

EIGHTH ANNUAL REPORT

OF THE

STATE BANKING DEPARTMENT

OF THE

STATE OF IDAHO

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1912

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V. W. PLATT

State Bank Commissioner



SANDPOINT, IDAHO  
NORTHERN IDAHO NEWS  
1913



Department of Banks and Banking

OF THE STATE OF IDAHO.

December 30, 1912.

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V. W. PLATT,  
State Bank Commissioner.

W. L. HUYETTE,  
Deputy Commissioner,  
Jerome, Idaho.

E. E. EASTWOOD,  
Deputy Commissioner,  
Lewiston, Idaho.



## Bank Commissioner's Report

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Boise, Idaho, December 30, 1912.

*To His Excellency, Hon. James H. Hawley, Governor of the State of Idaho:*

*Esteemed Sir:*—I have the honor to submit to you my Annual Report of the State Banking Department, showing the condition of 125 State Banks, 12 Trust Companies, 5 Private Banks, and 1 Savings Bank doing business in this State on November 26, 1912, the date of the last statement rendered by them, together with abstracts of the statements and other information required.

Eight state banks were chartered during the period of my incumbency in office, one private bank incorporated, eight state bank merged, six state banks left the jurisdiction of this Department and became national banks, three banks went into voluntary liquidation and paid their depositors in full, and six banks were closed and liquidated by the Department, two of which were reorganized. Detailed report follows:



## NEW BANKS CHARTERED, 1911 and 1912

Name of Bank.	Location.	Capital Stock.
Elk River State Bank.....	Elk River .....	\$15,000.00
State Bank of Plummer.....	Plummer .....	10,000.00
Bank of Clarks Fork.....	Clarks Fork .....	15,000.00
Lemhi Valley Bank.....	Gilmore .....	15,000.00
Meadows Valley Bank.....	New Meadows .....	15,000.00
Fruitgrowers Bank.....	Payette .....	35,000.00
Gem Valley State Bank.....	Grace .....	15,000.00
Farmers State Bank.....	Culdesac .....	15,000.00

## PRIVATE BANKS INCORPORATED

Name of Bank.	Location.	Capital Stock.
Bank of Juliaetta.....	Juliaetta .....	\$15,000.00

## BANKS CLOSED

Name of Bank.	Location.	Capital Stock.
Blackfoot State Bank.....	Blackfoot .....	\$50,000.00
State Bank of Commerce.....	Wallace .....	100,000.00
Boise State Bank.....	Boise .....	50,000.00
Elk City Bank.....	Elk City .....	10,000.00
Kendrick State Bank.....	Kendrick .....	25,000.00
Bank of Culdesac.....	Culdesac .....	15,000.00

## CLOSED BANKS REORGANIZED

Name of Bank.	Location.	Capital Stock.
Kendrick State Bank.....	Kendrick .....	\$25,000.00
Bank of Culdesac..... (Name changed to Farmers State Bank)	Culdesac .....	15,000.00

## STATE BANKS MERGED

Bank Surrendering Charter	Merged With.	Location.
Commercial State Bank, St. Joe..	Kootenai Co. State Bank..	St. Maries
State Bank of Mackey.....	W. G. Jenkins & Company..	Mackey
Bank of Nez Perce.....	Farmers State Bank.....	Nez Perce
Bank of Meridian.....	Meridian Exchange Bank..	Meridian
First State Bank, Kootenai.....	First National Bank.....	Sandpoint
Jerome State Bank.....	First National Bank.....	Jerome
Citizens State Bank.....	Bank of Juliaetta.....	Juliaetta
Council State Bank.....	First Bank of Council.....	Council

## VOLUNTARY LIQUIDATION

Name of Bank.	Location.	Capital Stock.
First Bank of Ustick.....	Ustick .....	\$10,000.00
Commercial Trust Company.....	Lewiston .....	919,300.00
Bank of Commerce.....	Lewiston .....	100,000.00

## STATE BANKS NATIONALIZED

Bank Surrendering State Charter.	National Bank Formed.	Location.
Bank of Idaho.....	Pacific National Bank.....	Boise
Driggs State Bank.....	First National Bank.....	Driggs
Ashton State Bank.....	First National Bank.....	Ashton
Meridian Exchange Bank.....	First National Bank.....	Meridian
Camas Prairie State Bank.....	First National Bank.....	Soldier
Hagerman State Bank.....	First National Bank.....	Hagerman



## BANK FAILURES.

The cause of the failures of the banks mentioned herein was due, in most instances, to excess loans and injudicious banking, and in a very few cases to fraudulent management. Prosecutions result from causes last mentioned have resulted in the conviction of three bankers, and several more cases are now pending in the courts. The banks that failed or were closed during the years 1911 and 1912 are as follows:

*Blackfoot State Bank.*—Closed May 8, 1911. Capital, surplus and undivided profits \$57,629.80, and deposit liabilities \$128,865.88. Mr. R. H. Cost was appointed Special Deputy to liquidate the affairs of the bank, and an initial dividend of 10 per cent was paid depositors. Subsequent dividends of 15 per cent and 25 per cent were paid depositors from proceeds of assets collected, and a final dividend of 50 per cent was paid from the sale of the remaining assets to the old stockholders, this being in lieu of collecting from them their liability as stockholders. The final dividend was paid May 6, 1912, the depositors receiving the full amount of their claims.

*Kendrick State Bank.*—Closed February 8, 1912. Capital \$25,000.00, deposited liabilities \$136,116.47. Mr. E. E. Eastwood was appointed a Special Deputy to liquidate the affairs of the bank. A movement was at once started to reorganize the institution, by some of the substantial business men and farmers of the community, assisted by the Bank

Commissioner and Deputy. The reorganization was finally accomplished, with the aid of the depositors who donated 25 per cent of their deposits to help take care of the losses sustained by the bank, and the institution was reopened for business April 9, 1912. The capital stock of \$25,000.00 was re-subscribed and fully paid by the new stockholders, and the only loss sustained by the depositors was the 25 per cent donated by them to assist in cleaning up the affairs of the bank to a point where it could be reorganized.

*The Elk City Bank.*—Closed January 18, 1912. Capital \$10,000.00, deposit liabilities \$5,551.89. \$7,200.00 of the bank's assets was represented by their banking house, furniture and fixtures, and \$3,300.00 in notes of the Elk City Dredging Co., whose property and chattels were covered by liens and other encumbrances, and the other assets were also of such a slow and doubtful nature that it has been impossible to collect a sufficient amount to pay a dividend to the depositors. It is expected, however, that it will be possible to dispose of all the assets of the institution for an amount sufficient to pay the deposits in full. Mr. Geo. T. Hoyt is clerk in charge.

*Boise State Bank.*—Closed December 19, 1911. Capital \$50,000.00, deposit liabilities \$180,120.26. The affairs of the bank were in such a complicated condition that numerous suits have resulted, which have delayed the collection of assets, but a sufficient amount has been realized to pay a dividend of 10 per cent to depositors. Payment of the dividend is being withheld, however, awaiting the decision of the Court as to whether or not the Savings Depositors of the institution are preferred creditors. Owing to the pending litigation, however, and the complex phases of the

136.116  
39.024



affairs of the bank, it is impossible to predict, even approximately, when future dividends may be expected.

*Bank of Culdesac.*—Closed October 21, 1912. Capital \$15,000.00, deposit liabilities \$82,464.29. The Bank was reorganized by a few of the old stockholders making good the losses sustained by the bank, and they, together with other substantial farmers and business men of the community re-subscribing and paying in full the capital stock of the bank. The bank was reopened for business November 11, 1912, under the name of the "Farmers State Bank," with no loss to depositors.

*State Bank of Commerce, of Wallace, Idaho.*—Closed May 13, 1911. Capital, surplus and undivided profits, \$130,000.00, deposit liabilities \$467,982.21. Deputy W. O. Pierce was placed in charge of the affairs of the bank and served until relieved by Mr. L. C. Wilson, who was regularly appointed as Receiver by the court and is still in charge. Assets of the bank have been collected an amount sufficient to pay depositors' dividends aggregating 65 per cent.

## STATEMENT OF RECEIPTS AND DISBURSEMENTS.

For the Years 1911-1912.

Examination fees collected from Banks and turned over to State Treasurer .....	\$14,312.35
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Appropriation for Department, two years.....	\$24,800.00
Disbursements, 1911-1912—	
Commissioner's Salary .....	\$7,457.99
Deputies' Salary .....	6,474.35
Traveling Expenses .....	5,961.49
Office Expenses .....	3,628.89
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	23,522.72
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Balance left from appropriation .....	\$1,277.28



### RECOMMENDATIONS.

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The present Banking Law is defective in many particulars, and should be amended in order to permit the Banking Department to exercise a proper supervision over the affairs of the banks of the State, and your Commissioner offers the following as suggestions for improvements:

No new bank should be chartered with a paid-up capital of less than \$25,000.00.

No corporation, firm or partnership should be permitted to make use of the words, "Bank," "Banking," "Trust Company" or "Savings" in connection with the name of the corporation or firm, unless actually engaged in the business signified by the name and subject to the supervision of the Banking Department.

The sections of the law pertaining to Savings Banks are very defective, and should be reconstructed.

An amendment should be added to the banking law granting the Commissioner power to designate banks in which reserve funds may be carried. The law at present does not cover this very important point, and a balance due from any bank, no matter how small its capital, or what its condition is, is counted as a part of the bank's legal reserve.

The provisions of Section 44, pertaining to limitation of loans is excessive and should be reduced to at least 20 per cent of the capital and surplus, the limitation to also apply to loans on real estate and other collateral security.

There should be enacted a law governing building and loan associations, and they should be placed under the supervision of the State Banking Department, or the Insurance Commissioner and ex-officio State Examiner.

State Banks are discriminated against in the matter of having to pay a State Corporation Tax, the National Banks not being subject to the provisions of the act, and this should be remedied.

Banks should be prohibited from borrowing money to add to their working capital, or for the purpose of re-lending.

A uniform system of books and accounting should be adopted by the banks throughout the State.

### GENERAL REMARKS.

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Idaho has passed through a period of development in recent years which is without parallel in the history of the growth of any of the western states. Up to the year 1907, when the temporary money panic caused a slight abatement in the energy with which developments were being carried on, the growth was almost in the nature of a boom, and a general feeling of optimism and enthusiasm pervaded the country. As a result enterprises of a more or less speculative and doubtful nature were promoted and financed, along with developments of a permanent and stable nature, and as a natural consequence banks of the state ac-



cumulated more or less paper which, when conditions were readjusted and business returned to a steady and substantial growth, was found to be of but little or no value. The cleaning up process made it necessary for the banks to eliminate the bad paper thus accumulated. In order to restore them to solvency your Commissioner ordered some of the banks to levy assessments against their stockholders in the aggregate sum of \$131,030.00 to make good impairments of capital stock occasioned by the losses sustained, in addition to a very large sum of surplus and undivided profits used for the purpose of charging off bad assets.

In connection with the efforts of this Department to induce bankers to confine their operations to safe and conservative banking lines, your Commissioner wishes to call attention to the fact that the statement of aggregate bank totals for the year 1912 shows a decrease in overdraft accounts of \$247,727.11, as compared with the statement for the year 1910, and a decrease in the rediscounts and bills payable of \$885,111.43 for the same period, while the aggregate of deposits shows a very substantial increase. The indiscriminate borrowing of money was, in most instances, for the purpose of reloaning, rather than as a matter of temporary financial assistance needed in the moving of grain crops, etc.

It is also a matter to be regretted that this Department found it necessary to request the removal of ten executive officers of banks during the period mentioned, on account of incompetency or the injudicious manner in which they were conducting the affairs of the banks they had in charge.

I do not wish to convey the idea that the foregoing remarks apply to all the bankers of the State, as it is my opinion, from personal knowledge, that the large majority

of the bankers of the State of Idaho are most careful and conservative in the conduct of their business.

Loss of quite a serious nature was also sustained by the banks of the State through purchasing stock of the American Bankers' Assurance Company of St. Louis, Missouri (a company formed for the purpose of guaranteeing bank deposits). This company guaranteed the deposits of the Blackfoot State Bank, but, after a failure which was primarily due to a run started by depositors whose suspicions were aroused by reason of an examiner of the American Bankers' Assurance Co. spending a week examining into the condition of the bank, the company, after repeated requests and demands made by this Department, wholly failed and refused to assume any liability in the repayment of funds to the depositors, and has since withdrawn from the field. The company is now in the hands of a receiver, and it is hoped the lesson learned will be one of value to the bankers, and also teach the general public to place their trust in the integrity of the bankers who conduct their business in a safe and conservative manner, rather than to rely on any form of insurance of bank deposits.

If the boards of directors of banks will exercise a proper supervision over the affairs of their institutions, and see that their examining committees investigate fully into the details of the business in the manner contemplated by our banking law, depositors will not be in need of any guaranty of bank deposits.

Your Commissioner further wishes to refer to the promiscuous manner in which banks were formerly chartered. In numerous instances charters have been issued for two or more banks in places where business conditions did not justify more than one financial institution. This has made



it simply a struggle for existence for the banks, where one might have prospered and grown into a strong and safe financial institution. In all cases of application for bank charters coming to the Department during my term of office the matter has been most carefully investigated, and issuance of charter denied unless conditions were most favorable, acting under the theory that fewer and stronger banks are much better for all concerned.

In conclusion, your Commissioner wishes to state that he has endeavored to enforce the law without prejudice and without favor. While its enforcement has resulted in an antagonistic feeling on the part of a few, to those who have seen fit to criticise the official acts of this Department, no apology is offered. It has been the constant aim and purpose of this Department to assist in building up our State Banks to the highest standard of efficiency, and to at all times safeguard the interests of depositors.

Your Commissioner wishes to express his appreciation of the loyal and efficient service rendered by his deputies in the supervision of banks under the control of this Department, and to most heartily thank the bankers throughout the State for their earnest co-operation.

Respectfully submitted,

V. W. PLATT,

*Bank Commissioner.*

## TOTALS

	Increase 1910-1911	Decrease 1910-1911.	Increase 1911-1912.	Decrease. 1911-1912.
RES				
Loans at		\$3,225,038.65	\$309,386.06	
Overdraft		231,418.74		\$ 18,308.37
Bonds, e	\$192,303.12		75,684.10	
Other St			83,633.59	
Banking	76,328.34			141,044.50
Other R		76,201.17	121,511.16	
Due from	314,687.97			29,046.67
Checks a	8,004.53			26,207.64
Exchang		42,164.73		6,397.19
Cash		107,242.87		38,099.79
Other R		715,050.00		19,427.56
To	\$591,323.96	\$4,397,116.16	\$590,214.91	\$278,531.72
Net Incr		3,805,792.20	311,683.19	
LIA				
Capital &		1,213,279.15		196,720.00
Surplus	7,662.66		61,347.85	
Undivid		113,335.53		1,291.37
Due to		237,355.22	51,170.71	
Dividend	100.84			2,381.67
Individu	19,711.04		205,396.87	
Demand		471,269.13		13,638.77
Time Ce		821,532.76	227,465.41	
Savings		225,139.39	112,573.74	
Certified		12,572.83		5,608.38
Cashier's	26,040.09			2,908.58
Notes ar		150,105.13	1,746.50	
Bills Pa		613,804.91		122,947.89
Other L		912.78		2,521.23
To	\$ 53,514.63	\$3,859,306.83	\$659,701.08	\$348,017.89
Average				
Net Incr		3,805,792.20	311,683.19	

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20.ount per loan being \$508.00.

45.ge balance being \$225.00.

7.2alance being \$76.00.



### COMPARATIVE STATEMENT OF BANK TOTALS

Date of Call.	Nov. 2, 1910.	Dec. 5, 1911	Nov. 26, 1912.	Increase 1910-1911	Decrease 1910-1911.	Increase 1911-1912.	Decrease. 1911-1912.
Number of Banks Reporting.	154.	152.	143.				
<b>RESOURCES—</b>							
Loans and Discounts.....	\$17,412,163.33	\$14,187,124.68	\$14,496,510.74		\$3,225,038.65	\$309,386.06	
Overdrafts .....	533,534.35	302,115.61	283,807.24		231,418.74		\$ 18,308.37
Bonds, etc., securing Savings Deposits.....		630,319.84	706,003.94	\$192,303.12		75,684.10	
Other Stocks, Bonds and Securities.....	1,282,709.80	844,693.08	928,326.67			83,633.59	
Banking House, Furniture and Fixtures.....	1,443,673.46	1,520,001.80	1,378,957.30	76,328.34			141,044.50
Other Real Estate Owned.....	465,643.42	389,442.25	510,953.41		76,201.17	121,511.16	
Due from Banks.....	4,041,826.28	4,356,514.25	4,327,467.58	314,687.97			29,046.67
Checks and Other Cash Items.....	136,792.78	144,797.31	118,589.67	8,004.53			26,207.64
Exchanges for Clearing House.....	93,202.88	51,038.15	44,640.96		42,164.73		6,397.19
Cash .....	1,420,915.11	1,313,672.24	1,275,572.45		107,242.87		38,099.79
Other Resources.....	756,710.09	41,660.09	22,232.53		715,050.00		19,427.56
Total.....	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$591,323.96	\$4,397,116.16	\$590,214.91	\$278,531.72
Net Increase or Decrease.....					3,805,792.20	311,683.19	
<b>LIABILITIES—</b>							
Capital Stock .....	\$ 5,317,759.15	\$ 4,104,480.00	\$ 3,907,760.00		1,213,279.15		196,720.00
Surplus .....	703,796.09	711,458.75	772,806.60	7,662.66		61,347.85	
Undivided Profits, net.....	626,858.90	513,523.37	512,232.00		113,335.53		1,291.37
Due to Banks.....	880,339.19	642,983.97	694,154.68		237,355.22	51,170.71	
Dividends Unpaid .....	3,477.84	3,578.68	1,197.01	100.84			2,381.67
Individual Deposits .....	12,994,312.19	13,014,023.23	13,219,420.10	19,711.04		205,396.87	
Demand Certificates of Deposit.....	970,449.24	499,180.11	485,541.34		471,269.13		13,638.77
Time Certificates of Deposit.....	3,648,314.06	2,826,781.30	3,054,246.71		821,532.76	227,465.41	
Savings Deposits .....	945,472.75	720,333.36	832,907.10		225,139.39	112,573.74	
Certified Checks .....	32,157.30	19,584.47	13,976.09		12,572.83		5,608.38
Cashier's Checks .....	66,567.26	92,607.35	89,698.77	26,040.09			2,908.58
Notes and Bills Re-Discounted.....	279,710.35	129,605.22	131,351.72		150,105.13	1,746.50	
Bills Payable .....	1,114,450.02	500,645.11	377,697.22		613,804.91		122,947.89
Other Liabilities .....	3,507.16	2,594.38	73.15		912.78		2,521.23
Total.....	\$27,587,171.50	\$23,781,379.30	\$24,093,062.49	\$ 53,514.63	\$3,859,306.83	\$659,701.08	\$348,017.89
Average Reserve .....	28.28 per cent	32.17 per cent	30.74 per cent				
Net Increase or Decrease.....					3,805,792.20	311,688.19	

Reports from 107 banks in the State, out of a total of 143, show the following:

20.325 customers accommodated with loans, an average of 190 for each bank, the average amount per loan being \$508.00.

45.164 depositors (exclusive of savings depositors) an average of 422 for each bank, the average balance being \$225.00.

7.220 saving depositors (44 banks reporting) an average of 160 for each bank, the average balance being \$76.00.



ABERDEEN.

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*Bank of Aberdeen.*

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

DIRECTORS.

N. J. Paul,	T. T. Bell,
P. A. Fugate,	E. I. Andrews,
H. C. Wiebe,	M. A. Fugate.

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Statement November 26th, 1912.

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RESOURCES.	LIABILITIES.
Loans and Discounts. \$29,549.84	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured	Dividends unpaid ... 436.58
and unsecured..... 986.61	Individual deposits
Bonds, Warrants and	subject to check... 27,776.92
other Securities ... 2,458.37	Time certificates of
Banking House, Furni-	deposit ..... 8,716.21
ture and Fixtures. 4,670.47	Cashier checks out-
Other Real Estate	standing ..... 157.80
owned ..... 575.28	
Due from Banks..... 7,006.96	
Checks and other Cash	
Items ..... 798.92	
Cash on hand (lawful	
money of the U. S.. 1,041.06	
Total ..... \$47,087.51	Total ..... \$47,087.51



## ALBION.

*D. L. Evans & Company.*

D. L. Evans.....President  
 A. Lounsbury.....Vice President  
 R. A. Lounsbury.....Cashier

## DIRECTORS.

W. G. Holcomb,                     D. W. Stanrod,  
 D. L. Evans,                       W. Jones,  
   A. Lounsbury.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$74,672.30	Capital Stock paid in. \$25,000.00
Overdrafts, secured and unsecured . . . . 5,509.64	Surplus Fund . . . . . 5,000.00
Bonds, Warrants and other securities . . . 1,358.46	Undivided Profits, less expenses and taxes paid . . . . . 2,094.29
Banking House, Furniture and Fixtures. 20,728.78	Individual deposits subject to check . . . 71,560.11
Other Real Estate owned . . . . . 1,560.00	Time certificates of deposit . . . . . 20,562.51
Due from Banks . . . . 16,077.65	
Checks and other Cash Items . . . . . 5.00	
Cash on hand (lawful money of the U. S.) 4,385.08	
<u>Total . . . . . \$124,216.91</u>	<u>Total . . . . . \$124,216.91</u>

## AMERICAN FALLS.

*Evans State Bank.*

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

## DIRECTORS.

L. L. Evans.                         H. P. Houtz.  
 V. Divers.                         D. W. Stanrod.  
   S. N. Morris.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and discounts. . \$89,496.48	Capital Stock paid up. \$25,000.00
Bonds, Warrants and other securities . . . 5,388.68	Surplus Fund . . . . . 5,000.00
Banking House, Furniture and fixtures 1,791.83	Undivided Profits, less expenses and taxes paid . . . . . 4,839.59
Other Real Estate owned . . . . . 5,516.66	Due to Banks (deposits) . . . . . 7,670.56
Due from Banks . . . . 39,889.42	subject to check . . . 96,183.84
Checks and other Cash Items . . . . . 2,733.56	Demand certificates of deposit . . . . . 294.77
Cash on hand (lawful money of the U. S.) 3,286.50	Time certificates of deposits . . . . . 8,069.27
	Certified checks . . . . 120.00
	standing . . . . . 925.10
<u>Total . . . . . \$148,103.13</u>	<u>Total . . . . . \$148,103.13</u>



## ARCO.

*Bank of Commerce.*

Joseph Akers.....President  
 J. E. Smith.....Vice President  
 F. W. Sorgatz.....Cashier

## DIRECTORS.

D. W. Stanrod. Joseph Akers.  
 C. W. Berryman. E. M. James.  
 J. E. Smith.

## Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$78,535.49	Capital Stock paid in.	\$25,000.00
Overdrafts, secured and unsecured.....	223.00	Surplus Fund .....	5,000.00
Bonds, Warrants and other securities....	4,202.87	Undivided Profits, less expenses and taxes paid .....	4,257.41
Banking House, Furniture and Fixtures.	6,446.16	Dividends unpaid....	378.00
Other Real Estate owned .....	851.32	Individual deposits subject to check...	94,320.71
Due from Banks.....	56,918.98	Time certificates of deposits .....	26,790.17
Checks and other Cash Items .....	1,110.32	Cashier checks outstanding .....	166.52
Cash on hand (lawful money of the U. S..)	7,624.67		
Total .....	\$155,912.81	Total ... ..	\$155,912.81

## ASHTON.

*Security State Bank.*

Henry Peterson .....President  
 J. Harshberger.....Vice President  
 W. L. Robinson.....Cashier

## DIRECTORS.

W. L. Robinson. J. E. Winfrey.  
 H. Peterson, R. D. Merrell.  
 J. Harshberger.

## Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$89,744.01	Capital Stock paid in.	\$15,000.00
Banking House, Furniture and Fixtures.	5,000.00	Surplus Fund .....	3,000.00
Due from Banks.....	9,036.05	Undivided Profits, less expenses and taxes paid .....	1,756.70
Checks and other Cash Items .....	2,894.54	Individual deposits subject to check...	57,543.13
Cash on hand (lawful money of the U. S..)	5,091.76	Time certificates of deposits .....	27,689.38
		Certified checks.....	150.00
		Cashier checks outstanding .....	627.15
		Bills payable.....	6,000.00
Total .....	\$111,766.36	Total .....	\$111,766.36



## BANCROFT.

*Bancroft State Bank.*

Ezra J. Merrill.....President  
 Alex Harris.....Vice President  
 H. VanSlooten.....Cashier

## DIRECTORS.

Wm. B. Wright. Carl A. Valentine.  
 Ezra J. Merrill. Alex. Harris.  
 H. Van Slooten.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$47,306.90	Capital Stock paid in. \$18,500.00
Bonds, Warrants and other Securities... 1,820.24	Surplus Fund ..... 1,979.00
Banking House, Furniture and Fixtures. 2,070.00	Undivided Profits, less expenses and taxes paid ..... 643.44
Due from Banks..... 34,837.91	Due from Banks (deposits) ..... 4,971.04
Checks and other Cash Items ..... 347.84	Individual deposits subject to check... 55,006.37
Cash on hand (lawful money of the U. S.) 3,656.90	Time certificates of deposits ..... 5,137.97
	Cashier checks outstanding ..... 3,801.97
Total ..... \$90,039.79	Total ..... \$90,039.79

## BELLEVUE.

*Bellevue State Bank.*

Thomas D. Perry.....President  
 A. E. Cahoon.....Vice President  
 C. W. Wilson.....Cashier

## DIRECTORS.

N. Werry. Thos. D. Perry.  
 A. E. Cahoon. C. W. Wilson.  
 Geo. Coates.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$130,367.90	Capital Stock paid in. \$25,000.00
Overdrafts, secured and unsecured.... 5,495.90	Surplus Fund..... 2,500.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit ..... 14,216.33	Undivided Profits, less expenses and taxes paid ..... 7,171.56
Bonds, Warrants and other Securities ... 5,396.86	Due to Banks (deposits) ..... 227.20
Banking House, Furniture and Fixtures.. 12,554.56	Dividends unpaid.... 26.00
Other Real Estate owned ..... 2,223.10	Individual deposits subject to check... 115,582.52
Due from Banks..... 15,592.10	Demand certificates of deposit ..... 1,571.40
Checks and other Cash Items ..... 667.45	Time certificates of deposits ..... 16,502.67
Cash on hand (lawful money of the U. S.) 6,903.94	Savings Deposits ... 14,554.52
	Cashier checks outstanding ..... 282.27
Total ..... \$193,418.14	Bills payable..... 10,000.00
	Total ..... \$193,418.14



## BLACKFOOT.

*D. W. Stanrod & Company, Bankers.*

C. W. Berryman.....President  
C. V. Fisher.....Cashier  
W. F. Berryman.....Assistant Cashier

## DIRECTORS.

C. W. Berryman.                      D. W. Stanrod.  
Geo. F. Gagon.                        D. L. Evans.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$403,728.56	Capital Stock paid in. \$100,000.00
Overdrafts, secured	Surplus Fund ..... 30,000.00
and unsecured . . . . 5,435.65	Undivided Profits, less
U. S., State, Municipal	Undivided Profits, less
and other Bonds,	expenses and taxes
Warrants and Loans	paid ..... 13,857.22
made for acct. Sav-	Due to Banks (de-
ing Deposit ..... 63,398.22	posits) ..... 197,206.39
Bonds, Warrants and	Individual deposits
other Securities ... 74,555.85	subject to check... 337,939.90
Banking House, Furn-	Time certificates of
iture and Fixtures. 27,497.73	deposit ..... 2,859.17
Other Real Estate	Demand certificates of
owned ..... 20,823.09	deposits ..... 29,383.72
Due from Banks ... 133,028.05	Savings Deposits .... 53,703.99
Checks and other Cash	Cashier checks out-
Items ..... 4,248.29	standing ..... 4,185.10
Cash on hand (lawful	
money of the U. S.) 36,420.05	
Total ..... \$769,135.49	Total ..... \$769,135.49

## BLISS.

*Bliss State Bank.*

F. C. Mariner.....President  
C. L. Nelson.....Vice President  
R. B. Fletcher.....Cashier

## DIRECTORS.

F. C. Mariner.                      H. B. Fletcher.  
J. O. Baker.                         R. B. Fletcher.  
C. L. Nelson.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$35,228.14	Capital Stock paid in. \$10,000.00
Overdrafts, secured	Surplus Fund ..... 200.00
and unsecured..... 361.59	Undivided Profits, less
Banking House, Furn-	expenses and taxes
iture and Fixtures. 1,057.18	paid ..... 193.58
Other Real Estate	Due to Banks (de-
owned ..... 495.90	posits) ..... 50.49
Due from Banks ... 4,218.47	Individual deposits
Checks and other Cash	subject to check... 28,904.56
Items ..... 68.07	Time certificates of
Cash on hand (lawful	deposits ..... 3,720.50
money of the U. S.) . 1,640.18	
Total ..... \$43,069.53	Total ..... \$43,069.53







## BOISE.

*Idaho Trust & Savings Bank.*

Robert Noble.....President  
 J. H. Berkshire.....Vice President  
 Fay D. Young.....Assistant Cashier  
 Ernest Noble.....Assistant Cashier

## DIRECTORS.

Robert Noble. R. J. Cherry.  
 M. I. Church. Robert Noble, Jr.  
 Ernest Noble. J. H. Berkshire.  
 S. T. N. Smith.

Statement November 26th, 1912.

LIABILITIES.	LIABILITIES.
Loans and Discounts. \$480,285.93	Capital Stock paid in. \$200,000.00
Overdrafts, secured and unsecured . . . . 18,087.02	Surplus Fund . . . . . 9,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 18,149.16	Undivided Profits, less expenses and taxes paid . . . . . 1,328.75
Bonds, Warrants and other Securities . . . . 87,698.15	Due to Banks (deposits) . . . . . 57,972.86
Banking House, Furniture and Fixtures . 119,000.00	Dividends unpaid . . . . 106.43
Other Real Estate owned . . . . . 133,030.73	Individual deposits subject to check . . 585,609.13
Due from Banks . . . . 24,749.43	Time certificates of deposit . . . . . 9,575.92
Checks and other Cash Items . . . . . 1,412.28	Demand certificates of deposits . . . . . 55,103.44
Exchanges for Clearing House . . . . . 5,074.39	Savings Deposits . . . . 43,130.98
Cash on hand (lawful money of the U. S.) 79,584.03	Certified checks . . . . . 1,250.00
	Cashier checks outstanding . . . . . 3,993.61
Total . . . . . \$967,071.12	Total . . . . . \$967,071.12

## BOVILL.

*First State Bank.*

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

## DIRECTORS.

J. A. Harsh. T. P. Jones.  
 W. C. Nelson. H. D. Warner.  
 Grace E. Harsh.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$37,028.50	Capital Stock paid in. \$10,000.00
Overdrafts, secured and unsecured . . . . 680.68	Surplus Fund . . . . . 700.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposits . . . . . 10,820.62	Undivided Profits, less expenses and taxes paid . . . . . 1,267.59
Bonds, Warrants and other Securities . . . . 243.62	Individual deposits subject to check . . . 27,003.17
Banking House, Furniture and Fixtures. 4,534.27	Demand certificates of deposit . . . . . 31,847.27
Other Real Estate owned . . . . . 540.00	United States Postal Savings Deposits . . . 8,096.71
Due from Banks . . . . 11,091.28	
Checks and other Cash Items . . . . . 1,569.12	
Cash on hand (lawful money of the U. S.) 12,406.65	
Total . . . . . \$78,914.74	Total . . . . . \$78,914.74



## BRUNEAU.

*Bruneau State Bank.*

Arthur Pence.....President  
 R. P. Chattin.....Vice President  
 M. E. Reynolds.....Cashier  
 W. A. Plumb.....Assistant Cashier

## DIRECTORS.

Will T. Montgomery.                   A. J. Harley,  
 John Turner.                           S. P. Noble,  
 Arthur Pence.                         R. P. Chattin,  
   M. E. Reynolds.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$103,553.41	Capital Stock paid in. \$25,000.00
Overdrafts, secured	Surplus Fund ..... 17,500 00
and unsecured .... 89.68	Undivided Profits, less
Bonds, Warrants and	expenses and taxes
other Securities.... 10,526.45	paid ..... 4,150.52
Banking House, Furni-	Individual deposits
ture and Fixtures. 7,381.15	subject to check... 84,108.70
Due from Banks .... 19,730.13	Time certificates of
Checks and other Cash	deposit ..... 599.65
Items ..... 17.00	Demand certificates of
Cash on hand (lawful	deposits ..... 18,775.80
money of the U. S.) 8,848.85	Cashier checks out-
	standing ..... 12.00
<u>Total ..... \$150,146.67</u>	<u>Total ..... \$150,146.67</u>

## BUHL.

*Citizens State Bank.*

J. W. Hayward.....President  
 C. C. Griffin.....Vice President  
 Russ W. Allred.....Cashier  
 Glenn F. Fritcher.....Assistant Cashier

## DIRECTORS.

J. W. Hayward,                         C. C. Griffin,  
 Russ. W. Allred,                     Robert M. Hays,  
   Glenn F. Fritcher.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts.. \$150,519.00	Capital Stock paid in. \$50,000.00
Overdrafts, secured	Surplus Fund ..... 7,000.00
and unsecured .... 779.20	Undivided Profits, less
Bonds, Warrants and	expenses and taxes
other Securities ... 1,971.04	paid ..... 4,894.12
Banking House, Furni-	Dividends unpaid .... 75.00
ture and Fixtures.. 5,430.45	Individual deposits
Other Real Estate	subject to check... 119,677.95
owned ..... 12,189.83	Time certificates of
Due from Banks .... 28,615.37	deposits ..... 10,205.00
Checks and other Cash	Cashier checks out-
Items ..... 1,820.40	standing ..... 1,402.00
Cash on hand (lawful	Notes and bills re-dis-
money of the U. S.) 7,339.50	counted ..... 15,410.72
<u>Total ..... \$208,664.79</u>	<u>Total ..... \$208,664.79</u>











CAMBRIDGE.

*Peoples Bank.*

H. M. Coon.....President  
 A. N. Gipson.....Cashier  
 Fred Rogers .....Assistant Cashier

DIRECTORS.

H. M. Coon, A. N. Gipson,  
 A. F. Isham, H. W. Lyons,  
 H. J. DeVamey.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$108,917.29	Capital Stock paid in. \$ 20,000.00
Overdrafts, secured and unsecured . . . . 676.22	Surplus Fund . . . . 500.00
Bonds, Warrants and other Securities. . . . 350.00	Undivided Profits, less expenses and taxes paid . . . . . 4,343.12
Banking House, Furn- iture and Fixtures. 6,701.99	Individual deposits subject to check .. 93,984.32
Due from Banks. . . . 15,912.03	Demand certificates of deposit . . . . . 2,856.77
Checks and other Cash Items . . . . . 186.30	Time certificates of deposits . . . . . 17,180.12
Cash on hand (lawful money of the U. S.) 6,120.50	
Total .....\$138,864.50	Total .....\$138,864.33

CAREY.

*Carey State Bank.*

W. F. Rawson.....Vice President  
 Ira Eldredge .....President  
 C. C. Shetler.....Cashier

DIRECTORS.

W. F. Rawson, Ira Eldredge,  
 C. J. Stanford, Irvin Payne,  
 C. C. Shetler.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$ 24,587.40	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured . . . . 446.05	paid . . . . . 894.09
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav- ing Deposit . . . . . 950.20	Undivided Profits, less expenses and taxes Individual deposits subject to check... 21,871.75
Banking House, Furn- iture and Fixtures. 2,748.10	Time certificates of deposits . . . . . 4,424.27
Due from Banks. . . . 6,376.63	Savings Deposits . . . . 256.04
Checks and other Cash Items . . . . . 13.48	Cashier checks out- standing . . . . . 293.72
Cash on hand (lawful money of the U. S.) 2,618.01	
Total .....\$ 37,739.87	Total .....\$ 37,739.87



## CLARKS FORK.

*Bank of Clarks Fork.*

A. C. Culver.....President  
 C. E. Wailes.....Vice President  
 W. S. Finney.....Cashier

## DIRECTORS.

H. C. Culver,	C. E. Wailes,
J. B. Whitcomb,	J. G. Nagel,
H. Vogel,	Marion Bixel,
Ignatz Weil.	

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 30,121.88	Capital Stock paid in.	\$ 15,000.00
Overdrafts, secured and unsecured.....	459.16	Individual deposits subject to check...	22,847.46
U. S., State, Municipal and other Bonds, Warrants and Loans made for acc. Sav- ing Deposit .....	2,352.55	Demand certificates of deposit .....	5,382.51
Banking House, Furn- iture and Fixtures.	1,798.05	Savings Deposits ....	2,023.84
Due from Banks.....	7,964.36	Certified Checks .....	11.75
Checks and other Cash Items .....	428.05	Cashier checks out- standing .....	860.35
Cash on hand (lawful money of the U. S.)	2,283.55		
Expenses .....	718.29		
<b>Total .....</b>	<b>\$ 46,125.89</b>	<b>Total .....</b>	<b>\$ 46,125.89</b>

## COUNCIL.

*First Bank of Council.*

Frank E. Brown .....President  
 Fred Cool .....Vice President  
 E. S. Clapp.....Cashier

## DIRECTORS.

Frank E. Brown,	A. L. Freehafer,
Fred Cool,	T. C. Jones,
E. S. Clapp,	F. H. Morrison,
M. D. Chappee.	

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 55,338.94	Capital Stock paid in.	\$ 10,000.00
Overdrafts, secured and unsecured ....	210.01	Surplus Fund .....	3,500.00
Bonds, Warrants and other Securities ...	8,379.68	Undivided Profits, less expenses and taxes paid .....	2,900.02
Banking House, Furn- iture and Fixtures.	11,689.24	Individual deposits subject to check...	59,156.70
Other Real Estate owned .....	2,500.00	Time certificates of deposits .....	15,778.19
Due from banks.....	10,273.38	Savings Deposits ....	479.12
Checks and other Cash Items .....	21.50	standing .....	209.14
Cash on hand (lawful money of the U. S.)	6,110.42	Liabilities other than those above stated..	2,500.00
<b>Total .....</b>	<b>\$ 94,523.17</b>	<b>Total .....</b>	<b>\$ 94,523.17</b>























## EMMETT.

*Bank of Emmett.*

W. R. Cartwright.....President  
 C. J. Bullard.....Vice President  
 V. T. Craig.....Cashier  
 Lauren Dean.....Assistant Cashier

## DIRECTORS.

W. R. Cartwright, V. T. Craig,  
 C. J. Bullard, D. H. Van Dusen,  
 C. C. Anderson, John Driscoll,  
 E. M. Reilly, F. A. DeClark,  
 R. M. Cummings.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$130,135.36	Capital Stock paid in \$ 40,000.00
Overdrafts, secured and unsecured .... 531.47	Surplus Fund ..... 10,000.00
Bonds, Warrants and other Securities ... 27,747.71	Undivided Profits, less expenses and taxes paid ..... 1,652.06
Banking House, Furni- ture and Fixtures. 16,153.58	Due to Banks (de- posits) ..... 1,634.80
Other Real Estate owned ..... 5,000.00	Individual deposits subject to check... 112,865.99
Due from Banks..... 37,183.47	Demand Certificates of deposit ..... 9,245.15
Checks and other Cash Items ..... 1,545.84	Time certificates of deposits ..... 45,603.13
Cash on hand (lawful money of the U. S.) 9,045.85	Certified checks ..... 1,342.15
	Bills payable ..... 5,000.00
<b>Total ..... \$227,343.28</b>	<b>Total ..... \$227,343.28</b>

## FERDINAND.

*Ferdinand State Bank.*

H. Kuther .....President  
 N. Kinzer .....Vice President  
 F. M. Bieker.....Cashier  
 Jos. G. Schaeffer .....Assistant Cashier

## DIRECTORS.

H. W. Uhlenkott, H. Kuther,  
 F. M. Bieker, N. Kinzer,  
 Fred Enneking,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$ 61,578.91	Capital Stock paid in \$ 12,500.00
Overdrafts, secured and unsecured .... 210.34	Surplus Fund ..... 2,000.00
Bonds, Warrants and other Securities ... 813.75	Undivided Profits less expenses and taxes paid ..... 2,230.20
Banking House, Furni- ture and Fixtures. 3,255.67	Individual deposits subject to check .. 33,423.45
Other Real Estate owned ..... 350.00	Demand Certificates of deposit ..... 4,760.65
Due from Banks..... 4,079.17	Time Certificates of deposits ..... 18,738.75
Checks and other Cash Items ..... 93.50	Cashier checks out- standing ..... 561.00
Cash on hand (lawful money of the U. S.) 3,832.71	
<b>Total ..... \$ 74,214.05</b>	<b>Total ..... \$ 74,214.05</b>







## FRUITLAND.

*Fruitland State Bank.*

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

## DIRECTORS.

A. H. McConnell, C. H. Sargent,  
 E. E. Hunter, J. O. Scritchfield,  
 C. W. Young.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 69,866.99	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured . . . . . 539.21	Surplus Fund . . . . . 3,500.00
U. S., State, Municipal and other Bonds, Warrants and Loans ing Deposit . . . . . 2,038.40	Undivided Profits, less expenses and taxes paid . . . . . 497.47
Bonds, Warrants and other Securities . . . . . 58.75	Individual deposits subject to check. . . . . 69,908.70
Banking House Furniture and Fixtures. . . . . 6,363.76	Demand Certificates of deposits . . . . . 6,377.31
Due from Banks. . . . . 10,465.87	Savings Deposits . . . . . 3,106.15
Check and other Cash Items . . . . . 797.92	Cashier checks outstanding . . . . . 1,123.26
Cash on hand (lawful money of the U. S.) . . . . . 4,281.99	
Total . . . . . \$ 94,512.89	Total . . . . . \$ 94,512.89

## GRACE.

*Gem Valley State Bank.*

C. A. Valentine.....President  
 Alex Harris . . . . . Vice President  
 Fred A. Ball.....Cashier

## DIRECTORS.

C. A. Valentine, W. B. Wright,  
 E. J. Merrill, McGee Harris,  
 Alex Harris,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 16,249.00	Capital Stock paid in. \$ 15,000.00
Bonds, Warrants and other Securities . . . . . 2,615.12	individual deposits subject to check. . . . . 32,305.86
Banking House Furniture and Fixtures. . . . . 1,521.85	Demand Certificates of deposit . . . . . 10.00
Due from Banks. . . . . 24,286.04	Time certificates of deposits . . . . . 5.00
Check and other Cash Items . . . . . 1.00	Savings Deposits . . . . . 48.20
Cash on hand (lawful money of the U. S.) . . . . . 1,987.55	Cashier checks outstanding . . . . . 65.54
Expenses and Interest paid . . . . . 774.04	
Total . . . . . \$ 47,434.60	Total . . . . . \$ 47,434.60







## REPORT OF BANK COMMISSIONER.

## GRANGEVILLE.

*Bank of Camas Prairie.*

Frank W. Kettenbach.....President  
 Frank McGrane.....Vice President  
 W. W. Brown.....Cashier  
 John Norwood.....Assistant Cashier

## DIRECTORS.

Frank W. Kettenbach,                   A. F. Parker,  
 Frank McGrane,                        J. L. Rains,  
 W. W. Brown,                         Milton Freidenrich,  
   Evan Evans.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$353,756.12	Capital Stock paid in. \$ 50,000.00
Overdrafts, secured and unsecured . . . . 39,938.10	Surplus Fund . . . . . 50,000.00
Bonds, Warrants and other Securities . . . 19,156.52	Undivided Profits, less expenses and taxes paid . . . . . 62,467.17
Banking House Furn- iture and Fixtures. 12,040.32	Due to Banks (de- posits) . . . . . 13,064.46
Other Real Estate owned . . . . . 5,573.65	Individual deposits subject to check.. 190,577.75
Due from Banks. . . . 57,251.44	Demand Certificates of deposit . . . . . 8,240.61
Check and other Cash Items . . . . . 1,440.19	Time Certificates of deposits . . . . . 144,857.75
Cash on hand (lawful money of the U. S.) 30,051.40	
<hr/> Total . . . . . \$519,207.74	<hr/> Total . . . . . \$519,207.74

## GENESEE.

*First Bank of Genesee.*

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

## DIRECTORS.

John P. Vollmer,                       J. L. Goodnight,  
 E. W. Eaves,                         A. E. Clarke,  
   J. T. Nelson.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$104,113.50	Capital Stock paid in. \$ 30,000.00
Overdrafts, secured and unsecured . . . . 9,105.93	Surplus Fund . . . . . 6,000.00
Bonds, Warrants and other Securities. . . . 1,000.00	Undivided Profits, less expenses and taxes paid . . . . . 9,404.93
Banking House Furn- iture and Fixtures. 16,657.50	Due to Banks (de- posits) . . . . . 3,326.53
Due from Banks. . . . 15,000.00	Individual deposits subject to check .. 45,155.81
Check and other Cash Items . . . . . 583.14	Demand Certificates of deposit . . . . . 2,288.12
Cash on hand (lawful money of the U. S.) 7,106.14	Time Certificates of deposits . . . . . 57,340.82
	Cashier checks out- standing . . . . . 50.00
<hr/> Total . . . . . \$153,566.21	<hr/> Total . . . . . \$153,566.21















## HAGERMAN.

*Hagerman State Bank.*

J. E. Clinton.....President  
 W. L. Coltharp.....Vice President  
 C. L. Nelson.....Cashier  
 S. W. Ctruble.....Assistant Cashier

## DIRECTORS.

J. E. Clinton, Jr.,                     Robert Rogerson,  
 E. M. Bell,                             C. L. Nelson,  
 P. E. Dusault,                         John Curran,  
 W. L. Coltharp,                        R. B. Fletcher,

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discount \$	58,062.83	Capital Stock paid in. \$	25,000.00
Overdrafts, secured and unsecured . . . .	681.95	Undivided Profits less expenses and taxes paid . . . . .	75.21
Banking House Furni- ture and Fixtures.	9,700.00	Due to Banks (de- posits) . . . . .	1,107.89
Due from Banks. . . . .	21,120.43	Individual deposits subject to check . . .	69,511.35
Check and other Cash Items . . . . .	421.80	Time certificates of deposits . . . . .	2,275.66
Cash on hand (lawful money of the U. S.)	8,013.10	Certified Checks . . . .	30.00
Total . . . . .	\$ 98,000.11	Total . . . . .	\$ 98,000.11

## HANSEN.

*Bank of Hansen.*

L. Hansen . . . . . President  
 H. M. Vanderpool . . . . . Vice President  
 M. B. Provost . . . . . Cashier

## DIRECTORS.

L. Hansen,                             M. B. Provost,  
 H. M. Vanderpool,                     John Craig,  
   C. Peterson.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	29,640.99	Capital Stock paid in. \$	15,000.00
Overdrafts, secured and unsecured . . . .	76.97	Surplus fund . . . . .	728.68
Bonds, Warrants and other Securities . . .	1,000.00	Individual deposits subject to check . . .	31,745.17
Banking House Furni- ture and Fixtures.	1,052.60	Time certificates of deposits . . . . .	2,502.95
Other Real Estate owned . . . . .	775.00		
Due from Banks. . . . .	15,874.90		
Check and other Cash Items . . . . .	214.00		
Cash on hand (lawful money of the U. S.)	1,342.34		
Total . . . . .	\$ 49,976.80	Total . . . . .	\$ 49,976.80



















## JEROME.

*Farmers and Merchants State Bank.*

R. S. Frazier.....President  
 C. F. Massey.....Vice President  
 P. R. Kartzke.....Cashier  
 Ralph Moore.....Assistant Cashier

## DIRECTORS.

R. S. Frazier. E. C. Minkenback.  
 A. T. Bruner. W. A. Heiss.  
 Jos. Schneeberger, Ralph Moore.  
 P. R. Kartzke.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 51,572.27	Capital Stock paid in. \$ 15,000.00
Overdrafts, secured and unsecured. . . . . 18.35	Surplus Fund . . . . . 1,000.00
Banking House Furniture and Fixtures. 3,221.40	Undivided Profits less expenses and taxes paid . . . . . 2,478.17
Due from Banks. . . . . 7,970.53	Individual deposits subject to check. . . . . 39,317.40
Exchanges for Clearing House . . . . . 1,196.79	Demand Certificates of deposit . . . . . 42.70
Cash on hand (lawful money of the U. S.) 3,110.70	Time Certificates of deposits . . . . . 4,994.27
	Cashier checks outstanding . . . . . 257.50
	Bills payable . . . . . 4,000.00
Total . . . . . \$ 67,090.04	Total . . . . . \$ 67,090.04

## JEROME.

*Jerome State Bank, Limited.*

W. S. Kuhn.....President  
 D. C. MacWatters.....Vice President  
 F. E. Richelberger.....Cashier  
 R. W. Williams.....Assistant Cashier

## DIRECTORS.

W. S. Kuhn. R. H. Traill.  
 H. A. Stroud. E. J. Ostrander.  
 C. H. Chapin. F. E. Eichelberger.  
 Wm. Wagner. I. B. Perrine.  
 D. C. MacWatters. A. W. Baum.  
 E. G. Reed.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 95,492.21	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured and unsecured . . . . . 94.12	Surplus Fund . . . . . 1,000.00
Bonds, Warrants and other Securities. . . . . 3,445.35	Undivided Profits less expenses and taxes paid . . . . . 4,607.18
Banking House Furniture and Fixtures. 2,536.25	Due to Banks (deposits) . . . . . 4,168.25
Other Real Estate owned . . . . . 411.83	Individual deposits subject to check. . . . . 78,958.00
Due from Banks. . . . . 16,363.52	Time Certificates of deposits . . . . . 11,431.85
Check and other Cash Items . . . . . 100.00	Cashier checks outstanding . . . . . 99.60
Exchanges for Clearing House . . . . . 871.38	
Cash on hand (lawful money of the U. S.) 5,950.22	
Total . . . . . \$125,264.88	Total . . . . . \$125,264.88







## KAMIAH.

*Bank of Kamiah.*

A. E. Clarke.....President  
 E. S. Friend.....Vice President  
 E. C. Schultz.....Cashier

## DIRECTORS.

A. E. Clarke.                      E. S. Friend.  
 E. C. Schulz.                      J. P. Vollmer.  
    L. Schulz.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 38,326.97	Capital Stock paid in.	\$ 10,000.00
Overdrafts, secured and unsecured	218.28	Surplus Fund	200.00
Banking House, Furni- ture and Fixtures.	1,110.23	Undivided Profits less expenses and taxes paid	1,011.82
Due from Banks	6,248.85	Individual deposits subject to check	18,758.40
Check and other Cash Items	112.06	Demand Certificates of deposit	14.00
Cash on hand (lawful money of the U. S.)	2,320.44	Time Certificates of deposits	18,352.61
<b>Total</b>	<b>\$ 48,336.83</b>	<b>Total</b>	<b>\$ 48,336.83</b>

## KAMIAH.

*State Bank of Kamiah.*

George H. Waterman.....President  
 J. F. Bridwell.....Vice President  
 C. H. Works.....Cashier

## DIRECTORS.

J. F. Bridwell.                      J. F. Pomeroy.  
 C. H. Works.                      George H. Waterman.  
    M. R. Rawson.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$118,704.96	Capital Stock paid in.	\$ 15,000.00
Overdrafts, secured and unsecured	572.14	Surplus Fund	3,000.00
Bonds, Warrants and other Securities	1,494.19	Undivided Profits less expenses and taxes paid	1,998.35
Banking House, Furni- ture and Fixtures.	9,352.76	Due to Banks (de- posits)	14,638.64
Due from Banks	19,583.39	Individual deposits subject to check	76,471.88
Checks and other Cash Items	260.00	Demand Certificates of deposit	1,953.21
Cash on hand (lawful money of the U. S.)	5,673.24	Time Certificates of deposits	37,578.60
		Bills payable	5,000.00
<b>Total</b>	<b>\$155,640.68</b>	<b>Total</b>	<b>\$155,640.68</b>



KELLOGG.

*The First State Bank of Kellogg.*

W. W. Papesh.....President  
 O. M. Green.....Vice President  
 J. A. Walden.....Cashier  
 Chas. P. Weigand.....Assistant Cashier

DIRECTORS.

W. W. Papesh.                      O. M. Green.  
 J. A. Walden.                    D. W. Peeples.  
 Robt. Sterling.                 T. R. Mason.  
 C. Z. Seelig.                      Wm. McDougall.  
 D. W. Price.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 88,324.66	Capital Stock paid in. \$ 40,000.00
Overdrafts, secured and unsecured. . . . . 684.37	Undivided Profits less expenses and taxes paid . . . . . 5,764.96
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit. . . . . 25,037.30	Individual deposits subject to check. . . 120,695.30
Bonds, Warrants and other Securities . . . 3,403.50	Demand Certificates of deposit . . . . . 2,934.60
Banking House, Furniture and Fixtures. 18,569.58	Time Certificates of deposits . . . . . 14,726.88
Other Real Estate owned . . . . . 802.82	Savings deposits. . . . . 21,977.77
Due from Banks. . . . . 54,882.23	Cashier Checks outstanding . . . . . 453.47
Checks and other Cash Items . . . . . 153.18	
Exchanges for Clearing House . . . . . 104.00	
Cash on hand (lawful money of the U. S.) 14,591.34	
Total . . . . . \$206,552.98	Total . . . . . \$206,552.98

KENDRICK.

*Farmers Bank & Trust Company.*

J. P. Vollmer.....President  
 E. P. Atchison.....Vice President  
 W. B. Davies.....Cashier

DIRECTORS.

J. P. Vollmer.                      H. Shultz.  
 A. E. Clarke.                      E. P. Atchison.  
 E. W. Eaves.                      J. R. Hepler.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$100,583.13	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured and unsecured. . . . . 751.81	Surplus Fund . . . . . 1,500.00
Bonds, Warrants and other Securities. . . 3,047.20	Undivided Profits less expenses and taxes paid . . . . . 3,375.86
Banking House, Furniture and Fixtures. 1,041.75	Dividends unpaid. . . . . 5.00
Other Real Estate owned . . . . . 1,827.69	Individual deposits subject to check. . . 61,838.60
Due from Banks. . . . . 6,713.18	Time Certificates of deposits . . . . . 29,305.35
Checks and other Cash Items . . . . . 615.52	Certified checks . . . . . 225.00
Exchanges for Clearing House . . . . . 8.85	
Cash on hand (lawful money of the U. S.) 6,660.68	
Total . . . . . \$121,249.81	Total . . . . . \$121,249.81



## KENDRICK.

*Kendrick State Bank.*

Martin V. Thomas.....President  
 S. P. Callison.....Vice President  
 G. S. Porter.....Cashier

## DIRECTORS.

Martin V. Thomas.                      Claus Eichner.  
 A. Galloway.                              N. Brocke.  
 S. P. Gallison.                          James Langdon.  
    E. W. Porter.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	72,793.40	Capital Stock paid in. \$	25,000.00
Overdrafts, secured and unsecured .....	149.43	Undivided profits, less expenses and taxes paid .....	4,769.74
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav- ing Deposit .....	375.85	Due to Banks (de- posits) .....	3,191.22
Banking House, Furn- iture and Fixtures..	11,517.35	Individual deposits subject to check...	61,417.43
Other Real Estate owned .....	10,800.00	Time Certificates of deposits .....	7,491.62
Due from Banks .....	6,504.49	Certified checks ....	100.00
Exchanges for Clear- ing House .....	12.00	Cashier Checks out- standing .....	1,453.17
Cash on hand (lawful money of the U. S.)	6,270.65	Bills payable .....	5,000.00
Total .....	\$108,423.17	Total .....	\$108,423.17

## KIMBERLEY.

*Bank of Kimberley.*

Henry Jones.....President  
 H. P. Larsen.....First Vice President  
 N. Larsen.....Second Vice President  
 W. H. Turner.....Cashier  
 G. Ridgeway.....Assistant Cashier

## DIRECTORS.

Henry Jones,                              H. P. Larsen,  
 N. Larsen,                                  E. Claiborn,  
 W. Webster,                                A. D. Norton,  
    W. H. Turner.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	105,637.49	Capital Stock paid in. \$	30,500.00
Overdrafts, secured and unsecured ....	65.29	Surplus Fund .....	2,500.00
Banking House, Furn- iture and Fixtures.	21,000.00	Undivided Profits less expenses and taxes paid .....	1,053.45
Due from Banks.....	37,446.85	Individual deposits subject to check...	103,878.93
Checks and other Cash Items .....	540.26	Time Certificates of deposits .....	33,034.16
Cash on hand (lawful money of the U. S.)	7,170.49	Cashier Checks out- standing .....	893.84
Total .....	\$171,860.38	Total .....	\$171,860.38



## KING HILL.

*First Bank of King Hill.*

(PRIVATE BANK)

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A. B. Montgomery.....President

C. E. Bott.....Cashier

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Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	8,131.58	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	6.97	Surplus Fund . . . . .	1,000.00
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . .	477.55	Undivided Profits less expenses and taxes paid . . . . .	234.81
Banking House, Furniture and Fixtures. . . . .	5,706.51	Individual deposits subject to check..	4,483.71
Dues from Banks. . . . .	1,158.11	Demand Certificates of deposit. . . . .	367.50
Checks and other Cash Items . . . . .	1.50	Time Certificates of deposits . . . . .	1,159.35
Cash on hand (lawful money of the U. S.)	1,763.15		
<b>Total . . . . .</b>	<b>\$ 17,245.37</b>	<b>Total . . . . .</b>	<b>\$ 17,245.37</b>

## KOOSKIA.

*State Bank of Kooskia.*

\_\_\_\_\_

J. L. Gross.....President

G. H. Waterman.....Vice President

F. E. Quist.....Cashier

M. R. Gross.....Assistant Cashier

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## DIRECTORS.

J. L. Gross, C. H. Works,

Geo. H. Waterman, Mrs. N. E. Whiting,

F. E. Quist.

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Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	52,782.55	Capital Stock paid in. \$	10,000.00
Bonds, Warrants and other Securities . . . .	2,030.44	Surplus Fund . . . . .	1,400.00
Banking House, Furniture and Fixtures. . . . .	2,353.30	Undivided profits, less expenses and taxes paid . . . . .	2,068.45
Other Real Estate owned . . . . .	915.00	Individual deposits subject to check. . . . .	45,716.91
Due from Banks. . . . .	20,942.03	Time Certificates of deposits . . . . .	22,739.06
Checks and other Cash Items . . . . .	6.00	Certified checks . . . . .	175.00
Cash on hand (lawful money of the U. S.)	4,371.03	Cashier Checks outstanding . . . . .	1,300.93
<b>Total . . . . .</b>	<b>\$ 83,400.35</b>	<b>Total . . . . .</b>	<b>\$ 83,400.35</b>



## KUNA.

*Kuna Savings Bank.*

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

## DIRECTORS.

C. J. McCormick, F. H. Teed,  
 Earl D. Painter, J. A. Martin,  
 L. A. Martin.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	28,960.11	Capital Stock paid in. \$	15,000.00
Overdrafts, secured and unsecured . . . .	648.32	Surplus Fund . . . . .	450.00
Bonds, Warrants and other Securities . . . .	435.37	Undivided Profits less expenses and taxes paid . . . . .	582.38
Banking House, Furniture and Fixtures . . . .	1,200.00	Individual deposits subject to check . . . .	16,381.88
Due from Banks . . . .	3,011.88	Demand Certificates of deposit . . . . .	8.30
Checks and other Cash Items . . . . .	23.31	Time Certificates of deposits . . . . .	2,647.52
Cash on hand (lawful money of the U. S.)	791.09		
<b>Total . . . . .</b>	<b>\$ 35,070.08</b>	<b>Total . . . . .</b>	<b>\$ 35,070.08</b>

## LEADORE.

*Leadore State Bank.*

Charles S. Burton..... President  
 G. F. Yearian..... Vice President  
 W. W. Lottridge..... Cashier

## DIRECTORS.

G. F. Yearian, Don C. Reed,  
 R. G. Ries, W. W. Lottridge,  
 N. F. Stone, C. S. Burton,  
 Guy E. Bowerman.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	43,694.88	Capital Stock paid in. \$	26,500.00
Overdrafts, secured and unsecured . . . .	3,228.06	Surplus Fund . . . . .	500.00
Bonds, Warrants and other Securities . . . .	1,061.00	Undivided Profits less expenses and taxes paid . . . . .	1,745.38
Banking House, Furniture and Fixtures . . . .	3,170.31	Due to Banks (deposits) . . . . .	1,758.47
Other Real Estate owned . . . . .	1,927.76	Individual deposits subject to check . . . .	38,009.65
Due from Banks . . . .	17,118.06	Demand Certificates of deposit . . . . .	39.00
Checks and other Cash Items . . . . .	552.91	Time Certificates of deposits . . . . .	3,262.84
Cash on hand (lawful money of the U. S.)	3,562.36	Notes and bills re-discounted . . . . .	2,500.00
<b>Total . . . . .</b>	<b>\$ 74,315.34</b>	<b>Total . . . . .</b>	<b>\$ 74,315.34</b>



## LEWISTON.

*Idaho Trust Company.*

J. K. McCormack..... President  
 J. Alexander..... Vice President  
 R. L. Sheppard..... Secretary  
 J. R. Turnbull..... Assistant Secretary  
 H. C. Carnahan..... Manager of Insurance Dept.

## DIRECTORS.

J. K. McCormack,  
 Wm. Thompson,  
 T. J. Humbird,  
 R. B. Beach,

J. Alexander,  
 J. W. Givens,  
 W. A. Libert,  
 J. B. Morris,

E. L. Alford.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	90,199.23	Capital Stock paid in. \$	50,000.00
Overdrafts, secured and unsecured . . . . .	6.60	Surplus Fund . . . . .	4,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . .	20,000.00	Undivided Profits less expenses and taxes paid . . . . .	1,731.51
Bonds, Warrants and other Securities . . . . .	24,000.00	Individual deposits subject to check . . . . .	47,380.99
Banking House, Furniture and Fixtures . . . . .	21,173.65	Demand Certificates of deposit . . . . .	1,034.85
Other Real Estate owned . . . . .	394.25	Time Certificates of deposits . . . . .	16,741.78
Due from aBnks. . . . .	8,194.95	Savings Deposits . . . . .	25,534.12
Checks and other Cash Items . . . . .	7.70	Certified Checks . . . . .	6.00
Cash on hand (lawful money of the U. S.) . . . . .	8,064.67	Trust Deposits . . . . .	16,611.80
		Bills payable . . . . .	9,000.00
Total . . . . .	\$172,041.05	Total . . . . .	\$172,041.05

## McCAMMON.

*McCammon State Bank.*

C. A. Valentine..... President  
 Ezra J. Merrell..... Vice President  
 N. P. Nielson..... Cashier and Secretary  
 Thos. Jenkins..... Treasurer

## DIRECTORS.

C. A. Valentine,  
 Thos. Jenkins,

Ezra J. Merrill,  
 T. M. Edwards,

Alice Keiole.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	38,297.51	Capital Stock paid in. \$	25,000.00
Overdrafts, secured and unsecured. . . . .	2,402.00	Due to Banks (deposits) . . . . .	2.14
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . .	2,757.16	Individual deposits subject to check . . . . .	41,672.01
Banking House, Furniture and Fixtures. . . . .	14,652.51	Time Certificates of deposits . . . . .	3,231.89
Dues from Banks. . . . .	9,898.34	Savings Deposits . . . . .	1,115.94
Checks and other Cash Items . . . . .	215.00		
Cash on hand (lawful money of the U. S.) . . . . .	2,651.35		
Profit and Loss. . . . .	148.11		
Total . . . . .	\$ 71,021.98	Total . . . . .	\$ 71,021.98



## MACKAY.

W. G. Jenkins & Company, Bankers.

J. H. Green ..... President  
 C. C. Davidson ..... Vice President  
 D. V. Archbald ..... Cashier

## DIRECTORS.

J. H. Green, C. C. Davidson,  
 D. W. Stanrod, D. L. Evans,  
 C. W. Berryman.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$154,454.59	Capital Stock paid in. \$ 50,000.00
Overdrafts, secured and unsecured . . . . 7,054.59	Surplus Fund . . . . . 7,600.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 35,601.20	Undivided Profits less expenses and taxes paid . . . . . 2,863.52
Bonds, Warrants and other Securities . . . . . 4,078.59	Due to Banks (deposits) . . . . . 264.88
Banking House, Furniture and Fixtures. . . . . 5,900.00	Individual deposits subject to check . . . . . 226,464.86
Due from Banks . . . . . 124,994.66	Demand Certificates of deposit . . . . . 3,848.75
Checks and other Cash Items . . . . . 957.28	Time Certificates of deposits . . . . . 18,634.90
Cash on hand (lawful money of the U. S.) 14,313.30	Savings Deposits . . . . . 37,357.30
Total . . . . . \$347,354.21	Certified Checks . . . . . 320.00
	Total . . . . . \$347,354.21

## MALAD.

J. N. Ireland & Company, Bankers.

W. G. Jenkins ..... President  
 J. N. Ireland ..... Vice President  
 W. R. Evans ..... Cashier

## DIRECTORS.

W. G. Jenkins, J. N. Ireland,  
 D. W. Stanrod, Mary E. Evans,  
 D. L. Evans.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$144,621.99	Capital Stock paid in. \$ 40,000.00
Overdrafts, secured and unsecured . . . . 12,236.97	Surplus Fund . . . . . 8,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 13,801.34	Undivided Profits less expenses and taxes paid . . . . . 5,496.87
Banking House, Furniture and Fixtures. . . . . 1,216.00	Due to Banks (deposits) . . . . . 4,444.57
Due from Banks . . . . . 79,334.81	Individual deposits subject to check . . . . . 183,316.37
Checks and other Cash Items . . . . . 729.53	Demand Certificates of deposit . . . . . 5,238.93
Cash on hand (lawful money of the U. S.) 5,253.30	Time Certificates of deposits . . . . . 10,697.20
Total . . . . . \$257,193.94	Total . . . . . \$257,193.94



## MEADOWS.

*Meadows State Bank.*

Frank C. Woodford.....President  
 J. J. Shaw.....Vice President  
 A. B. Lucas.....Cashier  
 C. M. Lucas.....Assistant Cashier

## DIRECTORS.

J. W. Hayward, J. M. Rowell,  
 A. B. Lucas, J. J. Shaw,  
 Frank C. Woodford.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 63,314.13	Capital Stock paid in.	\$ 20,000.00
Overdrafts, secured and unsecured	3,833.30	Surplus Fund	3,500.00
Bonds, Warrants and other Securities	3,955.10	Undivided Profits less expenses and taxes paid	569.46
Banking House, Furniture and Fixtures.	3,370.15	Individual deposits subject to check	48,861.78
Due from Banks	22,821.79	Demand Certificates of deposit	5,764.07
Checks and other Cash Items	162.31	Time Certificates of deposits	16,720.00
Exchanges for Clearing House	100.00	Notes and bills re-counted	7,500.00
Cash on hand (lawful money of the U. S.)	5,358.53		
<b>Total</b>	<b>\$102,915.31</b>	<b>Total</b>	<b>\$102,915.31</b>

## MIDDLETON.

*The State Bank of Middleton.*

S. F. Chaney.....President  
 W. T. Plowhead.....Vice President  
 G. C. Painter.....Cashier

## DIRECTORS.

S. F. Chaney, E. D. Barney,  
 W. T. Plowhead, R. M. Miller,  
 S. S. Foote, P. A. Watkins,  
 Peter Neth.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 32,307.75	Capital Stock paid in.	\$ 10,000.00
Overdrafts, secured and unsecured	413.61	Surplus Fund	.49
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	4,315.36	Undivided Profits less expenses and taxes paid	24.15
Banking House, Furniture and Fixtures.	5,000.00	Individual deposits subject to check	33,459.59
Other Real Estate owned	2,225.00	Demand Certificates of deposit	2.29
Due from Banks	6,729.86	Time Certificates of deposits	10,147.84
Checks and other Cash Items	84.05		
Cash on hand (lawful money of the U. S.)	2,558.73		
<b>Total</b>	<b>\$ 53,634.36</b>	<b>Total</b>	<b>\$ 53,634.36</b>











## MOSCOW.

*Moscow State Bank.*

W. T. Day.....President  
 Robert Whittier.....Vice President  
 Harry Whittier.....Cashier  
 L. B. Ricketts.....Assistant Cashier

## DIRECTORS.

C. B. Green.  
 W. T. Day.

S. L. Willis.  
 Robert Whittier.

Harry Whittier.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$104,136.47	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured and unsecured . . . . . 665.56	Surplus Fund . . . . . 1,000.00
U.S., State, Municipal, and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 13,660.00	Undivided Profits less expenses and taxes paid . . . . . 4,983.71
Bonds, Warrants and other Securities . . . . . 23,171.02	Individual deposits subject to check . . . . . 80,408.37
Banking House, Furniture and Fixtures . . . . . 3,876.75	Demand Certificates of deposit . . . . . 7,230.50
Due from Banks . . . . . 16,646.31	Time Certificates of Deposit . . . . . 17,668.44
Checks and other Cash Items . . . . . 235.79	Savings Deposits . . . . . 11,330.14
Exchanges for Clearing House . . . . . 545.30	Bills payable . . . . . 25,000.00
Cash on hand (lawful money of the U. S.) 9,083.96	
Total . . . . . \$172,021.16	Total . . . . . \$172,021.16

## MOUNTAIN HOME.

*Stockgrowers State Bank.*

F. P. Ake.....President  
 R. W. Smith.....Vice President  
 J. H. Whitson.....Cashier

## DIRECTORS.

W. H. Blackman.  
 A. M. Hall.  
 R. W. Smith.

F. P. Ake.  
 R. P. Chattin.  
 J. M. Cowen.

W. T. Montgomery.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$109,427.32	Capital Stock paid in. \$ 50,000.00
Overdrafts, secured and unsecured . . . . . 132.28	Undivided Profits less expenses and taxes paid . . . . . 7,263.27
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 2,000.00	Individual deposits subject to check . . . . . 105,413.58
Bonds, Warrants and other Securities . . . . . 9,232.12	Demand Certificates of deposit . . . . . 449 01
Banking House, Furniture and Fixtures 11,492.03	Time Certificates of deposits . . . . . 21,639.39
Other Real Estate owned . . . . . 4,568.00	Savings Deposits . . . . . 653.56
Due from Banks . . . . . 32,717.67	Certified checks . . . . . 1,069.00
Checks and other Cash Items . . . . . 1,199.69	Cashier Checks outstanding . . . . . 150.00
Exchanges for Clearing House . . . . . 267.59	
Cash on hand (lawful money of the U. S.) 15,601.11	
Total . . . . . \$186,637.81	Total . . . . . \$186,637.81



## MURRAY.

*State Bank of Murray.*

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

## DIRECTORS.

M. S. Simmons.                      J. C. Feehan.  
 Chas. Melroy.                      F. F. Johnson.  
    C. R. Craven.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 15,611.28	Capital Stock paid in.	\$ 10,000.00
Bonds, Warrants and other Securities...	10,074.69	Surplus Fund .....	3,000.00
Due from Banks .....	17,328.75	Undivided Profits less expenses and taxes paid .....	2,393.59
Checks and other Cash Items .....	880.05	Individual deposits subject to check...	26,834.90
Cash on hand (lawful money of the U. S.)	4,949.72	Demand Certificates of deposits .....	1,126.00
		Time Certificates of deposits .....	5,490.00
<b>Total .....</b>	<b>\$ 48,844.49</b>	<b>Total .....</b>	<b>\$ 48,844.49</b>

## NAMPA.

*Citizens State Bank.*

T. L. Burkland.....President  
 E. F. Larson.....Cashier  
 C. C. Reed.....Assistant Cashier

## DIRECTORS.

T. L. Burkland.                      H. A. Partridge.  
    E. F. Larson.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$160,893.28	Capital Stock paid in.	\$ 50,000.00
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit .....	84.75	Undivided Profits less expenses and taxes paid .....	11,604.68
Bonds, Warrants and other Securities ...	18,376.45	Due to Banks (deposits) .....	4,726.70
Banking House, Furniture and Fixtures.	11,827.56	Individual deposits subject to check...	339,992.99
Other Real Estate owned .....	5,393.76	Demand Certificates of deposit .....	499.87
Due from Banks .....	242,755.08	Time Certificates of deposits .....	13,059.05
Exchanges for Clearing House .....	4,569.61	Savings Deposits .....	7,220.89
Cash on hand (lawful money of the U. S.)	15,391.61	Cashier Checks outstanding .....	12,187.92
<b>Total .....</b>	<b>\$459,292.10</b>	Bills payable .....	20,000.00
		<b>Total .....</b>	<b>\$459,292.10</b>



## NAMPA.

*Bank of Nampa.*

John W. Givens.....President  
 J. A. Givens.....Vice President  
 C. E. Lore.....Cashier  
 E. H. Fikkan.....Assistant Cashier

## DIRECTORS.

John W. Givens.                      C. E. Lore.  
 C. L. Robbins.                        J. A. Givens.  
 J. S. Hickey.                         Eugene Emerson.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$364,241.58	Capital Stock paid in. \$100,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit ..... 16,676.24	Surplus Fund ..... 4,500.00
Bonds, Warrants and other Securities ... 11,000.00	Undivided Profits less expenses and taxes paid ..... 4,477.11
Banking House, Furniture and Fixtures. 47,000.00	Due to Banks..... 6,837.13
Other Real Estate owned ..... 16,446.78	Individual deposits subject to check... 301,474.43
Due from Banks ..... 36,712.63	Demand Certificates of deposit ..... 10,472.77
Exchanges for Clearing House ..... 926.43	Time Certificates of deposits ..... 37,308.79
Cash on hand (lawful money of the U. S.) 31,869.34	Savings Deposits..... 28,902.77
	Notes and bills re counted ..... 15,900.00
	Bills payable ..... 15,000.00
Total ..... \$524,873.00	Total ..... \$524,873.00

## NEW MEADOWS.

*Meadows Valley Bank.*

Gilbert F. Smith.....President  
 Edward I. Osborn.....Vice President  
 J. H. Hill.....Cashier

## DIRECTORS.

E. I. Osborn.                              G. F. Smith.  
 J. R. Barnett.                             Lee Highley.  
 E. H. Heigho.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 42,268.93	Capital Stock paid in. \$ 14,800.00
Overdrafts, secured and unsecured .... 367.54	Undivided Profits less expenses and taxes paid ..... 380.88
Bonds, Warrants and other Securities ... 2,366.91	Individual deposits Subject to check... 52,243.57
Banking House, Furniture and Fixtures. 11,122.56	Demand Certificates of deposit ..... 4,544.75
Due from Banks..... 11,806.15	Time Certificates of deposits ..... 882.65
Checks and other Cash Items ..... 1,398.01	Cashier Checks outstanding ..... 78.10
Cash on hand (lawful money of the U. S.) 3,599.85	
Total ..... \$ 72,929.95	Total ..... \$ 72,929.95















## OROFINO.

*Bank of Orofino.*

W. L. Clark.....President  
 G. W. Peddycord.....Vice President  
 A. L. Thiele.....Cashier

## DIRECTORS.

W. L. Clark.....G. W. Peddycord.  
 Theo. Fohl.....W. B. Kinne.  
 A. L. Thiele.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	42,335.27	Capital Stock paid in. \$	12,000.00
Overdrafts, secured and unsecured . . . .	51.12	Surplus Fund . . . . .	600.00
Bonds, Warrants and other Securities. . . .	13,156.49	Undivided Profits less expenses and taxes paid . . . . .	3,656.11
Banking House, Furniture and Fixtures. . . .	3,392.48	Individual deposits subject to check. . .	56,662.19
Due from Banks. . . . .	15,443.48	Demand Certificates of deposit . . . . .	586.97
Checks and other Cash Items . . . . .	26.00	Time Certificates of deposits . . . . .	6,731.94
Cash on hand (lawful money of the U. S.)	6,396.12	Certified checks. . . . .	563.75
<hr/>		<hr/>	
Total . . . . .	\$ 80,800.96	Total . . . . .	\$ 80,800.96

## OROFINO.

*Fidelity State Bank.*

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

## DIRECTORS.

J. M. Fairly.....John F. Gorman.  
 John T. Molloy.....P. H. Blake.  
 J. W. Blake.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	35,261.73	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured. . . .	92.57	Surplus Fund . . . . .	2,100.00
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . .	10,088.17	Undivided Profits less expenses and taxes paid . . . . .	2,746.59
Banking House, Furniture and Fixtures. . . .	6,045.70	Individual deposits subject to check. . .	44,411.82
Due from Banks . . . . .	8,572.40	Demand Certificates of deposit . . . . .	924.66
Checks and other Cash Items . . . . .	281.96	Time Certificates of deposits . . . . .	4,443.98
Cash on hand (lawful money of the U. S.)	4,284.42		
<hr/>		<hr/>	
Total . . . . .	\$ 64,627.05	Total . . . . .	\$ 64,627.05



## PARIS.

*Bear Lake State Bank.*

J. R. Shepherd.....President  
 M. S. Browning.....Vice President  
 W. H. Young.....Cashier  
 J. Russell Shepherd.....Assistant Cashier

## DIRECTORS.

Alfred Budge.  
 W. H. Young.  
 W. L. Rich.  
 C. Wallentine.  
 J. R. Shepherd.  
 Ed. M. Pugmire.  
 M. S. Browning.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$130,850.25	Capital Stock paid in. \$15,000.00
Overdrafts, secured and unsecured . . . . . 10,268.70	Surplus Fund . . . . . 11,800.00
Bonds, Warrants and other Securities . . . . . 10,634.05	Undivided Profits, less expenses and taxes paid . . . . . 5,612.19
Banking House, Furniture and iFxtures. . . . . 6,418.24	Individual deposits subject to check. . . . . 81,963.72
Due from Banks. . . . . 16,586.22	Time certificates of deposits . . . . . 63,267.93
Checks and other Cash Items . . . . . 102.83	Notes and bills re-counted . . . . . 5,000.00
Cash on hand (lawful money of the U. S.) . . . . . 7,783.55	
<b>Total . . . . . \$182,643.84</b>	<b>Total . . . . . \$182,643.84</b>

## PARMA.

*Parma State Bank.*

E. M. Kirkpatrick.....President  
 F. E. Fisk.....Vice President  
 J. C. Blackwell.....Cashier  
 Ray B. Mitchell.....Assistant Cashier

## DIRECTORS.

E. M. Kirkpatrick.  
 F. E. Gisk.  
 J. C. Blackwell.  
 C. B. Ross.  
 H. C. Baldrige.  
 H. C. Anderson.  
 A. J. Mitchell.  
 Edgar Dilley.  
 Z. S. Barnum.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$277,414.56	Capital Stock paid in. \$ 80,900.00
U. S.; State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 2,500.00	Surplus Fund . . . . . 80,900.00
Bonds, Warrants and other Securities . . . . . 36,985.79	Undivided Profits, less expenses and taxes paid . . . . . 14,540.80
Banking House, Furniture and iFxtures. . . . . 13,060.00	Individual deposits subject to check. . . . . 170,419.22
Other Real Estate owned . . . . . 5,150.00	Demand certificates of deposit . . . . . 2,273.32
Due from Banks . . . . . 42,694.74	Time Certificates of deposits . . . . . 35,683.73
Checks and other Cash Items . . . . . 242.24	Savings Deposits . . . . . 2,758.54
Cash on hand (lawful money of the U. S.) . . . . . 9,428.28	
<b>Total . . . . . \$387,475.61</b>	<b>Total . . . . . \$387,475.61</b>



## PAYETTE.

*Fruit Growers Bank.*

T. F. Adams.....President  
 N. A. Jacobsen.....Vice President  
 M. D. Chandler.....Cashier  
 E. H. Murphy.....Assistant Cashier

## DIRECTORS.

L. P. Dolliff, Christian Meyer,  
 Henry Puchert, W. F. Stirm,  
 T. F. Adams, N. A. Jacobsen,  
 M. D. Chandler, W. H. Farber,  
 E. H. Murphy.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 74,643.22	Capital Stock paid in.	\$ 34,200.00
Overdrafts, secured and unsecured	31.36	Individual deposits subject to check	40,928.93
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	706.82	Time Certificates of deposits	11,580.51
Banking House, Furniture and Fixtures.	4,665.64	Savings Deposits	288.74
Due from Banks	8,676.56	Cashier's checks outstanding	169.79
Checks and other Cash Items	166.50	Bills payable	10,000.00
Cash on hand (lawful money of the U. S.)	6,204.23		
Expenses less profits	2,073.64		
<b>Total</b>	<b>\$ 97,167.97</b>	<b>Total</b>	<b>\$ 97,167.97</b>

## PECK.

*State Bank of Peck.*

Geo. H. Waterman.....President  
 A. J. Dryden.....Vice President  
 L. I. Randall.....Cashier

## DIRECTORS.

Geo. H. Waterman, A. J. Dryden,  
 L. I. Randall, D. E. Lakin,  
 E. E. Waterman.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 57,117.43	Capital Stock paid in.	\$ 10,000.00
Overdrafts, secured and unsecured	454.88	Surplus Fund	1,500.00
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	807.00	Undivided Profits, less expenses and taxes paid	1,380.13
Banking House, Furniture and Fixtures.	4,065.25	Individual deposits subject to check	45,204.22
Other Real Estate owned	800.00	Demand Certificates of deposit	1,319.91
Due from Banks	4,903.19	Time certificates of deposits	12,844.71
Checks and other Cash Items	1,341.85	Savings Deposits	706.42
Cash on hand (lawful money of the U. S.)	3,498.08	Certified Checks	32.29
<b>Total</b>	<b>\$ 72,987.68</b>	<b>Total</b>	<b>\$ 72,987.68</b>



## PRESTON.

*Idaho State & Savings Bank.*

John Larson ..... President  
 S. C. Parkinson ..... Vice President  
 Geo. H. Blood ..... Cashier

## DIRECTORS.

John Larson, Ezra C. Foos,  
 John O. Gooch, S. C. Parkinson,  
 Nephi Larsen, Calvin Foos,  
 G. H. Blood.

Statement November 26th, 1912.

RESOURCES	LIABILITIES.
Loans and Discounts. \$152,682.91	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured and unsecured . . . . . 9,315.43	Surplus Fund . . . . . 2,000.00
U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Saving Deposit . . . . . 943.75	Undivided Profits, less expenses and taxes paid . . . . . 5,950.67
Banking House, Furniture and Fixtures. 11,500.00	Individual deposits subject to check. . . 117,113.27
Other Real Estate owned . . . . . 1,000.00	Time certificates of deposits . . . . . 1,858.50
Due from Banks. . . . . 14,592.44	Savings Deposits . . . . . 24,016.32
Checks and other Cash Items . . . . . 4,022.15	Cashier checks outstanding . . . . . 821.39
Cash on hand (lawful money of the U. S.) 2,703.47	Bills payable . . . . . 20,000.00
Total ..... \$196,760.15	Total ..... \$196,760.15

## PRIEST RIVER.

*Citizens State Bank.*

C. W. Beardmore ..... President  
 J. L. Rogers ..... Vice President  
 Lee Berry ..... Cashier  
 Carrie Berry ..... Assistant Cashier

## DIRECTORS.

J. R. Hagman, Lucy J. Gumaer,  
 J. L. Rogers, C. W. Beardmore,  
 Lee Berry.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 36,510.10	Capital Stock paid in. \$10,000.00
Overdrafts, secured and unsecured . . . . . 35.49	Surplus Fund . . . . . 293.30
U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Saving Deposit . . . . . 1,774.36	Undivided Profits, less expenses and taxes paid . . . . . 898.25
Banking House, Furniture and Fixtures. 5,062.44	Individual deposits subject to check. . . 35,961.49
Due from Banks. . . . . 8,727.95	Demand Certificates of deposit . . . . . 1,410.40
Checks and other Cash Items . . . . . 228.03	Savings Deposits . . . . . 6,071.34
Cash on hand (lawful money of the U. S.) 2,296.41	
Total ..... \$ 54,634.78	Total ..... \$ 54,634.78







## POCATELLO.

*First Savings Bank.*

D. W. Stanrod.....President  
 J. N. Ireland.....Vice President  
 W. D. Service.....Cashier  
 H. E. Wasley.....Assistant Cashier

## DIRECTORS.

W. G. Jenkins,  
 D. L. Evans,  
 J. N. Ireland,  
 D. W. Stanrod,  
 L. L. Evans,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$180,951.16	Capital Stock paid in. \$ 25,000.00
Banking House Furniture and Fixtures. 1,339.75	Surplus Fund ..... 20,000.00
Other Real Estate owned ..... 8,113.55	Undivided Profits, less expenses and taxes paid ..... 13,347.93
Due from Banks..... 10,090.46	Savings Deposits ... 152,447.78
Cash on hand (lawful money of the U. S.) 10,300.78	
<b>Total ..... \$210,795.70</b>	<b>Total ..... \$210,795.70</b>

## POTLATCH.

*Potlatch State Bank.*

A. W. Laird.....President  
 Wm. Deary .....Vice President  
 J. H. Bottjer.....Cashier

## DIRECTORS.

C. A. Weyerhauser,  
 C. W. Musser,  
 J. Kendall,  
 A. W. Laird,  
 Wm. Deary,

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$139,881.43	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured .... 144.36	Surplus Fund ..... 25,000.00
U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Saving Deposit ..... 4,000.00	Undivided Profits, less expenses and taxes paid ..... 4,470.24
Bonds, Warrants and other Securities ... 2,460.55	Individual deposits subject to check... 155,294.10
Banking House, Furniture and Fixtures. 1,000.00	Demand Certificates of deposit ..... 107,409.75
Other Real Estate owned ..... 303.73	Savings Deposits .... 11,441.24
Due from Banks..... 139,621.81	Certified Checks ..... 300.00
Checks and other Cash Items ..... 3,320.08	
Cash on hand (lawful money of the U. S.) 23,183.37	
<b>Total ..... \$313,915.33</b>	<b>Total ..... \$313,915.33</b>



## POST FALLS.

*Valley State Bank.*

T. J. Dreck ..... President  
 T. O. Henderson ..... Vice President  
 L. D. Means ..... Cashier  
 Claud Shanks ..... Assistant Cashier

## DIRECTORS.

F. A. Enslow, H. M. Strathern,  
 L. D. Means, T. O. Henderson,  
 Maxon Chase, J. E. Frederickson,  
 T. J. Deck.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	37,556.73	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	49.31	Surplus Fund . . . . .	1,000.00
U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Sav- ing Deposit . . . . .	502.14	Undivided Profits, less expenses and taxes paid . . . . .	1,651.42
Bonds, Warrants and other Securities . . .	3,160.27	Individual deposits subject to check . . .	39,762.73
Banking House, Furn- iture and Fixtures .	5,341.85	Demand certificates of deposit . . . . .	2,390.00
Other Real Estate owned . . . . .	745.30	Time certificates of deposits . . . . .	7,972.05
Due and Banks . . . . .	13,934.60	Savings Deposits . . . .	651.76
Checks and other Cash Items . . . . .	122.90		
Cash on hand (lawful money of the U. S.)	2,014.86		
<b>Total . . . . .</b>	<b>\$ 63,427.96</b>	<b>Total . . . . .</b>	<b>\$ 63,427.96</b>

## PLUMMER.

*State Bank of Plummer.*

Edwin T. Coman ..... President  
 L. F. Connolly ..... Vice President  
 Carl M. Kraemer ..... Cashier

## DIRECTORS.

Edwin T. Coman, E. R. Day,  
 J. J. Connolly, L. F. Connolly,  
 J. J. Kroetch, Carl M. Kraemer.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	55,806.61	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	169.24	Surplus Fund . . . . .	1,000.00
Bonds, Warrants and other Securities . . .	5,682.95	Individual deposits subject to check . . .	80,366.86
Banking House, Furn- iture and Fixtures .	3,573.57	Time certificates of deposits . . . . .	5,008.14
Due from Banks . . . .	25,878.57		
Checks and other Cash Items . . . . .	3.35		
Cash on hand (lawful money of the U. S.)	4,984.20		
Expenses paid . . . . .	276.51		
<b>Total . . . . .</b>	<b>\$ 96,375.00</b>	<b>Total . . . . .</b>	<b>\$ 96,375.00</b>



## RATHDRUM.

*Exchange Bank.*

(PRIVATE BANK)

W. A. Hart.....President  
 Frank O. Hill .....Cashier

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts..\$	9,312.49	Capital Stock paid in..\$	20,000.00
U. S., State, Municipal and other Bonds, warrants and Loans made for acct. Sav- ing Deposit .....	294.65	Surplus Fund .....	12,077.55
Banking House, Furn- ituer and Fixtures..	12,021.65	Due to Banks (de- posits) .....	5.00
Other Real Estate owned .....	4,957.23	Individual deposits subject to check...	14,310.22
Due from Banks....	18,066.69		
Checks and other Cash Items .....	5.30		
Cash on hand (lawful money of the U. S.)	1,734.76		
<b>Total .....</b>	<b>\$ 46,392.77</b>	<b>Total .....</b>	<b>\$ 46,392.77</b>

## RATHDRUM.

*Rathdrum State Bank.*

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

## DIRECTORS.

A. Cook, J. C. White,  
 R. E. Young, Frank Wenz,  
 Stewart Young.

Statement November 26th, 1912.

LIABILITIES.		LIABILITIES.	
Loans and Discounts..\$	68,251.10	Capital Stock paid in..\$	25,000.00
Overdrafts, secured and unsecured ....	436.94	Surplus Fund .....	10,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav- ing Deposit .....	3,700.00	Undivided Profits less expenses and taxes paid .....	4,748.21
Banking House Furn- ituer and Fixtures.	16,871.11	Individual deposits subject to check...	76,900.70
Other Real Estate owned .....	1,025.00	Demand Certificates of deposit .....	12,252.73
Due from Banks....	32,962.88	Savings Deposits ....	5,274.11
Checks and other Cash Items .....	273.50	Cashier checks out- standing .....	167.00
Cash on hand (lawful money of the U. S.)	10,822.22		
<b>Total .....</b>	<b>\$134,342.75</b>	<b>Total .....</b>	<b>\$134,342.75</b>



## REUBENS.

*Bank of Reubens.*

(PRIVATE BANK)

Owned by Vollmer-Clearwater Co.

W. O. Persons.....Cashier

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$ 62,129.07	Capital Stock paid in.	\$ 10,000.00
Overdrafts, secured and unsecured	60.59	Surplus Fund	1,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	656.72	Undivided Profits less expenses and taxes paid	161.64
Banking House Furniture and Fixtures.	4,700.00	Individual deposits subject to check	49,832.20
Due from Banks.	12,149.36	Demand Certificates of deposit	579.88
Check and other Cash Items	136.20	Time Certificates of deposits	19,394.99
Cash on hand (lawful money of the U. S.)	4,136.77		
<b>Total</b>	<b>\$ 83,968.71</b>	<b>Total</b>	<b>\$ 83,968.71</b>

## REXBURG.

*Rexburg State Bank.*

R. S. Hunt .....President  
 J. E. Cosgriff.....Vice President  
 J. R. Wright.....Cashier  
 H. E. Wright.....Assistant Cashier

## DIRECTORS.

J. E. Cosgriff, R. S. Hunt,  
 J. B. Cosgriff, M. Hillman,  
 J. G. Johnston, R. H. Smith,  
 James R. Wright

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts.	\$167,584.32	Capital Stock paid in.	\$ 20,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	1,975.00	Surplus Fund	10,000.00
Bonds, Warrants and other Securities	135.40	Undivided Profits, less expenses and taxes paid	9,371.89
Banking House, Furniture and Fixtures.	1,857.31	Individual deposits subject to check	134,725.17
Due from Banks.	22,123.99	Time certificates of deposits	22,388.74
Checks and other Cash Items	1,891.76	Savings Deposits	4,857.73
Exchanges for Clearing House	709.54	Cashier checks outstanding	1,267.31
Cash on hand (lawful money of the U. S.)	6,333.52		
<b>Total</b>	<b>\$202,610.84</b>	<b>Total</b>	<b>\$202,610.84</b>







## RIGBY.

*Anderson Brothers Bank.*

James E. Steele.....President  
 C. C. Campbell.....Vice President  
 James H. Steele.....Cashier  
 L. G. Evers.....Assistant Cashier

## DIRECTORS.

James E. Steele, M. M. Hitt,  
 C. C. Campbell, J. H. Steel,  
 George A. Cordon.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discount. \$140,313.51	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured . . . . 7,430.16	Surplus Fund . . . . . 10,000.00
Bonds, Warrants and other Securities . . . 4,254.58	Undivided Profits less expenses and taxes paid . . . . . 6,431.19
Banking House, Furniture and Fixtures. 2,500.00	Individual deposits subject to check . . . 148,093.20
Other Real Estate owned . . . . . 1,000.00	Time Certificates of deposits . . . . . 42,422.55
Due from Banks . . . . 43,932.42	
Checks and other Cash Items . . . . . 7,438.86	
Exchanges for Clearing House . . . . . 2,365.46	
Cash on hand (lawful money of the U. S.) 7,711.95	
<b>Total . . . . . \$216,946.94</b>	<b>Total . . . . . \$216,946.94</b>

## ROBERTS.

*Bank of Roberts.*

Frank Panek .....President  
 J. W. Evans.....Vice President  
 W. E. Whitlatch .....Cashier  
 F. M. Caldwell .....Assistant Cashier

## DIRECTORS.

Frank Panek, W. E. Whitlatch,  
 J. W. Evans, B. L. Bennett,  
 A. S. Thompson.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 50,002.99	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured . . . . 2,034.71	Surplus Fund . . . . . 1,000.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 1,315.65	Undivided Profits, less expenses and taxes paid . . . . . 369.18
Banking House, Furniture and Fixtures. 4,600.00	Individual deposits subject to check . . . 38,160.27
Other Real Estate owned . . . . . 1,405.84	Time certificates of deposits . . . . . 4,183.95
Due from Banks . . . . 4,933.16	Cashier checks outstanding . . . . . 953.40
Checks and other Cash Items . . . . . 11.60	Notes and bills re-discounted . . . . . 12,866.00
Cash on hand (lawful money of the U. S.) 3,228.85	
<b>Total . . . . . \$ 67,532.80</b>	<b>Total . . . . . \$ 67,532.80</b>



## ROCKLAND.

*First State Bank.*

J. T. Fisher.....President  
 Emile Allec.....Vice President  
 James E. Ogden.....Cashier

## DIRECTORS.

Henry Rock, S. N. Morris,  
 Emile Allec, James E. Ogden,  
 J. T. Fisher.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	21,955.29	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	1,122.40	Undivided Profits less expenses and taxes paid . . . . .	1,054.43
Banking House, Furni- ture and Fixtures..	4,708.98	Individual deposits subject to check...	29,691.96
Due from Banks....	11,735.72	Demand certificates of deposit . . . . .	360.00
Checks and other Cash Items . . . . .	17.35	Time certificates of deposits . . . . .	1,015.75
Cash on hand (lawful money of the U. S.)	2,582.40		
<hr/>		<hr/>	
Total .....	\$ 42,122.14	Total .....	\$ 42,122.14

## ROSEBERRY.

*Roseberry State Bank.*

Ross R. Hedrick.....President  
 B. H. McDougall.....Vice President  
 Will H. O'Kane.....Cashier  
 D. E. McLellan.....Assistant Cashier

## DIRECTORS.

Ross R. Hedrick, Olye E. Hedrick,  
 B. H. McDougall, D. D. Scott,  
 Will H. O'Kane.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	44,139.82	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	437.65	Surplus Fund . . . . .	200.00
Bonds, Warrants and other Securities . . . .	4,146.37	Undivided Profits, less expenses and taxes paid . . . . .	2,023.87
Banking House, Furni- ture and Fixtures. . . .	3,535.01	Due to Banks (de- posits) . . . . .	658.35
Other Real Estate owned . . . . .	1,837.60	Individual deposits subject to check...	37,025.87
Checks and other Cash Items . . . . .	329.51	Demand Certificates of deposit . . . . .	6,408.18
Due from Banks....	8,765.11	Time certificates of deposits . . . . .	9,112.00
Cash on hand (lawful money of the U. S.)	2,237.20		
<hr/>		<hr/>	
Total .....	\$ 65,428.27	Total .....	\$ 65,428.27



## RUPERT.

*The Commercial Bank.*

L. R. Adams.....President  
 Carl Titus. ....Vice President  
 I. Titus .....Cashier

## DIRECTORS.

J. I. Meredith,                      F. A. Nelson,  
 I. Titus,                              Carl Titus,  
    L. R. Adams.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 75,230.83	Capital Stock paid in. \$ 15,000.00
Overdrafts, secured and unsecured .... 1,651.16	Surplus Fund ..... 500.00
Bonds, Warrants and other Securities .. 1,651.49	Undivided Profits, less expenses and taxes paid ..... 2,520.62
Banking House, Furniture and Fixtures. 9,370.16	Individual deposits subject to check... 70,033.92
Other Real Estate owned ..... 212.50	Demand Certificates of deposit ..... 329.00
Due from Banks..... 14,868.29	Time certificates of deposits ..... 15,125.32
Cash on hand (lawful money of the U. S.) 7,384.43	Certified Checks .... 255.00
	Notes and bills re-discounted ..... 6,605.00
<hr/> Total .....\$110,368.86	<hr/> Total .....\$110,368.86

## RUPERT.

*Rupert State Bank.*

A. F. Beymer .....President  
 F. N. Victor.....Vice President  
 L. P. Nelson.....Cashier

## DIRECTORS.

L. P. Nelson,                      F. N. Victor,  
 A. F. Beymer,                      A. C. DeMary,  
    C. E. B. Roberts.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 83,445.17	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured .... 374.83	Surplus Fund ..... 3,000.00
Bonds, Warrants and other Securities ... 12,246.57	Undivided Profits, less expenses and taxes paid ..... 1,625.60
Banking House, Furniture and Fixtures. 8,640.69	Individual deposits subject to check... 122,601.08
Due from Banks ... 43,375.65	Demand Certificates of deposit ..... 2,712.30
Checks and other Cash Items ..... 228.38	Time Certificates of deposits ..... 9,191.06
Cash on hand (lawful money of the U. S.) 6,818.75	Notes and bills re-discounted ..... 6,000.00
<hr/> Total .....\$155,130.04	<hr/> Total .....\$155,130.04



## ST. ANTHONY.

*St. Anthony Banking and Trust Company.*

M. J. Gray ..... President  
 Thos. R. Hamer ..... Vice President  
 Lon A. Tuttle ..... Cashier  
 A. D. Miller ..... Assistant Cashier

## DIRECTORS.

M. J. Gray, Thos. R. Hamer,  
 A. D. Miller, D. Z. Mummert,  
 Lon A. Tuttle.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$103,579.82	Capital Stock paid in. \$ 30,000.00
Overdrafts, secured and unsecured ... 2,592.47	Undivided Profits less expenses and taxes paid ..... 2,999.66
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav- ing Deposit ..... 1,233.00	Individual deposits subject to check... 75,610.36
Bonds, Warrants and other Securities ... 3,500.00	Time certificates of deposits ..... 17,682.07
Banking House, Furn- iture and Fixtures. 12,000.00	Savings Deposits ... 11,593.74
Other Real Estate owned ..... 4,900.00	Certified Checks .... 58.25
Due from Banks..... 9,052.90	Bills payable ..... 10,000.00
Checks and other Cash Items ..... 3,747.08	Certified Checks ..... 2,000.00
Cash on hand (lawful money of the U. S.) 9,338.81	
Total ..... \$149,944.08	Total ..... \$149,944.08

## ST. MARIES.

*Kootenai County State Bank.*

Wm. Dollar ..... President  
 J. G. Frolick ..... Vice President  
 E. W. Trueman ..... Cashier

## DIRECTORS.

William Dollar, J. G. Frolick,  
 E. R. Whitla, Leon Demers,  
 Wm. Freeman.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 99,495.08	Capital Stock paid in. \$ 15,000.00
Overdrafts, secured and unsecured .... 101.27	Surplus Fund ..... 500.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Sav- ing Deposit ..... 16,776.18	Undivided Profits, less expenses and taxes paid ..... 3,872.40
Bonds, Warrants and other Securities ... 19,386.21	Individual deposits subject to check... 121,784.52
Banking House, Furn- iture and Fixtures. 6,937.84	Demand certificates of deposit ..... 5896.20
Other Real Estate owned ..... 314.38	Time certificates of deposits ..... 18,588.39
Due from Banks..... 30,890.07	Savings Deposits .... 23,201.13
Checks and other Cash Items ..... 2,209.91	Cashier's checks, out- standing ..... 786.10
Cash on hand (lawful money of the U. S.) 13,517.80	
Total ..... \$189,628.74	Total ..... \$189,628.74







## STAR.

*The Farmers Bank.*

W. E. Pierce.....President  
 J. W. Jones.....Vice President  
 J. E. Roberts.....Cashier  
 H. E. Haworth.....Assistant Cashier

## DIRECTORS.

Frank Martin,  
 R. M. Brannin,  
 J. E. Roberts,

W. E. Pierce,  
 B. F. Swalley,  
 W. A. Fowler,

J. W. Jones.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 86,014.84	Capital Stock paid in. \$ 25,000.00
Banking House, Furniture and Fixtures. 10,100.00	Surplus Fund ..... 2,500.00
Due from Banks. .... 38,189.41	Undivided Profits, less expenses and taxes paid ..... 1,014.71
Checks and other Cash Items ..... 21.20	Individual deposits subject to check... 59,413.11
Cash on hand (lawful money of the U. S.) 6,969.57	Demand Certificates of deposit ..... 1,351.35
	Time certificates of deposits ..... 52,015.85
Total .....\$141,295.02	Total .....\$141,295.02

## SALMON.

*Pioneer Bank & Trust Company.*

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

## DIRECTORS.

W. C. Sharp,  
 B. F. White,  
 Thomas Pyeatt,

Emerson Hill,  
 F. A. Preston,  
 W. H. Sharp,

Jesse G. Langsdorf.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$135,190.24	Capital Stock paid in. \$ 34,060.00
Overdrafts, secured and unsecured .... 1,627.81	Surplus Fund ..... 8,515.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit ..... 8,000.00	Undivided Profits, less expenses and taxes paid ..... 11,547.96
Bonds, Warrants and other Securities ... 26,528.76	Due to Banks (deposits) ..... 1,132.29
Due from Banks. .... 73,437.97	Individual deposits subject to check... 142,712.88
Checks and other Cash Items ..... 35.00	Demand Certificates of deposit ..... 1,478.00
Cash on hand (lawful money of the U. S.) 12,617.10	Time certificates of deposits ..... 48,770.34
	Savings Deposits .... 5,988.59
	Cashier checks outstanding ..... 2,864.38
	United States postal savings ..... 367.44
Total .....\$257,436.88	Total .....\$257,436.88



## STEUNENBERG.

*Bank of Steunenberg.*  
(PRIVATE BANK)

J. P. Vollmer.....President  
A. E. Clarke.....Vice President  
C. A. Manring.....Cashier

## DIRECTORS.

J. P. Vollmer, E. W. Eaves,  
A. E. Clarke.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	34,154.41	Capital Stock paid in.	\$10,000.00
Overdrafts, secured and unsecured	2,281.09	Undivided Profits, less expenses and taxes paid	1,741.03
Banking House Furniture and Fixtures.	188.90	Due to Banks (deposits)	2,317.69
Due from Banks	5,000.00	Individual deposits subject to check	14,416.71
Check and other Cash Items	9.00	Time Certificates of deposits	16,001.44
Cash on hand (lawful money of the U. S.)	2,843.47		
<b>Total</b>	<b>\$ 44,476.87</b>	<b>Total</b>	<b>\$ 44,476.87</b>

## SHELLY.

*Shelly Banking Company, Limited.*

N. H. Martin.....President  
H. E. McMillan.....Vice President  
O. V. Hurdle.....Cashier

## DIRECTORS.

N. H. Martin, James Just,  
Frank Just, O. V. Hurdle,  
H. L. Malcom, J. L. Moore,  
H. E. McMillan.

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts \$	93,160.63	Capital Stock paid in.	\$ 26,300.00
Overdrafts, secured and unsecured	5,119.16	Surplus Fund	500.00
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit	3,700.00	Undivided Profits, less expenses and taxes paid	2,649.54
Banking House, Furniture and Fixtures.	1,387.26	Individual deposits subject to check	65,878.02
Other Real Estate owned	5,072.62	Time certificates of deposits	7,385.90
Due from Banks	10,930.82	Savings Deposits	608.97
Checks and other Cash Items	68.09	Cashier checks outstanding	2,847.28
Cash on hand (lawful money of the U. S.)	6,731.13	Notes and bills re-discounted	20,000.00
<b>Total</b>	<b>\$126,169.71</b>	<b>Total</b>	<b>\$126,169.71</b>



## SWEET.

*Bank of Sweet.*

Con Leehan ..... President  
 L. Knowlton ..... Vice President  
 L. T. Pope ..... Cashier  
 A. Dubenbostel ..... Assistant Cashier

## DIRECTORS.

Con Leehan, L. Knowlton, W. A. Carpenter, L. T. Pope, John Brown,

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	36,340.52	Capital Stock paid in. \$	10,000.00
Overdrafts, secured and unsecured . . . .	150.43	Undivided Profits, less expenses and taxes paid . . . . .	308.70
Bonds, Warrants and other Securities . . .	6,244.04	Individual deposits subject to check . . .	35,083.10
Banking House, Furniture and Fixtures. . . . .	5,346.73	Demand Certificates of deposit . . . . .	381.20
Due from Banks. . . . .	8,022.17	Time certificates of deposits . . . . .	10,277.11
Checks and other Cash Items . . . . .	235.74	Cashier checks outstanding . . . . .	1,538.75
Cash on hand (lawful money of the U. S.)	1,249.23		
<b>Total . . . . .</b>	<b>\$ 57,588.86</b>	<b>Total . . . . .</b>	<b>\$ 57,588.86</b>

## STITES.

*Bank of Stites.*

Wesley Packer ..... President  
 Roy Nail ..... Vice President  
 Theodore P. Tollefson ..... Cashier  
 A. M. Reynolds. . . . . Assistant Cashier

## DIRECTORS.

Wesley Packer, Roy Nail, Theodore P. Tollefson, P. E. Ellis, Edward C. Smith,

Statement November 26th, 1912.

RESOURCES.		LIABILITIES.	
Loans and Discounts. \$	48,938.88	Capital Stock paid in. \$	10,000.00
and unsecured . . . .	624.80	Surplus Fund . . . . .	2,000.00
Overdrafts, secured		Undivided Profits, less expenses and taxes paid . . . . .	276.06
Bonds, Warrants and other Securities . . .	228.00	Individual deposits subject to check . . .	32,761.41
Banking House Furniture and Fixtures. . . . .	4,169.00	Time certificates of deposits . . . . .	23,316.67
Due from Banks. . . . .	9,072.09		
Check and other Cash Items . . . . .	266.45		
Exchanges for Clearing House . . . . .	264.75		
Cash on hand (lawful money of the U. S.)	4,790.17		
<b>Total . . . . .</b>	<b>\$ 68,354.14</b>	<b>Total . . . . .</b>	<b>\$ 68,354.14</b>



## SPIRIT LAKE.

*Bank of Spirit Lake.*

F. A. Blackwell ..... President  
 F. B. Grinnell ..... Vice President  
 A. E. Reid ..... Cashier  
 J. H. Marshall ..... Assistant Cashier

## DIRECTORS.

F. A. Blackwell,                      F. B. Grinnell,  
 A. E. Reid,                              E. O. Hawksett,  
 W. F. Webb,                              W. W. Powell,  
    R. F. Blackwell.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 81,553.95	Capital Stock paid in. \$25,000.00
Overdrafts, secured and unsecured . . . . . 252.89	Surplus Fund . . . . . 5,000.00
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 6,500.00	Undivided Profits, less expenses and taxes paid . . . . . 1,771.03
Bonds, Warrants and other Securities . . . . . 12,470.60	Due to Banks (deposits) . . . . . 1,540.65
Banking House Furniture and fixtures. 15,049.25	Individual deposits subject to check . . . . . 59,630.80
Other Real Estate owned . . . . . 280.58	Demand Certificates of deposit . . . . . 22,274.26
Due from Banks . . . . . 14,506.85	Savings Deposits . . . . . 6,385.66
Cash on hand (lawful money of the U. S.) 10,469.45	Postal Savings Deposits . . . . . 4,131.72
	Cashier checks outstanding . . . . . 349.45
	Bills payable . . . . . 15,000.00
Total . . . . . \$141,083.57	Total . . . . . \$141,083.57

## SODA SPRINGS.

*Largilliere Company, Bankers.*

(PRIVATE BANK)

August Largilliere ..... President  
 M. W. Largilliere ..... Cashier  
 John Ferebauer ..... Assistant Cashier

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 43,383.85	Capital Stock paid in. \$ 10,000.00
Overdrafts, secured and unsecured . . . . . 469.18	Surplus Fund . . . . . 6,483.80
Bonds, Warrants and other Securities . . . . . 2,514.20	Undivided Profits, less expenses and taxes paid . . . . . 2,577.64
Banking House Furniture and Fixtures. 6,172.42	Individual deposits subject to check . . . . . 86,496.64
Due from Banks . . . . . 64,048.74	Demand Certificates of deposit . . . . . 244.25
Check and other Cash Items . . . . . 292.86	Time Certificates of deposits . . . . . 12,166.80
Cash on hand (lawful money of the U. S.) 2,893.27	Cashier checks outstanding . . . . . 1,805.39
Total . . . . . \$119,774.52	Total . . . . . \$119,774.52











## VOLLMER.

*Bank & Trust Company of Vollmer.*

A. E. Clarke.....President  
 E. W. Eaves.....Vice President  
 L. J. Esslinger.....Secretary-Treasurer

## DIRECTORS.

A. E. Clarke, John P. Vollmer,  
 B. V. Shearer, C. V. Truscott,  
 Wesley Steele, Geo. W. Stellmon,  
 E. W. Eaves.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts \$211,927.39	Capital Stock paid in. \$ 25,000.00
Overdrafts, secured and unsecured .... 1,351.97	Surplus Fund ..... 2,500.00
Bonds, Warrants and other Securities ... 3,960.26	Undivided Profits, less expenses and taxes paid ..... 3,553.23
Banking House, Furn- iture and Fixtures. 10,629.58	Due to Banks (de- posits) ..... 11,000.00
Other Real Estate owned ..... 5,751.30	Individual deposits subject to check... 100,579.62
Due from Banks..... 20,097.31	Demand Certificates of deposit ..... 10,076.39
Checks and other Cash Items ..... 276.72	Time certificates of deposits ..... 112,587.77
Cash on hand (lawful money of the U. S.) 11,302.48	
<b>Total ..... \$265,297.01</b>	<b>Total ..... \$265,297.01</b>

## WARDNER.

*Weber Bank.*

J. H. Weber.....President  
 P. P. Weber.....Vice President  
 Thomas R. Jones.....Cashier

## DIRECTORS.

J. H. Weber, W. A. Bartee,  
 P. P. Weber, Charles McKinnis,  
 Thomas R. Jones.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 78,306.80	Capital Stock paid in. \$ 20,000.00
Overdrafts, secured and unsecured .... 772.69	Surplus Fund ..... 5,000.00
Bonds, Warrants and other Securities ... 28,557.31	Undivided Profits, less expenses and taxes paid ..... 5,608.81
Other Real Estate owned ..... 7,325.00	Due to Banks (de- posits) ..... 174.96
Banking House, Furn- iture and Fixtures. 1,600.00	Individual deposits subject to check... 94,655.27
Due from Banks..... 26,880.17	Demand certificates of deposit ..... 2,722.42
Checks and other Cash Items ..... 107.72	Time certificates of deposits ..... 22,553.73
Cash on hand (lawful money of the U. S.) 7,165.50	
<b>Total ..... \$150,715.19</b>	<b>Total ..... \$150,715.19</b>



## WEISER.

*Weiser Loan & Trust Company.*

E. A. Van Sicklin.....President  
 Isaac Leighton ..... Vice President  
 Geo. C. Bradley.....Cashier

## DIRECTORS.

Morris Sommer, Isaac Leighton,  
 W. P. Lyon, W. B. Allison,  
 E. A. Van Sicklen.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$136,678.38	Capital Stock paid in. \$ 62,500.00
Overdrafts, secured and unsecured . . . . 127.77	Undivided Profits, less expenses and taxes paid . . . . . 7,618.65
U. S., State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 4,500.00	Due to Banks (deposits) . . . . . 6,881.45
Bonds, Warrants and other Securities . . . . . 726.99	Individual deposits subject to check . . . 116,103.27
Banking House Furniture and Fixtures. 20,687.88	Demand Certificates of deposit . . . . . 26.00
Due from Banks . . . . . 32,609.78	Time Certificates of deposits . . . . . 4,056.00
Check and other Cash Items . . . . . 17.05	Savings Deposits . . . . 4,606.77
Exchanges for Clearing House . . . . . 1,274.88	Cashier checks outstanding . . . . . 8.81
Cash on hand (lawful money of the U. S.) 5,178.22	
Total . . . . . \$201,800.95	Total . . . . . \$201,800.95

## WENDELL.

*Wendell State Bank.*

D. C. McWatters.....President  
 J. N. Watson.....Vice President  
 H. D. Jackson.....Cashier

## DIRECTORS.

Wm. Chester, Richard Merrill,  
 Fred F. Merrill, H. A. Stroud,  
 H. D. Jackson, J. N. Watson,  
 D. C. McWatters.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 43,399.59	Capital Stock paid in. \$ 15,000.00
Overdrafts, secured and unsecured . . . . 334.25	Due to Banks (deposits) . . . . . 986.28
Bonds, Warrants and other Securities . . . . 422.10	Individual deposits subject to check . . . 28,256.63
Banking House, Furniture and Fixtures. 7,500.00	Demand Certificates of deposit . . . . . 14.90
Other Real Estate owned . . . . . 578.25	Time certificates of deposits . . . . . 15,204.40
Due from Banks . . . . . 11,040.06	Cashier checks outstanding . . . . . 7.50
Checks and other Cash Items . . . . . 447.90	Notes and bills re-discounted . . . . . 9,070.00
Exchanges for Clearing House . . . . . 47.80	
Cash on hand (lawful money of the U. S.) 3,263.48	
Net Expense . . . . . 1,506.28	
Total . . . . . \$ 68,539.71	Total . . . . . \$ 68,539.71



## WINCHESTER.

*Bank of Winchester.*

C. P. Lindsley ..... President  
 E. H. Van Ostrand ..... Vice President  
 A. A. Rogers ..... Cashier

## DIRECTORS.

C. P. Lindsley, E. H. Van Ostrand,  
 A. A. Rogers, T. Censky,  
 A. H. Diddock.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 37,923.32	Capital Stock paid in. \$ 12,500.00
Overdrafts, secured and unsecured . . . . . 21.01	Undivided Profits less expenses and taxes paid . . . . . 2,855.31
U. S. State, Municipal and other Bonds, Warrants and Loans made for acct. Saving Deposit . . . . . 1,100.00	Individual deposits subject to check. . . . . 32,677.38
Bonds, Warrants and other Securities . . . . . 3,640.40	Demand certificates of deposit . . . . . 350.00
Banking House Furniture and Fixtures. . . . . 7,565.00	Time certificates of deposits . . . . . 11,003.50
Other Real Estate owned . . . . . 650.00	Savings Deposits . . . . . 1,469.52
Due from Banks. . . . . 9,627.68	Certified Checks . . . . . 110.00
Cash on hand (lawful money of the U. S.) . . . . . 4,591.05	United States postal savings . . . . . 2,125.00
	Cashier checks outstanding . . . . . 2,027.75
Total . . . . . \$ 65,118.46	Total . . . . . \$ 65,118.46

## WHITEBIRD.

*Salmon River State Bank.*

J. J. Remington ..... President  
 Leo Freidenrich ..... Vice President  
 A. L. Donaldson ..... Cashier

## DIRECTORS.

Evan Evans, Frank W. Kettenbach,  
 Enoch Christensen, M. Glatigny,  
 A. L. Donaldson, Leo Freidenrich,  
 J. J. Remington.

Statement November 26th, 1912.

RESOURCES.	LIABILITIES.
Loans and Discounts. \$ 99,711.90	Capital Stock paid in. \$25,000.00
Overdrafts, secured and unsecured . . . . . 47.44	Surplus Fund . . . . . 3,250.00
Bonds, Warrants and other Securities . . . . . 1,182.85	Undivided Profits, less expenses and taxes paid . . . . . 2,793.39
Banking House, Furniture and Fixtures. . . . . 3,700.00	Individual deposits subject to check. . . . . 69,742.13
Due from Banks. . . . . 14,448.22	Time certificates of deposits . . . . . 24,406.39
Checks and other Cash Items . . . . . 6.00	
Cash on hand (lawful money of the U. S.) . . . . . 6,095.50	
Total . . . . . \$125,191.91	Total . . . . . \$125,191.91