright, Cashier.

Resources.

Loans and discounts.....	\$ 113,659 51
Overdrafts	1,716 62
Bonds and warrants.....	1,456 10
Furniture and fixtures.....	1,443 38
Due from banks.....	38,220 44
Checks on other banks and cash items.....	624 33
Exchanges for clearing house.....	249 63
Cash on hand.....	9,282 12
Total	\$ 166,652 13

Liabilities.

Capital stock paid in.....	\$ 20,000 00
Surplus fund	5,500 00
Undivided profits	5,765 17
Due to banks	862 11
State deposits	2,500 00
Individual deposits	101,280 96
Time certificates of deposit.....	30,281 33
Cashier's checks outstanding.....	462 56
Total	\$ 166,652 13

RICHFIELD.
FIRST STATE BANK.

Geo. W. Micklewait, President. R. E. Mickelwait, Vice President.
Geo. R. Schwaner, Cashier.

Resources.	
Loans and discounts.....	\$ 53,763 79
Overdrafts	1,211 71
Bonds and warrants.....	3,343 92
Banking house, furniture and fixtures.....	13,100 00
Due from banks.....	40,801 14
Checks on other banks and cash items.....	1,157 64
Cash on hand.....	9,193 05
Other resources	208 00
Total	\$ 122,779 25
Liabilities.	
Capital stock paid in.....	\$ 20,000 00
Surplus fund	500 00
Undivided profits	859 60
Dividends unpaid	42 00
State deposits	2,500 00
Individual deposits	94,907 02
Demand certificates of deposit.....	596 98
Time certificates of deposit.....	3,102 65
Cashier's checks outstanding	271 00
Total	\$ 122,779 25

RIGBY.

ANDERSON BROTHERS BANK.

James E. Steele, President. C. C. Campbell, Vice President.
J. H. Steele, Cashier; L. J. Evers, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 116,976 51
Overdrafts	1,583 14
Bonds, warrants and other securities.....	3,989 33
Furniture and fixtures.....	2,500 00
Other real estate owned.....	1,000 00
Due from banks.....	45,982 17
Checks on other banks and cash items.....	4,153 61
Cash on hand.....	4,415 68
Total	\$ 180,600 44
Liabilities.	
Capital stock paid in.....	\$ 10,000 00
Surplus fund	3,000 00
Undivided profits	8,493 26
Individual deposits	120,616 90
Time certificates of deposit.....	38,490 28
Total	\$ 180,600 44

RIGBY.

RIGBY STATE BANK.

Josiah Call, President. George F. Gagon, Vice President.
H. G. Berryman, Cashier.

Resources.	
Loans and discounts.....	\$ 50,716 56
Overdrafts	4,216 10
Bonds and warrants.....	2,119 09
Banking house, furniture and fixtures.....	6,435 50
Due from banks.....	4,040 77
Checks on banks and other cash items.....	32 43
Cash on hand.....	2,867 11
Total	\$ 70,427 56
Liabilities.	
Capital stock paid in.....	\$ 30,000 00
Undivided profits	1,315 31
State deposits	3,309 60
Individual deposits	33,832 30
Time certificates of deposit.....	1,970 35
Total	\$ 70,427 56

ROBERTS.

BANK OF ROBERTS

J. W. Evans, President. Frank Panek, Vice President.
W. E. Whitlatch, Cashier; Bertie Whitlatch, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 9,401 01
Banking house, furniture and fixtures.....	3,817 23
Due from banks.....	4,578 66
Cash on hand.....	1,184 16
Other resources	94 46
Total	\$ 19,075 52
Liabilities.	
Capital stock paid in.....	\$ 10,000 00
Individual deposits	8,561 58
Cashier's checks outstanding.....	513 94
Total	\$ 19,075 52

ROCKLAND.

FIRST STATE BANK.

J. T. Fisher, President. Emile Allec, Vice President.
Jas. E. Ogden, Cashier.

Resources.	
Loans and discounts.....	\$ 11,691 50
Overdrafts	1,055 69
Banking house, furniture and fixtures.....	4,559 41
Due from banks.....	10,807 71
Checks on other banks and cash items.....	211 35
Cash on hand	1,034 70
Other resources	881 08
Total	\$ 30,241 44

Liabilities.	
Capital stock paid in.....	\$ 10,000 00
Individual deposits	20,211 44
Time certificates of deposit.....	30 00
Total	\$ 30,241 44

ROSEBERRY.

ROSEBERRY STATE BANK.

A. B. Lucas, President. E. Culpepper, Vice President.
Parker V. Lucas, Cashier.

Resources.	
Loans and discounts.....	\$ 24,517 51
Overdrafts	115 96
Stocks and other securities.....	1,082 25
Banking house, furniture and fixtures.....	3,113 71
Due from banks.....	13,944 64
Checks on other banks and cash items.....	20 90
Cash on hand.....	2,827 41
Total	\$ 45,622 38

Liabilities.	
Capital stock paid in.....	\$ 10,000 00
Surplus fund	100 00
Undivided profits	571 08
Dividends unpaid	432 00
Due to banks.....	4,725 25
State deposits	1,600 00
Individual deposits	26,050 88
Demand certificates of deposit.....	426 48
Time certificates of deposit.....	1,716 69
Total	\$ 45,622 38

RUPERT.

RUPERT STATE BANK.

A. F. Beymer, President. J. F. Vincent, Vice President.
J. S. McQuiston, Cashier; Roy W. McQuiston, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 58,919 69
Overdrafts	1,060 30
Bonds and warrants.....	23,082 71
Banking house, furniture and fixtures.....	8,371 10
Due from banks.....	11,667 97
Checks on other banks and cash items.....	530 00
Cash on hand.....	7,940 70
Total	\$ 111,572 47

Liabilities.	
Capital stock paid in.....	\$ 10,000 00
Surplus fund	2,000 00
Undivided profits	2,268 65
State deposits	900 00
Individual deposits	84,952 25
Demand certificates of deposit.....	4,099 50
Time certificates of deposit.....	7,352 07
Total	\$ 111,572 47

RUPERT.

COMMERCIAL BANK.

L. R. Adams, President. Carl Titus, Vice President.
Ira Titus, Cashier.

Resources.	
Loans and discounts	\$ 34,822 80
Overdrafts	275 63
Bonds and warrants	400 38
Banking house, furniture and fixtures.....	7,538 14
Due from banks	3,893 35
Checks on other banks and cash items.....	218 00
Cash on hand	6,602 49
Other resources	2,882 10
Total	\$ 56,632 89

Liabilities.	
Capital stock paid in	\$ 13,600 00
Undivided profits	2,205 23
Individual deposits	31,546 21
Demand certificates of deposit	6,392 00
Time certificates of deposit	2,889 45
Total	\$ 56,632 89

SHELLEY.

SHELLEY BANKING COMPANY.

J. B. Sage, President. M. L. Hare, Vice President.
C. L. Hare, Cashier.

Resources.	
Loans and discounts	\$ 74,912 15
Overdrafts	7,762 00
Bonds and warrants	8,700 00
Banking house, furniture and fixtures.....	3,185 26
Due from banks	11,757 12
Checks on other banks and cash items.....	172 86
Cash on hand	3,850 16
Total	\$ 110,339 55
Liabilities.	
Capital stock paid in	\$ 26,200 00
Surplus fund	4,518 52
Undivided profits	471 45
State deposits	2,500 00
Individual deposits	53,651 35
Time certificates of deposit	22,421 75
Cashier's checks outstanding	576 48
Total	\$ 110,339 55

SOLDIER.

CAMAS PRAIRIE STATE BANK.

Frank Hausman, President. H. D. Curtis, Vice President.
E. S. Stewart, Cashier.

Resources.	
Loans and discounts.....	\$ 72,654 81
Overdrafts	3,538 63
Bonds, warrants and other securities.....	1,068 18
Banking house, furniture and fixtures.....	2,023 50
Due from banks.....	8,498 99
Checks on other banks and cash items.....	143 73
Cash on hand.....	4,644 23
Total	\$ 92,572 07
Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	480 71
Dividends unpaid	30 00
Due to banks.....	23 41
State deposits	2,000 00
Individual deposits	55,101 40
Demand certificates of deposit.....	2,665 74
Time certificates of deposit.....	2,249 81
Cashier's checks outstanding.....	21 00
Total	\$ 92,572 07

SPIRIT LAKE.

BANK OF SPIRIT LAKE.

F. A. Blackwell, President. Fred B. Grinnell, Vice President.
A. E. Reid, Cashier; J. H. Marshall, Asst. Cashier.

Resources.	
Loans and discounts.....	\$ 133,876 50
Overdrafts	47 02
Bonds and warrants.....	7,749 75
Banking house	15,000 00
Due from banks.....	4,991 44
Checks on other banks and cash items.....	608 42
Cash on hand.....	11,146 85
Total	\$ 173,419 98
Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	4,314 52
Due to banks.....	2,295 39
State deposits	4,000 00
Individual deposits	75,361 03
Demand certificates of deposit.....	26,604 04
Cashier's checks outstanding.....	845 00
Bills payable	30,000 00
Total	\$ 173,419 98

STAR.

FARMERS BANK.

W. E. Pierce, President. J. W. Jones, Vice President.
J. E. Roberts, Cashier.

Resources.	
Loans and discounts.....	\$ 91,579 97
Overdrafts	27 28
Stocks and other securities.....	1,000 00
Banking house, furniture and fixtures.....	10,086 94
Due from banks.....	26,366 07
Checks on other banks and cash items.....	730 50
Cash on hand.....	7,125 20
Total	\$ 136,915 96
Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	475 00
Undivided profits	126 67
State deposits	1,800 00
Individual deposits	54,309 80
Demand certificates of deposit.....	645 00
Time certificates of deposit.....	54,559 49
Total	\$ 136,915 96

ST. JOE.

COMMERCIAL STATE BANK.

William Dollar, President. John B. Taylor, Vice President.
George Freeland, Secretary; F. D. Warn, Acting Cashier.

Resources.

Loans and discounts.....	\$ 23,687 93
Overdrafts	45 38
Bonds and warrants.....	3,520 15
Banking house, furniture and fixtures.....	6,159 52
Due from banks.....	11,479 99
Checks on other banks and cash items.....	211 77
Cash on hand.....	4,661 13
Other resources	947 93

Total\$ 50,713 80

Liabilities.

Capital stock paid in.....	\$ 15,000 00
Due to banks.....	2,982 51
Individual deposits.....	24,145 54
Demand certificates of deposit.....	293 25
Time certificates of deposit.....	6,590 00
Savings deposits	1,702 50

Total\$ 50,713 80

ST. JOE.

FIRST STATE BANK.

R. L. Rutter, President. A. D. Reid, Vice President.
A. H. Morgan, Cashier.

Resources.

Loans and discounts.....	\$ 51,097 23
Overdrafts	358 11
Bonds and warrants.....	4,045 78
Banking house, furniture and fixtures	6,738 96
Due from banks	6,531 77
Checks on other bank and cash items.....	487 05
Exchanges for clearing house.....	5 00
Cash on hand	4,104 85

Total\$ 73,368 75

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	3,052 94
Undivided profits	1,031 70
State deposits	1,800 00
Individual deposits	31,398 70
Demand certificates of deposit	3,943 70
Time certificates of deposit	4,685 00
Savings deposits	17,456 71

Total\$ 73,368 75

ST. MARIES.

KOOTENAI COUNTY STATE BANK.

William Dollar, President. J. G. Fralick, Vice President.
E. W. Trueman, Cashier.

Resources.

Loans and discounts.....	\$ 48,504 91
Overdrafts	865 33
Bonds and warrants.....	8,580 50
Banking house, furniture and fixtures.....	6,235 40
Due from banks	20,306 90
Checks on other banks and cash items.....	1,294 13
Cash on hand	3,343 65

Total\$ 89,130 82

Liabilities.

Capital stock paid in.....	\$ 15,000 00
Surplus fund	150 00
Undivided profits	33 80
Due to banks	85 49
State deposits	1,200 00
Individual deposits	61,518 68
Demand certificates of deposit	4,926 21
Time certificates of deposit	1,994 94
Savings deposits	3,979 19
Cashier's checks outstanding	242 51

Total\$ 89,130 82

ST. MARIES.

LUMBERMENS STATE BANK.

J. H. Edwards, President. J. M. Winship, Vice President.
W. F. Sargent, Cashier; Court M. Sargent, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 87,866 22
Overdrafts	178 63
Bonds and warrants.....	9,848 08
Banking house, furniture and fixtures.....	12,102 66
Due from banks.....	19,683 11
Checks on other banks and cash items.....	926 96
Cash on hand.....	10,010 17

Total\$ 140,615 83

Liabilities.

Capital stock paid in.....	\$ 23,500 00
Surplus fund	2,010 00
Undivided profits	1,991 73
State deposits	2,300 00
Individual deposits	94,903 11
Demand certificates of deposit.....	2,804 30
Time certificates of deposit.....	11,805 35
Cashier's checks outstanding.....	1,301 34

Total\$ 140,615 83

STITES.

BANK OF STITES.

Frank W. Kettenbach, President. Edward C. Smith, Vice President.
 Theo. P. Tollefson, Cashier; Jennie F. Decker, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 48,427 68
Overdrafts	566 80
Furniture and fixtures.....	1,250 00
Due from banks.....	3,501 19
Cash on hand.....	3,089 02
Other resources	969 77
Total	\$ 57,804 46

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	700 00
Undivided profits	6,713 63
State deposits	1,003 38
Individual deposits	30,249 17
Demand certificates	1,300 00
Time certificates of deposit.....	7,679 50
Other liabilities	158 78
Total	\$ 57,804 46

SUGAR CITY.

FREMONT COUNTY BANK.

Mark Austin, President. G. E. Bowerman, Vice President.
 F. L. Davis, Cashier.

Resources.

Loans and discounts.....	\$ 56,049 11
Overdrafts	1,591 86
Bonds and warrants.....	1,021 77
Furniture and fixtures.....	1,700 00
Due from banks.....	14,690 75
Cash on hand	4,745 15
Total	\$ 79,798 64

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	500 00
Undivided profits	2,228 49
State deposits	1,100 00
Individual deposits	48,842 37
Demand certificates of deposit.....	906 04
Time certificates of deposit.....	6,865 75
Savings deposits	4,400 19
Cashier's checks outstanding.....	955 80
Bills payable	4,000 00
Total	\$ 79,798 64

SWEET.

BANK OF SWEET.

Con Leehan, President. G. A. Talley, Vice President.
 L. T. Pope, Cashier.

Resources.

Loans and discounts.....	\$ 16,837 26
Overdrafts	376 86
Stocks and other securities.....	1,000 00
Banking house, furniture and fixtures.....	5,296 73
Due from banks.....	5,054 64
Checks on other banks and cash items.....	314 15
Cash on hand.....	1,294 65
Other resources	1,699 34
Total	\$ 31,873 63

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	600 00
Undivided profits	954 89
State deposits	1,200 00
Individual deposits	16,226 93
Demand certificates of deposit.....	495 04
Time certificates of deposit.....	2,396 77
Total	\$ 31,873 63

TROY.

FIRST BANK OF TROY.

Oscar Larson, President. Fred K. Bressler, Vice President.
 D. M. Eckman, Cashier; Jno. Johanson, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 106,181 90
Overdrafts	6,035 89
Bonds and warrants.....	9,890 66
Banking house, furniture and fixtures.....	11,410 78
Other real estate owned.....	3,137 33
Due from banks.....	43,757 89
Checks on other banks and cash items.....	507 35
Cash on hand	9,796 50
Total	\$ 190,718 30

Liabilities.

Capital stock paid in.....	\$ 20,000 00
Surplus fund	2,000 00
Undivided profits	2,547 30
Due to banks	90 00
State deposits	3,400 00
Individual deposits	89,109 59
Demand certificates of deposit.....	1,750 17
Time certificates of deposit.....	71,626 10
Cashier's checks outstanding.....	125 00
Other liabilities	70 14
Total	\$ 190,718 30

TWIN FALLS.

FARMERS & MERCHANTS BANK.

C. B. Wilfley, President. W. J. Cruse, Vice President.
C. H. Chapin, Cashier; F. R. Fox, Asst. Cashier.

Resources.

Loans and discounts.....	\$ 273,584 41
Overdrafts	61 77
Stocks and other securities.....	3,000 00
Furniture and fixtures.....	5,512 48
Due from banks.....	109,689 61
Exchanges for clearing house.....	9,375 47
Cash on hand.....	18,841 65
Total	\$ 420,065 39

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Undivided profits	469 68
Due to banks.....	31,805 60
State deposits	10,000 00
Individual deposits	167,934 38
Demand certificates of deposit.....	61,228 08
Time certificates of deposit.....	41,385 30
Savings deposits	6,868 97
Certified checks	360 00
Cashier's checks outstanding.....	13 38
Total	\$ 420,065 39

USTICK.

FIRST BANK OF USTICK.

W. W. Briggs, President. Carl A. Davis, Vice President.
J. M. Ames, Cashier; Mabel C. Rivers, Assistant Cashier.

Resources.

Loans and discounts.....	\$ 10,027 72
Overdrafts	276 68
Furniture and fixtures.....	1,792 37
Due from banks.....	122 15
Checks on other banks and cash items.....	218 00
Cash on hand.....	613 67
Other resources	2,582 26
Total	\$ 15,632 85

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Due to banks.....	231 67
State deposits	1,103 58
Individual deposits	2,918 85
Demand certificates of deposit.....	611 50
Time certificates of deposit.....	517 25
Notes and bills rediscounted.....	250 00
Total	\$ 15,632 85

WALLACE.

STATE BANK OF COMMERCE.

B. F. O'Neil, President. Thomas Z. Greenough, Vice President.
Edgar S. Wyman, Cashier; S. C. Burke, Assistant Cashier.

Resources.

Loans and discounts.....	\$ 532,190 81
Overdrafts	12,722 73
Bonds and warrants.....	53,243 88
Banking house, furniture and fixtures.....	48,352 68
Due from banks.....	202,172 68
Cash on hand.....	70,885 09
Total	\$ 919,567 87

Liabilities.

Capital stock paid in.....	\$ 100,000 00
Surplus fund	28,000 00
Undivided profits	28,761 33
Due to banks.....	27,446 19
State deposits	15,856 09
Individual deposits	545,589 83
Demand certificates of deposit.....	67,020 66
Time certificates of deposit.....	28,859 36
Savings deposits	77,013 17
Cashier's checks outstanding.....	1,021 24
Total	\$ 919,567 87

WARDNER.

WEBER BANK.

J. H. Weber, President. P. P. Weber, Vice President.
T. R. Jones, Cashier; W. A. Bartee, Asst. Cashier.

Resources.

Loans and discounts	\$ 44,610 99
Overdrafts	858 30
Stocks and other securities	6,000 00
Banking house, furniture and fixtures.....	2,400 00
Other real estate owned	7,500 00
Due from banks	5,557 79
Checks on other banks and cash items.....	941 46
Cash on hand	9,107 10
Total	\$ 76,975 64

Liabilities.

Capital stock paid in.....	\$ 20,000 00
Undivided profits	3,362 49
Dividends unpaid	132 55
Individual deposits	46,916 39
Demand certificates of deposit	3,455 65
Time certificates of deposits	3,108 56
Total	\$ 76,975 64

WENDELL.

WENDELL STATE BANK.

F. W. Ruzicka, President. J. N. Watson, Vice President.
S. M. Smith, Cashier.

Resources.

Loans and discounts	\$ 31,524 63
Overdrafts	650 70
Stocks and other securities	1,378 38
Banking house, furniture and fixtures	7,376 13
Other real estate owned	2,452 35
Due from banks	9,003 09
Checks on other banks and cash items	116 04
Exchanges for clearing house	381 74
Cash on hand	3,423 40

Total\$ 56,306 46

Liabilities.

Capital stock paid in	\$ 15,000 00
Undivided profits	1,436 61
Due to banks	2,365 66
State deposits	3,000 00
Individual deposits	17,553 47
Demand certificates of deposit	128 00
Time certificates of deposit	6,638 00
Cashier's checks outstanding	434 72
Notes and bills rediscounted	4,750 00
Bills payable	5,000 00

Total\$ 56,306 46

WHITEBIRD.

SALMON RIVER STATE BANK.

J. J. Remington, President. J. N. Rice, Vice President.
M. M. Moore, Cashier.

Resources.

Loans and discounts	\$ 55,657 81
Overdrafts	1,925 78
Bonds, warrants and other securities	1,614 06
Banking house, furniture and fixtures	4,046 26
Due from banks	42,809 56
Checks on other banks and cash items	71 50
Cash on hand	5,489 18

Total\$ 111,614 15

Liabilities.

Capital stock paid in	\$ 22,600 00
Surplus fund	2,400 00
Undivided profits	2,751 14
State deposits	1,400 00
Individual deposits	68,204 32
Time certificates of deposit	14,258 69

Total\$ 111,614 15

WINCHESTER.

BANK OF WINCHESTER.

C. P. Lindsley, President. E. H. VanOstrand, Vice President.
A. A. Rogers, Cashier.

Resources.

Loans and discounts	\$ 22,216 75
Overdrafts	87 63
Banking house, furniture and fixtures	7,182 60
Other real estate owned	650 00
Due from banks	10,372 78
Checks on other banks and cash items	48 03
Cash on hand	6,286 25
Other resources	1,835 97

Total\$ 48,680 01

Liabilities.

Capital stock paid in	\$ 12,500 00
Undivided profits	1,229 93
Individual deposits	26,762 79
Time certificates of deposit	5,751 30
Cashier's checks outstanding	2,435 99

Total\$ 48,680 01

REPORTS OF TRUST COMPANIES

AT CLOSE OF BUSINESS

November 2, 1910

BUHL.

BUHL BANK AND TRUST COMPANY.

R. W. Faris, President. C. S. Peck, Vice President.
J. W. Faris, Cashier; W. G. Bishop, Assistant Cashier.

Resources.	
Loans and discounts.....	\$ 98,720 12
Overdrafts	597 26
Bonds and warrants and other securities.....	3,617 86
Furniture and fixtures.....	3,075 23
Other real estate owned.....	3,286 98
Due from banks.....	26,339 14
Checks on other banks and cash items.....	985 25
Cash on hand.....	12,105 81
Total	\$ 148,727 65
Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	1,000 00
Undivided profits	3,850 88
State deposits	2,399 05
Individual deposits	97,723 38
Demand certificates of deposit.....	18,173 39
Cashier's checks outstanding.....	580 95
Total	\$ 148,727 65

COEUR D'ALENE.

AMERICAN TRUST COMPANY.

F. A. Blackwell, President. James H. Harte, Vice President.
A. V. Chamberlin, Secy. and Treas.; Ira H. Shallis, Cashier.

Resources.	
Loans and discounts.....	\$ 169,603 23
Overdrafts	2,952 52
Bonds and warrants.....	24,232 10
Furniture and fixtures.....	11,861 43
Other real estate owned.....	21,792 23
Due from banks.....	10,024 81
Checks on other banks and cash items.....	1,840 00
Exchanges for clearing house.....	2,992 80
Cash on hand.....	18,985 08
Other resources	5,000 00
Total	\$ 269,284 25
Liabilities.	
Capital stock paid in.....	\$ 50,000 00
Surplus fund	2,800 00
Undivided profits	1,409 17
Due to banks.....	3,823 98
State deposits	5,500 00
Individual deposits	133,742 14
Demand certificates of deposit.....	4,062 28
Time certificates of deposit.....	34,902 97
Savings deposits	19,021 55
Certified checks	10,389 05
Cashier's checks outstanding.....	3,633 11
Total	\$ 269,284 25

COEUR D'ALENE.

COEUR D'ALENE BANK & TRUST COMPANY.

J. J. Browne, President; G. C. Browne, Vice President; E. P. Brown,
Vice President; Boyd Hamilton, Cashier; H. L. Richardson, As-
sistant Cashier.

Resources.	
Loans and discounts	\$ 129,827 78
Overdrafts	6,450 36
Bonds, warrants and other securities	49,206 35
Banking house, furniture and fixtures.....	40,389 89
Other real estate owned	15,241 51
Due from banks	10,585 75
Checks on other banks and cash items.....	941 46
Exchanges for clearing house	1,712 89
Cash on hand	17,208 04
Other resources	1,066 92
Total	\$ 272,630 95
Liabilities.	
Capital stock paid in.....	\$ 50,000 00
Due to banks	10,466 74
State deposits	7,000 00
Individual deposits	115,103 29
Demand certificates of deposit	4,222 68
Time certificates of deposit	42,578 97
Savings deposits	15,738 27
Certified checks	44 10
Cashier's checks outstanding	1,876 90
Bills payable	25,000 00
Other liabilities	600 00
Total	\$ 272,630 95

GRANGEVILLE.

GRANGEVILLE SAVINGS & TRUST COMPANY.

James Kilen, President; Henry Telcher, Vice President; E. W. Oliver,
Vice President; Isaac Campbell, Vice President; F. L. Leonard,
Cashier; Joe Kilen, Assistant Cashier.

Resources.	
Loans and discounts	\$ 161,935 62
Overdrafts	2,465 46
Bonds, warrants and other securities	19,197 62
Banking house, furniture and fixtures.....	37,992 50
Other real estate owned	7,175 65
Due from banks	32,082 55
Checks on other banks and cash items	1,058 44
Exchanges for clearing house	2,331 08
Cash on hand	9,251 91
Other resources	2,159 18
Total	\$ 275,650 01
Liabilities.	
Capital stock paid in	\$ 40,000 00
Surplus fund	20,000 00
Undivided profits	3,419 66
Due to banks	14,371 38
State deposits	6,000 00
Individual deposits	98,251 87
Demand certificates of deposit	15,745 00
Time certificates of deposit	69,946 23
Savings deposits	4,594 07
Cashier's checks outstanding	921 80
Notes and bills rediscounted	2,400 00
Total	\$ 275,650 01

KENDRICK.

FARMERS BANK & TRUST COMPANY.

Jno. P. Vollmer, President. E. P. Atchison, Vice President.
U. S. G. Evans, Cashier.

Resources.	
Loans and discounts.....	\$ 105,212 33
Overdrafts	1,505 40
Furniture and fixtures.....	1,041 75
Other real estate owned.....	239 85
Due from banks.....	13,948 86
Checks on other banks and cash items.....	826 93
Cash on hand.....	6,987 64
Total	\$ 129,812 76

Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	1,250 00
Undivided profits	5,261 50
State deposits	2,800 00
Individual deposits	75,681 40
Time certificates of deposit.....	19,819 86
Total	\$ 129,812 76

LEWISTON.

COMMERCIAL TRUST COMPANY.

Joseph M. Keatinge, President. E. E. Eastwood, Treasurer.

Resources.	
Loans and discounts.....	\$ 648,701 70
Overdrafts	25,849 79
Stocks, bonds and warrants.....	116,458 81
Other real estate.....	55,670 70
Due from banks.....	63,365 06
Checks on other banks and cash items.....	108 00
Cash on hand.....	2,235 25
Other resources	658,257 31
Total	\$ 1,570,646 62

Liabilities.	
Capital stock paid in.....	\$ 919,300 00
Due to banks.....	40,977 07
State deposits	21,000 00
Demand certificates of deposit.....	12,814 00
Time certificates of deposit.....	20,000 00
Bills payable	556,555 55
Total	\$ 1,570,646 62

LEWISTON.

IDAHO TRUST COMPANY.

Frank W. Kettenbach, President. Edward C. Smith, Sec. and Treas.

Resources.	
Loans and discounts.....	\$ 288,044 15
Overdrafts	2,157 70
Bonds, warrants and other securities.....	29,341 98
Banking house, furniture and fixtures.....	15,000 00
Other real estate owned.....	104,405 20
Due from banks.....	29,022 54
Checks on other banks and cash items.....	164 15
Cash on hand.....	5,227 01
Total	\$ 473,362 73

Liabilities.	
Capital stock paid in.....	\$ 200,000 00
Surplus fund	100,000 00
Undivided profits	11,767 80
State deposits	19,000 00
Individual deposits	23,377 54
Demand certificates of deposit.....	2,573 91
Time certificates of deposit.....	37,711 03
Savings deposits	78,926 45
Certified checks	6 00
Total	\$ 473,362 73

MOSCOW.

FIRST TRUST COMPANY.

Andrew Melgard, President; M. E. Lewis, E. Kaufman, Vice Presidents.
Hawkin Melgard, Secy. and Treas.; Paul Leuschel, Asst. Secy.

Resources.	
Loans and discounts.....	\$ 233,082 78
Overdrafts	4,409 58
Bonds and warrants.....	46,574 84
Furniture and fixtures.....	4,758 30
Other real estate owned.....	7,521 73
Due from banks.....	55,290 02
Checks on other banks and cash items.....	1,641 71
Cash on hand.....	17,827 43
Total	\$ 371,106 39

Liabilities.	
Capital stock paid in.....	\$ 25,000 00
Surplus fund	5,000 00
Undivided profits	10,864 89
State deposits	3,600 00
Individual deposits	159,877 23
Demand certificates of deposit.....	8,018 35
Time certificates of deposit.....	65,087 00
Savings deposits	93,041 92
Certified checks	611 00
Cashier's checks outstanding.....	6 00
Total	\$ 371,106 39

SALMON CITY.

PIONEER BANK & TRUST COMPANY.

W. C. Shoup, President. Emerson Hill, Vice President.
Jesse G. Langsdorf, Cashier.

Resources.	
Loans and discounts	\$ 167,463 35
Overdrafts	587 01
Bonds and warrants	19,852 06
Furniture and fixtures	455 83
Due from banks	34,130 31
Checks on other banks and cash items	1,490 78
Cash on hand	14,350 40
Other resources	33 00
Total	\$ 238,362 74

Liabilities.	
Capital stock paid in	\$ 34,060 00
Surplus fund	8,515 00
Undivided profits	7,183 32
Due to banks	309 86
State deposits	4,414 54
Individual deposits	128,120 43
Demand certificates of deposit	1,610 23
Time certificates of deposit	48,612 75
Savings deposits	2,934 41
Certified checks	1,000 00
Cashier's checks outstanding	1,602 20
Total	\$ 238,362 74

ST. ANTHONY.

ST. ANTHONY BANKING & TRUST CO.

C. C. Moore, President. D. Z. Mummert, Vice President.
L. S. Borrows, Cashier.

Resources.	
Loans and discounts	\$ 101,755 39
Overdrafts	5,303 45
Bonds, warrants and other securities	2,256 77
Banking house, furniture and fixtures	15,000 00
Other real estate	1,700 00
Due from banks	3,743 94
Checks on banks and other cash items	536 15
Cash on hand	7,323 25
Total	\$ 137,618 95

Liabilities.	
Capital stock paid in	\$ 30,000 00
Undivided profits	3,126 74
Due to banks	14,196 87
State deposits	3,406 28
Individual deposits	51,623 10
Time certificates of deposit	25,807 67
Savings deposits	9,408 29
Cashier's checks outstanding	50 00
Total	\$ 137,618 95

TWIN FALLS.

TWIN FALLS BANK & TRUST COMPANY.

W. S. McCornick, President. H. J. Failing, Vice President.
C. J. Hahn, Cashier; H. A. McCornick, Asst. Cashier.

Resources.	
Loans and discounts	\$ 473,155 64
Overdrafts	5,271 63
Bonds and warrants	14,690 17
Banking house, furniture and fixtures	83,125 10
Due from banks	109,177 67
Checks on other banks and cash items	773 45
Exchanges for clearing house	6,022 09
Cash on hand	38,446 29
Total	\$ 730,662 04

Liabilities.	
Capital stock paid in	\$ 100,000 00
Undivided profits	5,165 37
Due to banks	48,449 65
State deposits	8,500 00
Individual deposits	410,108 71
Demand certificates of deposit	92,902 22
Time certificates of deposit	13,709 82
Certified checks	1,826 27
Bills payable	50,000 00
Total	\$ 730,662 04

VOLLMER.

BANK AND TRUST COMPANY.

A. E. Clarke, President.

Resources.	
Loans and discounts	\$ 145,531 22
Overdrafts	612 04
Bonds and warrants	628 85
Banking house, furniture and fixtures	9,889 58
Due from banks	15,198 88
Checks on other banks and cash items	1,620 02
Exchanges for clearing house	195 46
Cash on hand	5,719 60
Total	\$ 179,395 65

Liabilities.	
Capital stock paid in	\$ 25,000 00
Surplus fund	1,000 00
Undivided profits	6,822 86
Due to banks	11,000 00
State deposits	2,900 00
Individual deposits	53,942 40
Demand certificates of deposit	1,471 01
Time certificates of deposit	58,926 05
Certified checks	3,333 33
Bills payable	15,000 00
Total	\$ 179,395 65

REPORT OF BANK COMMISSIONER.

WEISER.

WEISER LOAN AND TRUST COMPANY.

E. A. Van Sicklin, President. Isaac Leighton, Vice President.
W. P. Lyon, Cashier.

Resources.

Loans and discounts.....	\$ 63,369 14
Oyerdrafts	1,131 58
Bonds and warrants.....	65 00
Furniture and fixtures.....	2,108 40
Due from banks.....	35,501 59
Checks on other banks and cash items.....	1,094 83
Cash on hand.....	5,807 54
Other resources	625 00
Total	\$ 109,703 08

Liabilities.

Capital stock paid in.....	\$ 50,000 00
Due to banks.....	9,340 96
State deposits	4,000 00
Individual deposits	43,686 53
Demand certificates of deposit.....	1,675 00
Time certificates of deposit.....	727 33
Savings deposits	273 26
Total	\$ 109,703 08

REPORTS OF PRIVATE BANKS

AT THE CLOSE OF BUSINESS

November 2, 1910

JULIAETTA.

BANK OF JULIAETTA.

E. W. Porter, President.

Resources.

Loans and discounts.....	\$ 43,154 91
Overdrafts	59 40
Bonds, warrants and other securities.....	823 95
Banking house, furniture and fixtures.....	5,000 00
Other real estate owned.....	2,000 00
Due from banks.....	11,836 27
Cash on hand.....	3,539 00
Total	\$ 66,413 53

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Undivided profits	288 02
Individual deposits	38,187 66
Time certificates of deposit.....	12,937 85
Bills payable	5,000 00
Total	\$ 66,413 53

KING HILL.

FIRST STATE BANK.

A. B. Montgomery, President.

C. E. Bott, Cashier.

Resources.

Loans and discounts.....	\$ 9,394 93
Overdrafts	115 89
Bonds and warrants.....	11 25
Banking house, furniture and fixtures.....	5,603 66
Due from banks.....	4,254 78
Checks on other banks and cash items.....	440 10
Cash on hand.....	2,444 65
Other resources	306 02
Total	\$ 22,571 28

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	750 78
Undivided profits	168 09
Individual deposits	10,958 65
Demand certificates of deposit.....	152 45
Time certificates of deposit.....	541 31
Total	\$ 22,571 28

RATHDRUM.

EXCHANGE BANK.

W. A. Hart, President.

Frank Hill, Cashier.

Resources.

Loans and Discounts.....	\$ 13,260 05
Bonds, warrants and other securities.....	3,043 55
Banking house, furniture and fixtures.....	12,021 55
Other real estate.....	15,957 23
Due from banks.....	11,253 09
Cash on hand.....	1,982 56
Total	\$ 57,518 13

Liabilities.

Capital stock paid in.....	\$ 20,000 00
Undivided profits	23,614 55
Individual deposits	13,868 58
Demand certificates of deposit.....	35 00
Total	\$ 57,518 13

REUBENS.

BANK OF REUBENS.

W. D. Persons, Cashier.

Resources.

Loans and discounts.....	\$ 56,640 56
Overdrafts	510 93
Banking house, furniture and fixtures.....	5,067 35
Due from banks.....	1,828 88
Checks on other banks and cash items.....	22 30
Cash on hand.....	6,161 66
Total	\$ 70,231 68

Liabilities.

Capital stock paid in.....	\$ 10,000 00
Surplus fund	500 00
Undivided profits	2,031 89
State deposits	900 00
Individual deposits	43,511 81
Demand certificates of deposit.....	994 90
Time certificates of deposit.....	12,193 08
Certified checks	100 00
Total	\$ 70,231 68

SODA SPRINGS.
LARGILLIERE COMPANY.

A. Largilliere, President.

E. W. Largilliere, Cashier.

Resources.

Loans and discounts.....	\$	31,907	80
Overdrafts		2,323	22
Stocks and other securities.....		3,000	00
Banking house, furniture and fixtures.....		6,172	42
Due from banks.....		32,102	57
Cash on hand.....		4,033	42
Total	\$	79,539	43

Liabilities.

Capital stock paid in.....	\$	10,000	00
Surplus fund		2,000	00
Undivided profits		3,162	63
Individual deposits		58,470	47
Demand certificates of deposit.....		2,297	00
Time certificates of deposit.....		3,609	33
Total	\$	79,539	43

STEUNENBERG.

BANK OF STEUNENBERG.

Jno. P. Vollmer, President.

A. E. Clarke, Vice President.

F. M. Taylor, Cashier.

Resources.

Loans and discounts.....	\$	32,571	02
Overdrafts		1,149	61
Furniture and fixtures.....		180	60
Due from banks.....		11,488	11
Exchanges for clearing house.....		425	05
Cash on hand.....		2,412	72
Other resources		3,584	98
Total	\$	51,812	09

Liabilities.

Capital stock paid in.....	\$	10,000	00
Undivided profits		3,776	31
State deposits		1,200	00
Individual deposits		13,668	28
Demand certificates of deposit.....		1,166	00
Time certificates of deposit.....		22,001	50
Total	\$	51,812	09

Comparative Statement showing condition of State Banks, Trust Companies and Private Banks during the years 1906-07-08.

RESOURCES.

	80 Banks April 6, 1906	90 Banks Nov. 12, 1906	100 Banks May 20, 1907	114 Banks Dec. 25, 1907	114 Banks May 14, 1908	118 Banks Sept. 25, 1908
Loans and discounts.....	\$8,428,705 13	\$10,238,651 13	\$12,361,514 03	\$11,779,486 27	\$10,724,334 48	\$11,030,451 33
Overdrafts.....	825,699 89	1,064,664 63	805,572 96	534,284 20	496,786 60	563,508 33
Bonds, warrants and other securities.....	594,763 14	839,888 24	1,019,899 62	1,236,321 10	1,119,726 20	1,319,068 87
Banking house, furniture and fixtures.....	461,172 35	583,969 10	839,780 75	1,032,463 90	1,021,505 89	1,057,540 58
Other real estate owned.....	355,499 00	468,281 28	414,983 47	468,629 05	496,408 06	502,650 58
Due from banks.....	3,012,223 03	3,825,455 35	2,742,721 38	2,987,074 89	2,540,738 28	3,105,026 64
Checks and cash items.....	205,201 30	153,305 48	130,288 23	370,154 25	125,996 37	125,880 89
Exchanges for clearing house.....	702,900 16	912,740 83	998,566 14	1,567,975 22	93,045 16	26,185 06
Cash.....	\$14,586,164 00	\$18,112,114 31	\$19,388,186 46	\$20,057,116 69	\$18,106,185 91	\$18,992,058 89
Other resources.....		25,178 27	74,909 88	80,534 81	70,924 12	94,460 88
Total.....						

LIABILITIES.

Capital stock.....	\$3,480,750 00	\$3,480,750 00	\$3,835,865 00	\$4,289,116 15	\$4,196,017 50	\$4,262,187 50
Surplus.....	329,724 72	402,834 81	555,355 30	576,139 86	755,986 32	715,471 39
Undivided profits.....	426,936 85	445,479 25	524,487 45	733,137 45	633,654 05	596,083 31
Due to banks (deposits).....	484,561 72	745,871 13	737,791 47	565,706 58	616,971 95	464,016 89
Dividends unpaid.....	5,875 00	3,992 42	607 54	654 34	769 08	937 71
Deposits.....	10,004,927 47	12,694,091 28	13,256,927 99	13,175,163 64	11,442,800 21	12,480,400 47
Cashiers' checks outstanding.....					14,103 22	10,931 16
Notes and bills rediscounted.....	174,453 23	105,498 37	305,300 30	259,910 41	39,915 79	12,243 97
Bills payable.....		230,582 30	171,547 41	171,269 17	139,631 70	150,340 52
Other liabilities.....		13,014 76	8,456 49	8,456 49	222,536 59	230,340 52
Clearing house certificates and cashier's checks.....				287,562 60		50,023 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

REPORT OF BANK COMMISSIONER.

RESOURCES.

	1909 April 28, 1909	1910 Oct. 8, 1909	1910 April 27, 1910	1910 Nov. 2, 1910
Loans and discounts.....	\$13,209,307 49	\$15,346,250 04	\$18,364,075 69	\$17,412,163 33
Overdrafts.....	600,732 22	841,501 99	683,584 06	533,534 35
Stocks, warrants and other securities.....	1,483,167 69	1,747,117 65	1,421,903 75	1,282,709 80
Banking house, furniture and fixtures.....	994,033 22	1,155,004 70	1,297,508 31	1,443,673 46
Other real estate owned.....	541,912 87	384,957 90	381,818 48	465,643 42
Due from banks.....	3,657,578 46	4,547,157 68	4,536,671 57	4,041,826 28
Checks and cash items.....	129,753 11	152,183 07	143,626 17	136,791 78
Exchanges for clearing house.....	43,128 24	53,087 43	50,850 47	93,202 88
Cash on hand.....	1,222,542 37	1,373,572 38	1,680,647 26	1,420,915 10
Other resources.....	75,446 74	86,540 11	89,099 50	756,710 10
Total.....	\$21,967,602 41	\$25,687,172 95	\$28,643,785 26	\$27,587,171 50

LIABILITIES.

Capital stock.....	\$4,512,831 30	\$4,837,455 00	\$5,233,850 00	5,317,759 15
Surplus.....	722,302 36	775,514 91	689,902 50	703,796 09
Undivided profits.....	636,652 76	562,824 37	621,289 90	626,858 90
Dividends unpaid.....	5,513 29	8,787 50	7,507 79	3,477 84
Due to banks (deposits).....	655,981 91	1,010,984 95	1,108,366 52	880,339 19
State deposits.....	9,099,763 24	12,125,971 16	12,945,436 71	598,743 88
Individual deposits.....	2,924,238 35	3,031,504 28	1,171,237 10	12,595,568 31
Time certificates of deposit.....	2,820,521 31	3,835,598 38	3,892,619 86	970,449 24
Same certificates of deposit.....	15,335 54	14,636 93	39,225 31	3,948,974 99
Certified checks.....	39,476 79	59,249 16	88,775 17	72,157 20
Cashier's checks outstanding.....	118,066 20	200,420 97	346,639 54	62,567 26
Notes and bills rediscounted.....	202,060 47	521,996 31	624,021 75	279,710 35
Bills payable.....	11,770 68	20,367 85	1,782 73	1,114,450 02
Other liabilities.....				3,507 16
Total.....	\$21,967,602 41	\$25,687,172 95	\$28,643,785 26	\$27,587,171 50